



#PROFIT

Our Thumbs are Moving 8 Times Faster! Taking Advantage of the Mobile Internet Boom. BY MIKE BARNES

It is no wonder that the biggest marketing rage right now is the idea of having a website that is “thumb friendly”. According to Google, the mobile marketing revolution is growing 8x’s faster than the original web boom!

Of course, with any new wave, you will have your early adopters and the “it’s just a fad” naysayers. This wave is going to be bad news for the people who don’t get on it, because if you do not adapt to it now, your competition will pass you by very

quickly. Some of these statistics should be frightening to any business that at the very least does not have a mobile friendly website.

- By 2013 more people will use their mobile phones than PC’s to get on-line (*Gartner 2012*)
- 61% of local searches on a mobile phone result in a phone call (*Google 2012*)
- Smartphone Shipments Surpass PCs for First Time (*PC Magazine Feb 8, 2011*)
- 44% of Facebook’s 900 million monthly users access Facebook on their phones. These people are twice as active on Facebook as non-mobile users (*Facebook 2012*)

Let’s look at it from a different global perspective... Of the 6.8 billion people on

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Mike Barnes will be speaking at our Tampa REIA Main Meeting on August 9th and will be back again on August 10th for a full day workshop called “Mobile Ready Marketing for Modern Day Real Estate Investors”. Join us at the Workshop to learn how to effectively market your real estate investing business (or any business) using Mobile Websites, Social Media Marketing, Text Message Marketing, QR code Marketing and more! Visit <http://mobileready.tampareia.com> for more information or to register for the workshop.

MAIN MEETING

Thursday, August 9

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

Text TAMPA to 813-377-3428 to join our Mobile VIP List!
Standard text messaging rates apply

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Secret Marketing Weapon: Text Message Marketing

BY DUSTIN GRIFFIN, EXECUTIVE DIRECTOR OF ATLANTA REIA



If you've ever wanted to have a 'leg up' or an unfair advantage over the competition, there's a secret weapon that is available now for you to use... It's called 'SMS Marketing,' otherwise known as 'Text Message Marketing.'

Those few who have it and know how to use it properly are absolutely *killing it*, while those who have yet to discover its power are totally missing out, and losing business to their competitors who have embraced this new way to use an old technology to promote their businesses.

It's no secret that most people have a smartphone these days. You can't leave home without it. Even those who don't have a smartphone still have a "dumb phone" (a simple cell phone) that can send and receive Text Messages. Everyone from teenagers to senior citizens seems to carry one, either hidden away in their pockets or firmly strapped to their hip.

And while most people still have and use email, the open rate for the messages you send out now are pathetic... and declining rapidly.

So how can you reach out to your prospects to get their attention and put your offers in front of them? Simple: Send them a brief, well-written Text Message!

Here's How it Works:

The next time you put out an ad, give an irresistible offer, such as a discount on something, a free trial, get on a special list... or just give something away for free!

In order for your customers to take advantage of your promotion, simply instruct them to "Text" a certain *keyword* to a certain *number* and they'll automatically receive your offer immediately.

For Example: "Hungry? Get 50% off your Next Appetizer at The Hungry

Amigo Restaurant! Text AMIGO to XXX-XXX-XXXX."

At the bottom of your ad, you should probably cover yourself by having some small print that says "Standard rates and data may apply," just so they know they might get charged for texting (duh).

As soon as they text that keyword to your number, they'll immediately get a reply that *congratulates them and instructs them* on how to take advantage of your offer. (Hint: Tell them to show that message to the appropriate person. Or go to a special web link).

You can even have an expiration date on there if you like!

Now your prospect is happy, because they have a discount offer to use for your product or service (VALUE).

And YOU'RE happy, because guess what? As soon as they send in that text, they're automatically added to your text messaging list (like an email list of phone numbers)! Now you can send them a special offer or communicate with them whenever you like, AND YOU'RE DOING IT DIRECTLY TO THEIR CELL PHONE!!

Can You See The Power Of That?

Here's a real, live interactive example you can use to join our Atlanta REIA "Mobile Real Estate Investor VIP List". Try it for yourself right now...

**Get On Our Special
Mobile Real Estate Investor
VIP List!**

**Text TAMPA
to 813-377-3428**

Standard text message rates apply

Do that now. It works! ...And you'll be added to this powerful list and immediately get an auto responder text message. ☺

Now the question remains: HOW can you get that technology for yourself?

Stay tuned, because we're going to have a very special webinar presentation soon that will show you exactly how to add this powerful weapon to your arsenal of tools, without breaking the budget.

See You Soon!

Dustin Griffin

PS. I'd like to personally thank Tony Pearl for helping to contribute to this article, and for helping set up the text message marketing campaigns for both the Tampa REIA and the Atlanta REIA. He really helped me to understand the power of this type of marketing and is helping me leverage this technology in my businesses. ☀

Comment on this article online at <http://tampareia.com/?p=525>

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AUGUST 11
A Full Day
Workshop with
Mike Barnes

Mobile Ready Marketing for Modern Day Real Estate Investors

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



August 11th from 9:00 AM to 5:00 PM

On **Saturday, August 11th from 9AM to 5PM**, **Mike Barnes**, co-founder of Mobile Ready Marketing Team, will be teaching the **Mobile Ready Marketing Workshop** at the **Doubletree Suites** located at 3050 North Rocky Point Dr West in Tampa, Florida. Mike will be teaching us many of latest tools, tips and techniques on how you can buy and sell more houses than ever before and build large buyer and seller lists faster using Mobile Media Marketing technology! Here are a few of the subjects Mike will be covering:

- ✓ What does "Mobile Ready" really mean?
- ✓ How to create a mobile ready website that attract buyers and sellers
- ✓ How to build huge buyer and seller lists using mobile technology
- ✓ What is Text Message Marketing (TMM) and why you should be using TMM
- ✓ The benefits of Text Message Marketing over other marketing media types
- ✓ 18 ways to quickly build your mobile marketing list
- ✓ How to build mobile ready landing pages to sell or rent your investment properties
- ✓ How to use Social Media to drive more traffic to your mobile website and build your lists
- ✓ Different types of Text Message Marketing campaigns you can use for real estate
- ✓ How to use QR Codes to market your investment properties
- ✓ And much, much more!



Register for a Chance to Win a FREE Cruise!



All who register and attend the workshop will have a chance to win a ***FREE 2 Day Cruise to the Bahamas!**
 *You must be present to win.
 Cruise does not include port fees, transportation and taxes.



To register, please visit: <http://mobilerready.tampareia.com>

Join Tampa REIA now for \$100/yr and attend the Mobile Ready Marketing for Modern Day Real Estate Investors Workshop for FREE! (see application herein)

Tampa REIA Gold Members can attend for \$19.95, Silver Members for \$29.95 and Non-Members for \$39.95. These prices are good for 2 people including spouses, partners & significant others.

Gold Members
\$19.95

Silver Members
\$29.95

Guests
\$39.95

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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ATTENTION: For Those of You Who Need Bank Financing to Fund Your Deals...

Here's a News Flash... 98% of ALL Real Estate Investors Will Be Denied Bank Financing This Year!

