OCT 2012
Tampa Real Estate Investors Alliance
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# Uncovering the Secrets of Marketing To Motivated Sellers

By Kathy Kennebrook

Several years ago, I attended my first real estate seminar and decided this was the business for me. I could do it in my own time and at my own pace and still make money. Considering I was still working a full time job at the time, this seemed to be just the scenario I was looking for. One of the things they taught us in those seminars was that finding truly motivated sellers was going to be the cornerstone to this business because without motivated sellers there simply are no deals to be made.

for After spending a number of years in sales prior to becoming a real estate entrepreneur, I knew that when the prospect contacts you first, you have a much better chance of making a good deal. At the time I didn't have a lot of money to work with and needed to make every marketing dollar count.

I discovered the same theory applied to working with motivated sellers. A motivated seller is the key to all good deals, and if they contact you first, this significantly increases your opportunity to make a profitable deal. There are lots of opportunities for those who want to find sellers, and some are more labor intensive and time consuming than others. Learning to influence motivated sellers to contact you first will increase your profits immensely, help you make better deals and most importantly save you valuable time.

One of the primary reasons for failure in this business is trying to create a deal with unmotivated sellers. It's like trying to push a rock uphill. You spend all your time chasing dead end leads and getting nowhere. This is discouraging and can cause you to quit the business altogether before you ever get to see the long term benefits it can bring you.

Locating the truly motivated sellers is the key to your success as a real estate investor. Your money is made at the point

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**Join us at our Tampa REIA Meeting on Thursday, October 11th** where Kathy will to teach you all of her secrets of direct mail marketing.
See http://tampareia.com for more information.

## MAIN MEETING

**Thursday, Oct 11**

**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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# Main Monthly Meeting

## October 11th @ 6pm

### Turbo Charging Your Marketing to Find Even More Motivated Sellers, Buyers & Lenders for Your Real Estate Investing Business with Kathy Kennebrook

We are very excited to announce that "Marketing Magic Lady", **Kathy Kennebrook**, will be our main speaker for our Tampa REIA Meeting on **Thursday, October 11th at 6:00pm** at the **Doubletree Suites Tampa Bay** located at **3050 North Rocky Point Dr West** in Tampa, FL, where she will be sharing her secrets on how she makes a 7 figure income investing in real estate by using her unique direct mail strategies to locate motivated sellers.

**At the meeting, Kathy will teach you…**

- How to carve a unique niche market that other Real Estate Investors simply don't know about.
- How to create a "cookie cutter" system to get your properties sold quickly.
- How to find the owners of vacant, abandoned houses even when they don't want to be found.
- How to find and make incredible deals with out of state owners.
- How to start from scratch and complete your first deal within 60 days.
- How to implement a dummy proof, affordable and efficient marketing system that will have motivated, qualified sellers contacting begging you to take their property.
- How to use telephone scripts to pre-screen them quickly and efficiently
- How to use attorneys to find you great deals on distressed properties.
- How to find and work with owners of properties with no mortgages and create owner financing on these beautiful properties in excellent neighborhoods.
- How to create incredible deals no matter what your real estate market is doing.
- How to find your personal dream home in a lovely neighborhood with no cash out of pocket and no credit.
- How to make the deal on the phone before you ever go see a property.
- How to use 24 additional marketing techniques to build your lead base and let even more motivated sellers know you buy and sell houses.
- And much, much more!

The "Queen of Rehab", Robyn Thompson, will also be making a special guest appearance at our Tampa REIA Meeting on October 11th to talk briefly about "How to Make $25,000 in 4 Easy Steps" as well as "Earning Passive Income from Holding Properties vs. Active Investing Income Flipping House for Cash". Robyn will also be giving away FREE tickets to her upcoming 5th Annual Millionaire Mastermind Convention in Tampa, FL on October 25th – 28th. See page 4 for more information.

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

Kathy Kennebrook

### MEETING AGENDA*

6:00pm
Meet & Greet, Networking

6:30pm
Introductions, Haves & Wants

7:00pm
Robyn Thompson

7:30pm
Main Topic with Kathy Kennebrook

9:30pm
Late Nite Networking at
Whiskey Joes

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

**Tampa REIA Members & Guests Can Attend This Month's Meeting for FREE!**

**Please RSVP at http://tampareia10.eventbrite.com**

Bring your biz cards & flyers

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# How to Prescreen Contractors to Build a Dream Team to Get the Job Done!