BY LARRY HARBOLT



Fact: Getting Bank financing this year or any year in the near future for real estate investors is no longer a reality. If you haven't noticed the real estate investing business has had a major make-over, and in my opinion not for the better. What this means for the real estate investor is, affordable financing to buy houses just isn't going to be in the cards for them. Some of you may think you can actually get a loan from a bank or you think it will be easy for you to find a private lender with lots of money who will fund your deals, all I can say is Good Luck. Many of you are still making offers to buy houses contingent on getting some type of financing when this could prove to be impossibility? The worst thing I see everywhere I go are investors believing they will be able to make their deals work and get the money they need to complete their transactions when I know for most it isn't going to happen. All too many investors are finding it impossible to get affordable financing today. So let me ask you, how do those of you who depend on getting some type of financing plan to pay for the properties if you can't get the money? Unless you can figure a way to pay for the deals you find you will slowly go broke. This isn't a pleasant thought is it?

Many of the leading economists I follow are saying that the economy we are currently in won't completely recover until 2023. If this is truly the case I see a ten year window of opportunity unlike any we have ever seen before if the investor is willing to learn how to make a slight adjustment in the way they are doing their deals.

Here's what I see as another major problem for investors today... for the investors who have less than good credit and don't have access to money having to use Hard-Money loans or some type of a bridge loan to finance their deals. This is a wonderful plan provided each deal can endure the costs of these types of loans

and still give the investor the profit they need. For most investors using these types of loans may be unavailable or just too costly.

Are you losing sleep at night worrying about how you will be able to pay your bills every month? Are you worried that you might lose everything you've worked so hard to acquire from years of hard work?

Have you heard the stories about other investors going broke simply because they are unable to close on the properties they are buying just because they don't have access to the funds they need? It's a simple fact there are hundreds of thousands of real estate investor across the country this year that won't be in the business next year! Are you going to be one of them?

Do You Have a Plan How You Will Find Affordable Funding?

Do you currently have a plan how you will fund your deals this year or haven't you worried about it yet? If you haven't its time you did and the time is now! There is a solution to this problem. The solution I am talking about is what real estate investors have done to finance their deals for hundreds of years and today that very strategy is what smart investors will be using when everything they were previously doing no longer works.

The solution to the problem of not being able to get affordable financing to fund the deals you do is what is known as Creative Seller Financing. This is a way to buy real estate by having the seller accept monthly payments from you over the course of the loan instead of you having to get a loan from a bank. Seller financing has been used for hundreds of years before banks were started and for successfully

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Don't Miss Our Tampa REIA Live Webcasts

<http://TampaREIA.com/Webcasts>

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

**1st Tuesday
Super Smart
Technology Webcast**

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

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

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

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

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

Tampa REIA Webcast Replays

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24/7/365 by visiting
[http://TampaREIA.com/
Webcasts/Replays](http://TampaREIA.com/Webcasts/Replays)

HOW TO BE A REAL ESTATE INVESTOR



The High Price of Hope

BY RUSS HINER

On June 7, Creative Loafing did an article on “The High Price of Hope”; the article talked about a man named Angel, who put himself in a financial bind in Southwest Atlanta. This is something that happens to a lot of investors. As an investor I also took a financial hit, and this is my story.

Angel’s focus was not on the alligators but was on the ether of Adair Park, the beltline, and a cheap house. He bought this shell of a house that was in a crime-ridden area with a huge number of vacancies, and prostitution for \$14,000.

Angel had a lot in his favor, he was very resourceful. He knew people who worked on the city council and the neighborhood association. The architectural plans he purchased made it through code enforcement, city planning, and the bid from the contractor to build his vision. Angel is a young man, and in the real estate business, time will solve all problems. When we tap into using our relationships that will minimize our risk and maximize our potential profit are invaluable. When we are able to weather the storm through proper planning and realistic goals we will succeed.

The problems that Angel did not think about was crime, his lack of experience, budget, the house being historical, not spending the time to plan, securing the money for repairs, along with the long term financing, and the Fulton County Government. Let’s talk about the things he should have controlled; if he had developed a step by step plan for 60 days this would have saved him from using all of his finances and many resources he had, due to his lack of planning, experience, money, stress, and becoming overwhelmed. Angel had no control over a few of the problems he encountered like crime and government.

Angel should have purchased the land and demolished the house. He should have purchased architectural plans which fit his needs and the lot. He should’ve gotten three contractor bids on the plans prior to the closing. He should not have tapped his 401(k) for the purchase without any back end financing for the actual renovation or rebuild in place.

Relationships that fill in the gaps between our education, experience, and financial resources prevent 80% of the failure. Work with people who have been there and done it. The bottom line finance, health, relationships, and experience are resources that should not be wasted. Knowing what the risks are by developing your resources will stop you from falling into Angel’s shoes. If you only hope the chances of success are low. ☀

Comment on this article online at <http://tampareia.com/?p=475>

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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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Eight Strategies For Growing Your Rehabbing Business

BY ROBYN THOMPSON

I have become financially independent renovating houses, and you can do the same; however, if you aren't prepared, the process can become completely overwhelming. To help you avoid the pitfalls that are out there, I have developed eight key strategies to assist you in growing your house renovation business. If you are willing to learn from my experience, you will enjoy greater success much sooner.

While I was able to renovate 17 homes during my second year in the business, by employing the following strategies, I have grown my business to the point that I can, in today's environment, renovate 40-50 houses per year. Keep in mind that I do an average of \$26,000 to \$50,000 worth of repairs to each of my houses, so these are not quick carpet and paint jobs.

Here are the eight key strategies to help you take your house renovation business to the next level.

Key Strategy #1: Develop The Ability To Take Action Quickly.

One of the most important elements of my success is my ability to take action quickly. In my area, the competition is tough, and if I procrastinate I will lose deal after deal.

If you want to "steal" a house, you're going to have to be able and willing to act quickly when a good deal presents itself. If I go and look at a house that I feel is a good deal, I write an offer immediately; get to the point where you are able to do the same.

Key Strategy #2: Learn How To Find And Handle Contractors.

Learning this skill will save you money, time, and heartache. I used to allow contractors to move very slowly, and I would accept their excuses. No more! I currently have up to twenty workers on my job sites, and the renovation process on my investment properties is very smooth because I have learned to handle contractors well.

The first important element is finding quality contractors. Some of the best ways to get good referrals are to ask friends and relatives for recommendations, call your local building inspector, or attend the local REIA meetings and network with the big players in your community.

Do not give contractors much money up front. Until you are able to do a large volume, you may have to give them some money, but always give them as little as possible until some of the work has been completed. Knowing they have money coming gives them sufficient motivation to show up at your job site and do a quality job.

The last thing to remember in dealing with contractors is this: don't be afraid to fire a bad one. Simply let the contractor know that you are not satisfied, settle up on the spot, and call one of your back-up contractors to start as soon as possible.

Key Strategy #3: Develop A Sound Educational Plan.

I started out in this business knowing nothing about renovating houses, so consequently I enrolled in Hard Knocks University. Now, with all the materials and home study courses out there, there is no reason for anyone to start this business blindly. I still go to seminars and buy books and tapes. I try to read one good book by a millionaire every month, and I listen to audio tapes daily to attempt to improve myself.

An investment in education is the greatest investment you will ever make, so you need to develop a sound educational plan to help you achieve your goals. Plan to spend one hour each day increasing your real estate knowledge base or improving yourself. In two to three years, you will see a huge difference in who you are and what you have accomplished. Always strive to better yourself!

Key Strategy #4: Obtain Access to Private Capital.

Growing my business to the point where I am able to renovate over 40 houses per year did not happen by accident. Using a hard money lender is what took me to the next level, and private capital can do the same for you.

Anyone who has completed one or two rehabs can tell you that they become very capital intensive. If you do not have a pri-

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Join us for
LATE NITE NETWORKING
at the
Meeting-After-the-Meeting

We meet at Whiskey Joe's Bar & Grill, located at 7720 West Courtney Campbell Causeway in Tampa, right after our Tampa REIA Main Meeting

<http://www.whiskeyjoestampa.com>



Just How Smart is Co-signing a Debt?

BY ERVEN KIMBLE

*“A man devoid of understanding shakes hands in a pledge, And becomes surety for his friend.”
Proverbs 17:18*

The biblical terms “shakes hands in a pledge” and “becomes surety” means that a person co-signs on someone else’s debt. In the business community, this also relates to a loan guarantor who has no collateral or control. Co-signing, simply put, is a risky and unwise personal and business practice.

This bible verse is a strong words against, what seems to be, an acceptable and routine practice in our society. However, to imply that a person lacks understanding is an accurate assessment of the level of fiscal wisdom most people don’t exercise when it comes to co-signing. In light of the complexity of this subject, the next few articles will continue our exploration

not be a surprise. After all, the borrower needed a co-signer because the banks thought they were a ‘credit risk’. They were considered precarious, either because they already had too much debt or because they historically didn’t pay their bills on time. So, a decision to co-sign has to be emotionally justified and caution has to be ignored.

Never-the less, for many, co-signing is thought to be acceptable. In many cases, co-signing is encouraged among family and friends, but in reality the co-signer lack understanding of the ramifications they are putting themselves into. When you co-sign, you are willing to give another person control of your life by allowing them to decide if they will re-pay their debt or default and let you re-pay it for them. This practice has many other unintended consequences.

True friendships are valuable and are to be preserved at great cost. So, consider the impact co-signing a friends’ loan might have on your relationship. You might feel it necessary to constantly remind your friend to ensure they pay on time. What if you do this for months before the loan is paid off? What kind of effect will that have on your relationship?

What happens if your friend defaults? Suppose that friend or sibling fails to pay, sticking you with the bill? That’s something that will certainly damage your credit in the process. Now, what about the irreparable damage to your relationship? The damaging effect that a default has on cherished relationship is one of the biggest disadvantages to co-signing a loan. It is always better to consider other ways you might help a friend or family member who finds themselves in a financial bind.

I realize that this is very difficult advice to

receive. Because, telling someone “NO” who requests that you to co-sign for them can be very challenging. This is especially true if it is a good friend or a loved one with major financial challenges. I understand the desire to help is a strong emotion in making these kinds of decisions. Our next article will deal with more discussions and some possible options to this highly charged dilemma.

Thoughts to Ponder

1. If a family member or friend asks you to co-sign for them today, what would your answer be, and why?
2. Do you think there are any justifiable occasions to co-sign?
 - a. If so what are they?
 - b. If not, why not?
3. Is this the first time you have heard this kind of advice?
4. Do you believe the wisdom of God’s Word knows best? ☀

Comment on this article online at <http://tampareia.com/?p=473>

Co-signing... is a risky and unwise personal and business practice.

into the practice of guaranteeing someone else’s debt.

I believe it is fairly safe to say, many of us have asked someone to co-sign for us on a purchase

at some point in our lives. Or perhaps, you have been asked to co-sign for a family member or friend. Maybe you were trying to help them establish their credit for the first time or help them recover from a financial meltdown. The intentions, both ours and theirs, were probably noble and sincere. Frankly in our culture, most people don’t think of co-signing as being something unwise to do or something to be avoided.

Some experts estimate that 75% of primary borrowers default on their obligations, leaving the well meaning co-signer holding the bag. This default rate should

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Erven Kimble is an accomplished pastor, teacher, author, community leader, licensed Christian Counselor and Real Estate entrepreneur. Erven is a visionary that has faithfully served as the Senior Pastor of a local church in Lilburn, Georgia for twenty years.

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

“Not Just an IRA Course – This is a Real Estate Investors Course.”

“Rule Number One: Don’t Lose Money – Rule Number Two: See Rule Number One”
~ Warren Buffet



Greenville, Sat., August 25, 2012 – 9:00am-4:30pm

- Do you know you can use your self-directed IRA as a source of funds for investing?
- Are you tired of the ever tightening regulations when trying to obtain a bank loan?
- Right at this moment successful investors are making profits with their self-directed IRA investments-want to join them?
- Each investor has their own area of expertise in which they do best-is your IRA a potential source of funds for you?

‘DARE’ to succeed by maximizing your real estate investment funds through utilization of self-directed IRAs. Join us at this information packed webinar in which we discuss:

1. Promissory Notes, Trust Deeds, and Mortgages
2. Raising Private Capital Using Unregistered Securities
3. How to Find Investors
4. Hard Money Lending
5. Creative Transactions
6. And much more...



In addition, you will hear actual case studies in which we share the story of David G., one of our clients. David G. grew his self-directed IRA from \$6,800 to \$293,000 in 5 short years. The instructor is Jim Hitt, an Upstate CREIA Member and CEO of America IRA, LLC. Jim has been investing in real estate for over 40 years and has over 20 years experience investing with his self-directed IRA. Join us as Jim shares his valuable knowledge and experience in this information packed seminar.

When: Saturday, August 25, 2012
Where: Embassy Suites, 670 Verdae Blvd, Greenville, SC 29607 [hotel \(864\) 676-9090](tel:8646769090)
Time: 9:00am to 4:30pm with a break for lunch on your own.
 (\$10 lunch, inclusive of drink, tax, tip available to our class at hotel)

Come at 8:30am for check-in, coffee and networking

5 Easy Ways to Register: Website, Mail, Fax, at UCREIA Meetings or Walk-in

Register Today! Online-www.UpstateCreia.com – Fax-864-349-2021 – NOTE: \$10 EXTRA Per Person to Sign Up at Door!!

Yes, I want to attend the all-day workshop on Saturday, August 25, 2012 from 9:00am – 4:30pm at Embassy Suites

Name: _____ Spouse name: _____
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FAST TRACK TO SELF-DIRECTED IRA INVESTING



You Don't Need a Test Kit for This Water Test! Testing the Water with Land Banking?!

JIM HITT, CEO OF AMERICAN IRA, LLC

Are You New to Self-Directed IRA Investing?

Many people are not sure if they have enough money in their IRA/401(k) account to even begin thinking about investing with it via a self-directed account. We have many clients who have taken accounts with small account balances and grown them into sizeable accounts simply by making one successful investment at a time. In this article, we will share the story of one of our clients, David G.'s 1st self-directed Roth IRA investment. David G., by the way, grew his account from \$6,800 to \$293,000 in 5 short years.