By Robyn Thompson, The Queen of Rehab

**Come Meet Robyn Thompson at Tampa REIA on October 11th!**

Get FREE or VIP Tickets to Robyn's 5th Annual Millionaire Mastermind Convention in Tampa on page 4

Many real estate investors shy away from the ugly house business because they fear hiring contractors. We have all heard the horror stories of rehabbers who loose their shirt because a contractor took them to the cleaners.

I am here to tell you that contractors can be your worst enemy or your best friend, depending if you hire a good one or a bad one. So how can the beginning novice real estate investor make the correct choice- the hard working team player that gets the job done on time, on budget and at a high standard of quality? The answer is by following all eight of the critical prescreening steps below.

1. Ask the contractor you are interviewing, how long they have been in the business? I prefer at least five years of experience in the trades. I want a contractor who has seen and repaired every strange, odd, and crazy thing that could be wrong with a house. Experienced contractors know how to estimate all tough projects and experienced professionals can give an accurate price to fix any problem.

   Inexperienced contractors, on the other hand, under estimate repairs to get the business, and then they try to push their mistake on the home owner by upping the price half way through construction. The investor needs to say NO. NO is the most powerful word in the dictionary, and a rehabber needs to use this tool. If they did not have the knowledge to make a good estimate, it is there problem not yours.

2. Ask for three references from the last three major projects that the contractor has recently completed. Once you receive the reference letters, make sure you call to verify the references and the quality of the workmanship performed. The quality of work should be satisfactory to the homeowner and should have been completed in a timely manner.

   If any of the references don't checkout, do not hire this contractor. If they gave you false information upfront, you know they can not be trusted. Move on to the NEXT quote.

3. Ask for a copy of the contractor's license (if required in your state) and for a copy of their workman's comp insurance. Once you receive a copy of their license, make sure to check that they are not suspended. Also check to see if any complaints have been filed against the contractor with the Better Business Bureau.

   It is absolutely mandatory that a contractor prove that he or she has workman's comp for all the employees that will be working on the job site, before they start renovations. Why is this so important? Well, if one of the workers has an accident, you do not want to be sued as a potential employer.

4. Make the contractor pull all necessary permits required by your local building department. The homeowner should NEVER pull the permits. The contractor should also be responsible to pass all necessary inspections required throughout the construction process so a certificate of occupancy (CO) can be obtained when construction is complete.

5. The real estate investor should make it mandatory for all contractors to buy all necessary materials to do the renovations. The investor should never waste their valuable time buying materials. If the investor buys the materials, the workers could be viewed as the home owner's employees per the IRS guidelines. You do not want this.

6. The real estate investor should always demand a six month to one year warranty of all parts, labor, workmanship, and materials provided by the contractor. This warranty should be in writing. WARNING: If a contractor will not provide a warranty and stand behind the quality of his or her workmanship- DO NOT hire them!

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*Don't Miss Robyn Thompson's*

# 5th Annual Millionaire Mastermind Convention

## October 25th – 28th in Tampa, FL

**Attend and you could Win a FREE, Brand New 2013 Jet Black Mercedes C Class!**

**ROBYN THOMPSON**, wants you to be a multi-millionaire or at least drive like one! In fact, she is giving away a brand new 2013 Mercedes Benz at her Fifth Annual Millionaire Mastermind Convention on October 25th – 28th, 2012 in Tampa, FL and you could be the lucky winner for ABSOLUTELY FREE! This gorgeous state of the art fully loaded car will be a 2013 Jet Black Mercedes C Class. You could be driving home this sweet ride after the event. So what's the catch? Nothing except that you must register for the convention and be present to win.

The speakers and education presented at this convention will be top notch since Robyn has invited 12 of the wealthiest, most successful, high income earning real estate trainers in the world to teach you how to put your real estate career on the fast path to financial freedom. The faculty includes Marshall Sylver, Alan Cowgill, Ron LeGrand, Robert Shemin and many more!

The event is FREE if you register before we run out of FREE Tickets. We also have VIP Tickets available for only $250 per person (regular $599). All VIPS receive a $699 VIP Educational Training Package to help you jump start your real estate investing career. The VIPS will also be going on a 5 Star Mardi Gras Masquerade Dinner Cruise on a 187 foot private yacht Robyn Chartered known as "The Star Ship". You will be her honored guest as we set sail for a first class night on the town. The food and the atmosphere will be out of this world. The networking and the dancing underneath the stars on the upper deck will be a night to remember!