David G. Decides on What His First Self-Directed Roth IRA Purchase Will Be

David G. was new to self-directed IRA investing and said "I wanted to 'test the water' with an easy first investment. Land was a good choice because it requires very little management."

David G. Finds a Great First Purchase

David G. wasted no time in finding the land he wanted to purchase. He found an oversized, undeveloped, 1.87 acre residential lot. This lot had a low selling price of \$18,900 (in comparison to its actual market value of \$31,000). The lot really had a lot of value and appeal within it as it contained: water, sewer, a great view, and an additional upside potential to split the lot into 2 parcels.

STOP THE PRESSES... put on the BREAKS... David G. only has \$6,800 and he needs \$18,900!

Ah yes, you are paying attention. It is true...David G. only has \$6,800 in his Roth IRA! Well, David is a determined individual and he quickly realized that he needed more funds to make this deal happen. So, he made the maximum allowable Roth IRA contribution of \$4,000 for that year. Then he partnered with his wife's Roth IRA giving her Roth IRA 50% ownership. Let's do the math for a moment... (\$6,800 plus \$4,000 plus \$9,450 = \$20,250). Through his yearly contribution and partnering with his Wife's Roth IRA, there were more than enough funds to purchase this \$18,900 property.

The property was titled:

American IRA, LLC FBO David G., Roth IRA, an undivided 50% interest and

American IRA, LLC FBO Mrs. David G., Roth IRA, an undivided 50% interest

Now HOLD ON A MINUTE... aren't his wife and her ROTH IRA prohibited?!?

Even though he cannot purchase from nor sell to his wife or other disqualified persons, he CAN partner with himself and/or any other person(s) and/or any other person's IRA at the TIME OF ACQUISITION.

Important After Purchase Details

The IRA must take responsibility for the portion of expenses and/or income in exact relation to the percent the IRA invested in the purchase of that asset (in this case 50%).

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Did Your Lender Discriminate?

BY BOB MASSEY

The robo-signing fiasco has revealed the seedier side of the mortgage business to the general public. These issues are coming back to haunt many lenders in the form of law suits and settlements with state and federal governments.

Over the last several years, homeowners and the public in general have become increasingly familiar with some of the issues that could lead to a case of fraud against a lender stemming from the way documents were signed, notarized, or dated incorrectly for mortgages or foreclosure filings. The issues that were included in the foreclosure settlement against Bank of America, Wells Fargo, JP Morgan Chase, Citigroup, and Ally are just the tip of the ice berg when it comes to proving fraudulent and inappropriate actions on the part of lenders. The more we find out about what the banks were doing, the more impossible it seems that they have been getting away with it for so long!

Sometimes the fraudulent and inappropriate behaviors that could become the basis of a lawsuit against a lender oc-

curred when the homeowner first got the loan. Many homeowners experienced irregularities and in some cases out-and-out discrimination at the time the loan was first offered.

These are just a few questions a homeowner should answer to determine if discrimination or fraud was committed at the time the mortgage was obtained:

Did the lender say something during the process that was later found to be untrue? If they were not truthful during any stage of the lending process, you or your homeowner could have a pretty strong discrimination case in front of you.

Did the homeowner get quoted one rate and loan package and then wind up with a much different rate and package? Lots of homeowners are quoted mortgages that sound great, but then are pressured into signing much less favorable loans later on in the process.

Did the lender imply that the type of loan being offered is the best or most

continued on p24 ▶

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PEARLS OF WISDOM

Real Estate + The Internet = The Perfect Marriage **PART 2**

BY TONY PEARL



Ok, let's have a quick review from where we left off last time: In our last article, we covered how almost *everyone* is online these days. Most people you know have email. They have Facebook. Some have Twitter and other 'Flavors of the Week.' In addition to that, more and more people are using their Smartphones (iPhones, Droids, Blackberys, etc.) to get online.

Let's face it: Traditional advertising media, such as the Yellow Pages, newspapers and the like are dying a slow death as the internet continues its surge in popularity and ease of use. Quick test: When was the last time YOU used the Yellow Pages? Can't remember? That's what I thought. ☺

So now that we're back up to speed, let's get right to it. I'll start off by stating the obvious fact, for those who might be a little slow today:

If You're in Business, You NEED to Have an Online Presence!

...Or you won't be in business for long. You need to have a website. We'll cover what needs to be on it in a second. Some other essentials you'll need: Email. A simple contact form. And definitely a Fan Page on Facebook. There's more, but let's start with those for now...

Let's talk about Facebook for a second. Why do you need to be on there? Simple. Because *everyone else* is on Facebook! I won't bore you with all the statistics, but let's just put it this way: If Facebook members were a country, it would be bigger than the entire population of the U.S. and a lot of other countries *combined*.

The Simple Main Reason to be on Facebook:

Because that's where your Prospects (potential customers) are!! So it makes sense to go where they go and make your presence known to them so that they can connect with you and you can possibly do business together. Marketing Guru Dan Kennedy gives the best example: If you're selling hot dogs, the BEST thing you can do is get your cart in front of a **hungry crowd!**

The CROWD is on Facebook. We'll find the HUNGRY ones soon enough.

If you're on Facebook already, great! All you need to do is make a Fan Page. There's not enough time nor space to teach you *how* to do that in this article, but you can easily learn how to do this by going to YouTube and looking it up. **Tip:** Facebook is more fickle than a teenage girl, and they make changes OFTEN, so be sure that the tutorial you use for

creating your Fan Page is RECENT!

Now let's get back to that Website thing...

A Question I Often Get Asked is, "What Should I Put On My Website?"

Start with the basics... A visitor to your site (or Fan Page) should:

- Be able to tell exactly WHAT you do... *within 5 seconds of arriving,*
- Identify if what you do (or have) is *appropriate* for them, and
- Want to take the right ACTION if what you *have* can help them get what they want.

A Very Simple 4-Step Formula I Like To Use Is:

1. WHO Are You?
2. WHAT Do You *Have*?
3. WHY Do They *Need* It?
4. HOW Can They *Get* It?

If you can follow that simple formula and put it at the TOP of your page in a simple, clean format, *your* site will be head and shoulders above most other websites.

A GREAT format to use is to have a headline at the top of your page that identifies your target market, then gives them a benefit-laden promise and gives them a reason to KEEP READING. Right after that, have a VIDEO that engages them and TELLS them what to do to get what you've got.

Confused? Just follow the 4-step simple formula above!

Headline Example:
"Do You Have a House to Sell?"
 (identifies target market)

continued on p17 ▶

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ABOUT MARC

An Internationally Acclaimed Speaker for Robert Kiosaki's Rich Dad Poor Dad National seminars and Dean Graziosi's Insiders Edge Events, Marc Hrisko's trainings and wealth building seminars have been enjoyed by thousands of entrepreneurs in virtually every major city in the United States. In his role as a business and Real estate coach, Marc has been responsible for helping launch the careers of some of the nation's top entrepreneurs. Prior to his professional speaking, training and executive coaching career, Marc served 10 proud years as a firefighter and medic.

The Hrisko's family passion for service is now channeled through Marc Hrisko International's involvement in the Tidewater, Virginia Chapter of the Autism Society of America. Marc's strong support of autism began when a fellow firefighter's child was diagnosed with autism.

Marc spends his days living his own wonderful dream with his beautiful wife, Kym and their two sons and daughter in Norfolk, Virginia.

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◀ 8 Strategies cont. from p7

vate source of money, these funds must come directly from you. You need to find a source other than your bank account for the funds to purchase and renovate your houses. Whether this money comes from a hard money lender, a line of credit, or a private lender, the sooner you find a good source of funds, the sooner you can accelerate your business.

Key Strategy #5: Develop An Efficient Office System.

If you want to increase the number of houses you are able to renovate, you must develop an efficient office system. I can't be involved with every aspect of buying and selling 30 to 40 houses per year, so it is important for me to have an efficient system in place that allows me to maintain my business at that level.

My focus is on buying houses and cash flow; everything else is delegated to members of my staff. I realized that I was worth too much per hour to be handling menial tasks. I am much more of an asset to my business when I am out locating deals and managing my cash flow. I delegate everything else to good people in my office: answering phones, accounting and bookkeeping, maintaining office supplies, dealing with contractors, and placing standard orders.

You will not be able to develop a system like mine all at once, but it is important to start piece by piece. Add one person at a time as you can afford the payroll, and watch your business grow.

Key Strategy #6: Learn How To Estimate Your Own Repairs.

When I am interested in a property, I go out and estimate repairs personally, and I recommend that you do the same. If you don't know how, learn. By relying on someone else to estimate repairs, you are putting your profit in their hands. They will not lose one minute of sleep if they miss a bad furnace that eats up \$3,000 of your profit.

Just as I do, I recommend that you bring a repair sheet with you to each property you inspect. Write down each repair and

the estimated repair cost. After you add up all the repairs, add an additional 10% contingency to allow for anything you may have missed or underestimated. You should also allow an additional \$2,000-3,000 for additional niceties and upgrades that will help sell your house. Ensure your houses will be gorgeous when they're done by planning for these items in the budget ahead of time.

Beginning investors will often underestimate the repairs and will borrow \$4,000-5,000 less than what will be needed to do a quality job. If you underestimate, you will be forced to cut back on important areas of the renovation process such as the kitchen and bath. It is much better to overestimate and lose a deal than to underestimate and have a low-quality rehab that you are unable to sell.

Key Strategy #7: Do Quality Work.

This may sound like a simple concept, but I have seen some students' homes turn out looking as bad as when they started.

Today's buyers are smart, and if they see that you have skimped on the carpet, vanities, and kitchen cabinets, they may get worried about the quality of the more expensive items: furnaces, roofs, and the foundation. On the other hand, if your house is gorgeous, it alleviates the buyer's fears about these bigger items.

Most buyers don't have much money left over after purchasing a new home. They want to know that they won't have to replace a furnace or fix a structural problem two months down the road.

It is better to spend a little extra money on renovations to assure your house is top quality and will sell quickly. In the end it is actually cheaper since buyers will move quickly if your house is pristine, and you won't have to carry your house for 6-12 months.

Key Strategy #8: Develop A System To Sell Your Houses Quickly

The last strategy is selling properties at lightening speed. Buying a house at the right price and renovating it properly

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Women Who Behave Never Get Rich!!

BY KATHY KENNEBROOK, THE MARKETING MAGIC LADY



I am often asked by women at events I speak at whether or not I think a woman can make a go of the real estate investing business on their own. My personal answer to this question is always a resounding-YES!

Actually, women have a distinct advantage over men in the real estate investing business. Sorry guys, it's the truth! You see women are generally much more comfortable working with other women. That's a given. So this makes the whole process go a lot more smoothly. And Men really like working with Women because it kind of levels the playing field. Women are seen as easier to work with. So Women end up doing really well in the real estate investing business even if they are working on their own.

Men are more comfortable working with a female investor for a lot of reasons. The first and most important is that there is no ego or testosterone coming into play in the negotiation process so generally a man and a woman working together are going to come up with a win-win solution much more quickly and easily than a man working with a man. It's not like one of the guys "has to win"

Women can definitely be very successful in the real estate investing business working on their own. I am living proof of this fact. Even though my husband and I work together in the business, I am usually the one making the deals, especially when working with senior homeowners. Once again; they just seem to be more comfortable working with a woman. I don't mean to sound chauvinistic here; it just seems to work out that way.

It also seems to go over better when I am the one asking for the deed to a

property I want to buy subject to the existing mortgage. The whole scenario just goes better when I am the one doing the asking whether working with male sellers, female sellers or couples. I just think women are seen as more nurturing, empathetic and easier to work with. So yes, ladies; you can definitely have a successful real estate investing business all by yourself!

I could share several examples of deals I have done myself, even very recently to drive this point home. I just did a deal with a lady who had just turned 40 and decided to sell her home so she could use the proceeds to travel the country before she was too old to do so. She had been contacted by Real Estate Investors who were men and she wouldn't sell her home to them. Then she saw our ad in a shopper guide and called me. We met and she agreed to sell me her house. She was just much more comfortable working with another woman, and being a single woman living alone, she was nervous about letting a man into her home that she didn't know.

Let me share another deal I did where a couple was being transferred out of state for business and needed to sell their home quickly. They had had another investor come out to see them before I showed up. He showed up in a suit and tie and they felt he was just too "slick" for them to be comfortable working with, so when I showed up in nice slacks and a blouse, empathized with their situation and showed them how I could help them solve their problem, they sold their home to me. I made a hefty profit on this deal!

I do have some advice for women working on their own based on my own ex-

perience. Here is some of the best advice I can give you. Ladies, if you are going to a property and you haven't been there before and you don't know the sellers, carry a cell phone with you and make sure someone knows where you are going to be. This is just common sense information to protect you. In my case, most of the time, the negotiations have been done on the phone before I ever go see any property.

If you are going to a seller's home and there is a couple involved in the deal, make sure they are both going to be home. You need both of their signatures on paperwork anyway.

If you are going to a vacant ugly house I suggest taking someone else with you or making sure someone knows where you are, just in case. Just remember to use a little bit of common sense and caution in your dealings and you will be very successful in this business. ☀

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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.

THERE'S AN APP FOR THAT

Want an Estimate on that House? It's a Snap!

BY DON DEROSA

Webcast with Don on August 23rd

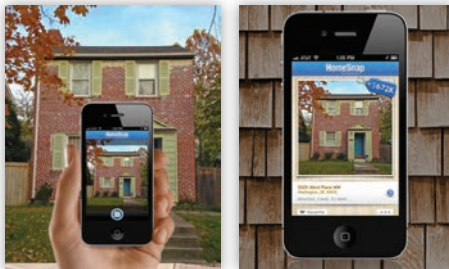


"Knowledge is of two kinds. We know a subject ourselves, or we know where we can find information upon it."

~ Samuel Johnson



Have you ever driven through a neighborhood, thinking, "This looks like a great place to invest. There are decent cars in the driveways. Lawns are mowed. Flowerbeds are neat. I feel safe. Houses don't look too expensive and would probably cash flow. I wonder what that great little Cape Cod with the white picket fence is going for?"



Well, now there's an iPhone app that can tell you that, and more.

Homesnap is a free app that you can use on your iPhone and iPad. Just snap a picture of the house and it'll give you an estimate of the house's sales price, tell you how many bedrooms and baths it has, its square footage and even what schools are associated with the house. And if you know me, you know that I *really* care what school district a house is in – be-

cause my tenants and buyers really care about schools, too.

Homesnap uses the GPS and other 'sensors' in the iPhone and iPad to locate where you are and pull information from MLS and other public records. So it can tell you the sales history of the house, too -- which is pretty cool if you're standing in front of an abandoned house that looks like a great wholesale property. (*Note to bird dogs: this is a must have app!*)

Or if you're standing in front of a house that's listed, you can check the listing history, send a request to the agent for more information about the house, or even automatically call the agent from your iPhone. You can even look at interior pictures that have been posted, and call up similar listings and recent sales.

There's also something called 'stealth' mode, where you can pull an aerial view of the neighborhood and pull information for surrounding houses. So you can be standing in a burned out living room and see what the houses next door and behind the are worth to get an idea of the after repair value.

I tried this app in my neighborhood and it's pretty accurate. There were a couple of houses that I knew were worth substantially more than shown, or that I knew had a different number of bedrooms and baths, but generally speaking it was pretty much

on the mark. And the app has a feature that lets you report any errors you find so the developer can update its database. In fact, unless you specify otherwise, the pictures you take will populate *their* database, which helps their information sharing.

I also like the fact that it keeps track of the houses I've looked at to easily review later. So I don't have to remember how much specific houses are worth.

Sawbuck Realty, Homesnap's developer, says they have data on over 90 million houses across the U.S. They pull MLS data for 13 of the largest metro areas in the country, and will be adding more cities by the end of the year.

This is definitely an app you should download to your iPhone or iPad. It's free. It's easy. And, if you're in the right city, it gives you immediate access to MLS data that you'd have to go through an agent to get. As an investor, that's worth a lot. Give it a try and let me know what you think. ☀

Comment on this article online at <http://tampareia.com/?p=479>

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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.

Join Us At
Larry Harbolt's Weekly Real Estate Investor Meetup
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◀ *The Perfect Marriage cont. from p12*

“Who Else Wants To Discover the 5 Simple Secrets Most Home Sellers Absolutely Need to Know Before Selling Their House?”

Right under that headline, you could have a 90-second video that utilizes the Simple 4-Step Formula to further engage the visitor and lead them to *want* to take the next action: Filling out the form you have on your site that asks them for their name and email address in exchange for giving them something of value, such as a Free Report, another video, more information, a free estimate... or an offer on their house.

This type of web page is often referred to as a ‘Squeeze Page,’ because you’re trying to ‘squeeze’ their name & email information from them in exchange for giving them something they want or need. But for your Real Estate Website (or Fan Page), you should also give them some a way of contacting you by putting your phone number at the top and bottom of the page. In addition to that, you should also put links to your other Social Media sites, such as Face-

book, Twitter, LinkedIn, and YouTube.

Other content you can have on your site could include an ‘F.A.Q.’ page (Frequently Asked Questions), an ‘About Us’ page (in case they want to investigate), a ‘Locations’ page (to identify what specific geographic area you cover, if appropriate), and that ‘Contact Us’ page (with your phone number, email address, and an online form).

Those are the main basics you need to have on your website.

Whew! We’ve covered a LOT in this article. But we’re just getting started. We have a lot more to cover in the next few articles, so stick with me and make sure you get your greedy little hands on the next issue of “The Profit.” We’ll continue next time by covering some other fun tricks and tips to attract TONS of motivated sellers, buyers, and whomever else you want to you like a stadium full of starving people to a hot dog cart!

See You Soon,

Tony Pearl ☀

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◀ *Water Test cont. from p10*

The individual is not allowed to pay the expenses for the IRA or receive any income from the IRA.

Avoiding Some Simple Prohibited Transactions

David G., his wife, children, parents or entities they own or control are not allowed to use the land. (For Example: Camping, picnicking, walking the dog, storage, etc.) The IRS states the assets owned by the IRA must be for investment purposes only.

David G. hired someone to clear the land as needed--Neither David G. nor any prohibited persons are allowed to provide goods or services, such as clearing land owned by a self-directed IRA.

David G.'s IRA obtained liability insurance for the land to protect from losses in the event someone entered the property and injured themselves. While this is not a requirement, it is always a good idea to have insurance policies in place to guard against potential financial losses. Reminder this policy must be purchased

by and in the name of the IRA not the account holder's name.

For more information, or to explore your options, call American IRA today at 866-7500-IRA(472). 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.

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◀ *Bank Financing cont. from p5*

investors today it is quickly becoming the financing of choice by sellers wanting to sell their property quickly and also for those sellers who want a continual income stream for many years to come.

Because of the easy availability of getting institutional financing over the past ten years most investors haven't heard of seller financing and don't know how to implement it. Here is some information you might not know that will help you better understand why seller financing will be the answer to funding your deals.

Fact: Many of you don't know that currently that less than 20% of all of the houses in this country are in some stage of foreclosure or are bank owned after the foreclosure has taken place. And here is another interesting fact that will change how investors can and will be able to continue to make money buying real estate regardless of the availability of bank financing. This is a way to fund your deals so you never have to slow down your buying machine.

Fact: Did you know that, 30% to 40% of all of the houses in this country are FREE & CLEAR with no debt on them? These free and clear properties have owners who are not restricted how they can sell their properties because of the existing loan attached to the property. These owners of free and clear properties have the ability to make a deal where those who have an existing loan on their property cannot.

Let me ask all of you a question... do you think it will be easier to fund a deal where more is owed for the property than it is currently worth and in foreclosure or already has been foreclosed and gone back to the bank after the foreclosure. Let me tell you from experience, the only way you will be able to buy any of these properties is to pay for these properties by either paying ALL CASH or get some type of financing to buy the properties. When you find a property that is free and clear the owner can make a deal you can easily do without having to pay all cash or having to get an institutional loan in many cases.

Many sellers who own free and clear properties they do not live in may not want all of their money at one time because of having to recapture all of the depreciation they have claimed on their income tax return for that property for many years all in the year of the sale. They may not want to pay all of the capital gains which is the difference between what they paid for the property years ago and what they sold the property for, again all payable in the year of the sale, and then with what little profit they have left from the sale then putting what is left into a savings account or bank CD's at 1% or less. This is not the best way to make money nor fund a retirement program for the seller.

Here is a list of benefits Seller Financing can give not only the seller of the property but also you, the buyer.

Seller Financing Benefits You Can Count On!

Here is a list of reasons why seller financing can and will change the way you do business from today forward...

- No More Humiliating Loan Application Processes Just to Be Later Turned Down.
- You Will Have A Distinct Advantage Over Other Investors In Your Area.
- You Will Be Able to Buy Real Estate Even If You Are Bankrupt, Because Your Credit Score Won't Matter.
- You Won't Need Money or Good Credit to Buy Real Estate.
- You Can Create Huge Future Discounts When You Get Seller Financing Terms.
- No More Credit Checks. Because Most Sellers Don't Belong to A Credit Bureau.
- With Seller Financing You Have Quick Closings and Low Closing Costs.
- You Can Use Seller Financing Terms to Get Quick Cash for the Seller.
- The Correct Wording in Your Paperwork Will Give You Non-Recourse Financing.

- You Can Have Multiple Loans In Your Name But Not Show on Your Credit Report.
- The Seller Can Get What They Want Without Bank Approval.
- You And The Seller Set The Rules, Not The Bank.
- Seller Financing Deals Make Perfect Wholesale/Flip Deals.
- You Can Get Long Term Income or Fast Cash – Whichever You Prefer When You Sell.
- You Will Be Able to Do More Deals With Less Money Which Means More Profits.
- Seller Financing Deals Do Not Require Seasoning or a Big Downpayment.
- You Will Never Have to Pay Points or Loan Fees Ever Again.
- You Can Structure Creative Deals – By Using What You Want to Get What You Want.
- Being Creative You Can Make More Profit Per Deal.
- You Can Create Huge Profits Without Having Property Ownership.
- If You Get Better Terms = Greater Profit.
- This Is Creative Information Your Competition Doesn't Know.
- It's all done with Non-Threatening Easy to Use Paperwork. ☀

Comment on this article online at <http://tampareia.com/?p=566>

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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.

◀ *Mobile Internet Boom cont. from p1*

the planet, 4 billion of them own a mobile phone... that's almost 60%! Consider globally, that there only slightly over 1.4 billion television sets. Of those 4 billion mobile phone owners, 1 billion of them own a smartphone. That is 15% of the world's population owning a smartphone, making them completely "mobile ready".

Creating Mobile-Friendly Websites to Better Serve Your Mobile Customers



What does being "mobile ready" mean for your business? If you have not created a mobile marketing plan, then hopefully you will be doing so soon. If you don't, you will be left 8 times further behind than the people who thought the Internet was just a fad. Remember them? No, you don't... because they are not online and might as well be invisible.

A few keys to creating a great mobile marketing plan all start with having a worthy understanding of:

- The importance of having a mobile friendly website
- What is a true mobile friendly website?
- Strategies to creating a mobile site that results in action(s).

When it comes to creating a great mobile strategy for your business, or any business, it all starts with the mobile friendly version of your site. It will be the foundation that all your mobile marketing ventures will be based upon.

When building your mobile website, be sure to create content and access to information that your mobile visitors really want. Mobile site visitors are typically on-the-go. So to start with, when creating your mobile site, check your Google Analytics for your online website and then limit your mobile site pages to only those

that your visitors access the most. Doing this along with a strong home page with "tap" buttons (tap to call, tap for map, tap for coupon, etc.), will help your mobile visitor find what they need faster.

Using QR Code Marketing Techniques

There is a lot more to mobile marketing than just having a mobile website, but again, the site is where you need to begin. After you've created your site, you can incorporate other mobile tools into your new mobile platform.



QR (Quick Response) codes are one of the most common types of 2 dimensional barcodes in use today. They were first used by the automotive industry in 1994 to watch the progress of a vehicle during manufacturing. QR codes consist of a pattern of black squares arranged on a white background. The code can store information, much in the same way a typical barcode, such as one on a grocery item which is scanned at the checkout to provide a price, stores data.

QR codes are capable of storing much more information than the previously used barcodes. The type of data and size of the code affect how much data each code can store. This is where you can use QR code marketing to increase traffic from places you never thought you could... or never could before.

By having a good QR code strategy, you can build lists for motivated buyers and sellers for your real estate investing business and provide many other benefits for your clients. Here are only 7 of the hundreds of ways to benefit your customers and your business by using QR codes:

1. Build prospect lists through lead capture forms
2. Encourage people to join your VIP Club

3. Drive customers to downloadable coupons
4. Drive buyers to your properties for sale online
5. Increase your business's brand recognition
6. Schedule appointments
7. Get quick and easy links, maps and driving directions

Using Text-Message Marketing to Build Lists Fast!

Take full advantage of all the mobile tools and include Text Message Marketing (SMS) in your overall mobile marketing strategy. This will make all your mobile strategies work in concert with one another.

Get On Our Special Mobile Real Estate Investor VIP List!
Text TAMPA to 813-377-3428
Standard rates and data may apply

Here some important facts to consider about mobile text messaging.

- 95% of text messages are opened within 5 minutes
- 91% of all smart phone users have their phone within arm's reach 24/7 (*Morgan Stanley 2012*)
- Building your Mobile Marketing list is much easier for most than building an email list
- Electronic Email Marketing (EMM) is getting old and over-used, most of your emails will never get opened or go straight SPAM! (This is not to say that you should not have a good email campaign as well.)
- It's new and people always want to be part of what's new

Go Mobile Now or Go No Where Fast!

Check this out... of all Facebook users, 44% access it from their mobile device. So now you have (or are going to have) a list of buyers and sellers via your web- ▶

◀ site, email, social media and offline marketing. Now you're going to market out to those people, sending them a link to your newest property for sale or other important information on your website via website, email, social media and offline marketing. Since it is already proven that most people are now using their mobile devices to answer email, view their Facebook and Twitter pages, don't you think you should be marketing to them as well? Fact is, close to 70% of people will leave a non-mobile-friendly webpage within the first 10 seconds.

When mobile marketing first started trending, it was the larger companies who could only afford to take advantage of this type of marketing technology. Most of these companies are spending

thousands of dollars a month on this type of marketing. Now there are tools and systems available that can give you all this power, at a fraction of the price that your well-funded competitors are paying.

When beginning your mobile campaign, you have many choices. You can start conservatively by implementing a mobile landing page or a mobile text-marketing campaign. If you want to be more aggressive, you could develop a complete mobile website and/or a QR code campaign.

Mark Twain gives a great reason why today is the best day to start learning more about mobile strategies... *"Plan for the future because that's where you are going to spend the rest of your life."*

◀ 8 Strategies cont. from p14

are two important steps, but to realize a profit you must be able to get buyers qualified and get to closing quickly. The faster you pull your money out of a property, the faster you can reinvest it in additional properties.

Finding a good mortgage broker is one of the most important aspects of selling your houses quickly. The mortgage broker I use is the most critical team member I have. She has thirteen years experience and closes over 100 mortgages per year.

It is very important to find a top quality loan officer who deals heavily in first-time home buyers. When you are looking for a mortgage broker, ask them the following questions: how long have you been a mortgage broker, how many deals do you close each month, and what kind of mortgages do you focus on? By

asking these questions you will screen out the people you don't want on your team and identify those you do.

There is nothing worse than taking your house off the market for two months and then finding out the buyers could never have bought it. By pre-screening buyers and using a quality loan officer, you will totally eliminate this problem. When I take a house off the market, I know it will close. Spend a little more money on marketing to attract "A" credit buyers to help accelerate your house-selling machine.

In conclusion by implementing these nine basic strategies, you will develop a more profitable and efficient real estate business. I wish you and your business much success in the coming years. ☀

Comment on this article online at <http://tampareia.com/?p=487>

Happy Mobile Marketing!

Mike Barnes ☀

Comment on this article online at <http://tampareia.com/?p=572>

Mike Barnes



Always taking advantage of the latest Internet Marketing possibilities, Mike Barnes has become recognized for his innovations using Social Media, Text Message Marketing, QR code Marketing and Mobile Website Design and Marketing.

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Robyn Thompson is the nation's leading expert on buying properties at deep discounts, renovating them at lightning speed and selling them quickly for huge chunks of cash. Robyn has rehabbed over 320 properties in her 15 years of investing and has actually rehabbed as many as 51 houses in one year. She takes her business very serious and run's it like a fine tuned machine and not just a hobby.



Keep up to date with our latest opportunities by joining us on Facebook

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Tampa REIA Membership Application

Fax Application to Tampa REIA at 813-200-1330 or email to admin@tampareia.com

Membership Plans - Choose a Membership Plan

- Silver Membership for Individual: \$100/year Gold Membership for Individual: \$300/year
 Silver Membership for Couple: \$150/year Gold Membership for Couple: \$300/year

Applicant Information - Please print clearly

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

Payment Information - Please print clearly

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

Terms of Sale, Disclaimer & Release

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

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

Applicant #1: _____ (sign) **Applicant #2:** _____ (sign)
_____ (print) _____ (print)
Date: _____ **Date:** _____

Tampa REIA Use Only: Member #: _____ Exp Date: _____ ID Card: Printed Sent ___/___/___

Fax Application to Tampa REIA at 813-200-1330 or email to admin@tampareia.com

Tampa Real Estate Investors Alliance THE PROFIT

Get Your Business Noticed!

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

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

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

◀ *Discriminate cont. from p11*

popular loan for their kind of person (e.g., racial, lifestyle or socio-economic group)? You would be surprised how often this happens.

Was the mortgage broker's final commission much higher than the rate quoted initially? If they padded their own pockets at your expense by increasing their commission once the momentum of the deal was at full steam, you could have a pretty good case on your hands.

Was the homeowner promised a better loan in the future if they signed the current offering now?

Was the homeowner pressured into signing the loan?

Any of these potential discrimination issues can prove useful in filing a lawsuit against a mortgage lender. You could have a particularly powerful case if your claims can be backed up with documentation that the homeowner has kept on file. Administrative audits that search for possible discrimination claims are a powerful weapon we investors have in our arsenal to help homeowners. The more ammo you have on your side, the likelier it is that the banks/trustees will be willing to negotiate without having to enter into the litigation process, and the likelier it is you could have a pretty sweet deal on your hands! ☀

Comment on this article online at <http://tampareia.com/?p=471>

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www.REWealthCoach.com

[www.Facebook.com/BobMasseyOfficial](https://www.facebook.com/BobMasseyOfficial)



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



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

Tampa Area Meetings

<http://TampaREIA.com/Meetings>

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

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

Every Monday

(Except Major Holidays)

Larry Harbolt's Weekly REI Meetup

7:00 PM – 9:00 PM

Piccadilly Cafeteria

1900 34th Street North, St. Petersburg, FL

Leader: Larry Harbolt – 727-420-4810

<http://larrysmeetup.tampareia.com>

Every Wednesday

(Except Major Holidays)

Sarasota REIA Weekly Meeting

12:00 PM – 1:30 PM

Oriental Buffet

4458 Bee Ridge Rd, Sarasota, FL

Leader: Jim Willig – 941-927-0040

<http://sarasotareia.com>

1st Thursday of the Month

Sarasota REIA Monthly Meeting

7:00 PM – 9:00 PM

Bank of America

1237 Old Stickney Point Rd. Sarasota, FL

Leader: Jim Willig – 941-927-0040

<http://sarasotareia.com>

2nd Thursday of Each Month

Tampa REIA Main Meeting

6:00 PM – 9:00 PM

DoubleTree Tampa Bay

3050 N. Rocky Point Dr. West

Tampa, FL 33607

Leader: Dustin Griffin – 813-358-8050

<http://main.tampareia.com>

Last Thursday of Each Month

North Port Investors Meeting

11:30 AM – 1:30 PM

Family Table Restaurant

14132 Tamiami Trail, North Port, FL

Leader: Willis Miller – 941-378-3780

<http://northport.tampareia.com>

3rd Thursday of Each Month

IRC Main Meeting

6:00 PM – 9:00 PM

Winter Park Civic Center

1050 W. Morse Blvd, Winter Park, FL

Leader: Chuck Burt – 407-645-3540

<http://ircflorida.com/>

Tampa Real Estate Investors Alliance

THE PROFIT

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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!

If you are ready to get started, see our Advertising Rates in this issue and then call Christine Griffin at 813-358-8050 or email admin@tampareia.com.



Keep up to date with our latest opportunities by joining us on Twitter

www.Twitter.com/TampaREIA

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

TAMPA REIA CALENDAR OF EVENTS

AUGUST 2012

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
SEPTEMBER HIGHLIGHTS ★ SEPT 6: Webcast on with Patrick James on 99 ways to beat the IRS! ★ SEPT 13: Tampa REIA Meeting ★ SEPT 15: Tampa REIA Workshop			1 Sarasota REIA Weekly Meeting (Sarasota) 12:00 PM – 1:30 PM	2 Sarasota REIA Monthly Meeting 7:00 PM – 9:00 PM	3	4
5	6 Larry Harbolt's Weekly REI Meetup (St Pete) 7:00 PM – 9:00 PM	7	8 Sarasota REIA Weekly Meeting (Sarasota) 12:00 PM – 1:30 PM	9 Tampa REIA Main Meeting for August with Guest Speaker, Mike Barnes 6:00 PM – 9:00 PM Late Nite Networking at Whiskey Joe's 9:30 PM – Late 	10	11 Mobile Ready Marketing Workshop For Real Estate Investors 9:00 AM – 5:00 PM 
12	13 Larry Harbolt's Weekly REI Meetup (St Pete) 7:00 PM – 9:00 PM	14 Webcast with Larry Harbolt on Land Trusts GoToWebinar.com 7:00 PM – 8:00 PM 	15 Sarasota REIA Weekly Meeting (Sarasota) 12:00 PM – 1:30 PM	16 Webcast on How to Make a Fortune in Real Estate Recovery with Marc Hrisko GoToWebinar.com 7:00 PM – 8:30 PM IRC Main Meeting Winter Park /Orlando 6:00 PM – 9:00 PM 	17	18
19	20 Larry Harbolt's Weekly REI Meetup (St Pete) 7:00 PM – 9:00 PM	21 What's Hot Webcast on Using Mobile Media Marketing Tools with Mike Barnes GoToWebinar.com 7:00 PM – 8:30 PM	22 Sarasota REIA Weekly Meeting (Sarasota) 12:00 PM – 1:30 PM	23 Evening with an Expert Webcast with Don DeRosa GoToWebinar.com 7:00 PM – 8:00 PM 	24	25
26	27 Larry Harbolt's Weekly REI Meetup (St Pete) 7:00 PM – 9:00 PM	28	29 Sarasota REIA Weekly Meeting (Sarasota) 12:00 PM – 1:30 PM	30 Webcast with Duncan Wierman Real Estate on Joint Ventures & Wealth Without Risk GoToWebinar.com 7:00 PM – 8:30 PM 	31	