**Reserve your FREE or VIP Tickets while they last at…**

# Convention.TampaREIA.com

**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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# Dominate Your Competition Online by Building a Strong Internet Presence

By Dustin Griffin

Perhaps you've heard, that as a modern day, mobile real estate investor, you need to have a strong Internet presence and the ability to generate online traffic and convert that traffic into leads and those leads into deeds in order to survive and thrive in this new economy and real estate market in which we now live and operate. Just a few short years ago, if you had a real estate investor website and could be easily found on Google, you were far ahead of most investors out there and likely got your fair share of the online leads. These days, a good website alone is no longer enough to adequately compete for leads online.

In order to compete for the coveted top 5 listings on any Google search, we must now use a variety of other Internet and mobile websites, pages and profiles such as blogs, social networking sites such as Facebook, Twitter and others, videos sites, photos sites, RSS feeds, squeeze pages, classified ad sites, article sites, press releases, social bookmarking and other sites too numerous to mention. You're probably bombarded with emails on a daily basis about search engine optimization (SEO), search engine marketing, Internet marketing, social networking, text message marketing and gurus claiming to have systems to do it all for you with no effort on your part. With so many choices and so many gurus telling you what to do and how and where to spend your hard earned money, perhaps you're confused and just don't know where to start. If you are, you're definitely not alone and should keep reading.

I was recently reminded how time consuming and complicated it can be to market a new business online. In June 2012, I started a new "Tampa Real Estate Investors Alliance" (Tampa REIA). On July 12th we had our first meeting and 35 local investors showed up to join us for the very first time. In order to get these people to show up on such short notice, I had to start from scratch and quickly start to build a brand new online presence to reach out to potential members, friends and followers. I've done fairly well in a short period of time, but it has been time consuming and could be quite confusing to a newbie without proper guidance and a clear understanding of what needs to be accomplished. Luckily for me, I've been doing this for many years and have done a good job keeping up with many of the latest Internet marketing trends.

If you would like me to teach you how you too can quickly establish a strong internet presence and start to dominate your competition online, be sure to join me for a special one day **Internet Marketing Workshop** on **October 13th** from **8:30 AM to 5:00 PM** at the **Doubletree Suites** located at **3050 North Rocky Point Dr West, in Tampa, FL**. See http://IMW.TampaREIA.com for more information.

*Comment on this article online at http://tampareia.com/?p=1043*

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

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# Internet Marketing Workshop for Mobile Real Estate Investors

**WHERE:** Doubletree Suites Tampa Bay
3050 North Rocky Pint Dr West, Tampa, FL

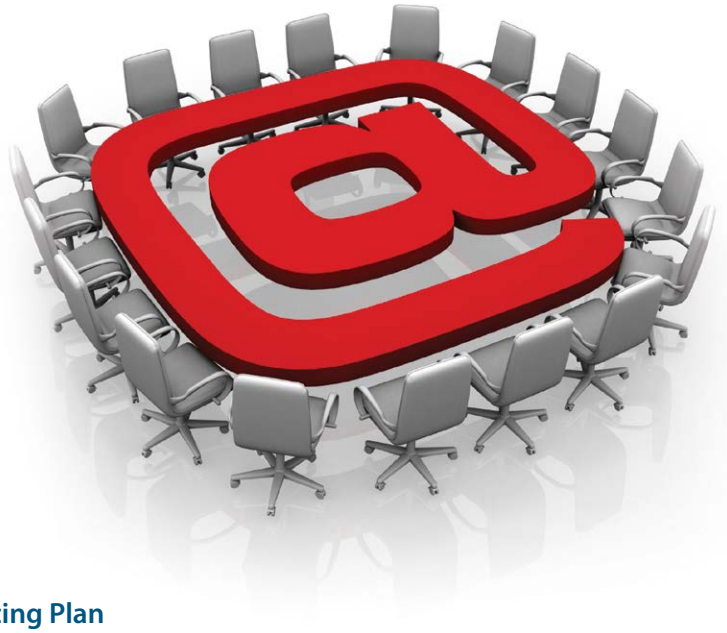
## October 13th from 8:30am to 5:00pm

On **Saturday, October 13th from 9am to 5pm** (registration starts at 8:30am), Dustin Griffin, Executive Director of Tampa REIA, real estate investor, website developer and Internet Marketing enthusiast, will be teaching an **Internet Marketing Workshop** for real estate investors and small business owners at the **Doubletree Suites located at 3050 North Rocky Point Dr West in Tampa, FL.**

Dustin will be teaching you how to establish a strong Internet presence, get your websites, pages and profile to the top of the major search engines quickly and to generate all the leads you can handle using the power of the Internet.

### Dustin is going to cover...

- ★ An introduction to Internet Marketing
- ★ Necessary online accounts, pages and profiles
- ★ Building a consistent brand
- ★ What makes a good website vs a good mobile website?
- ★ Why you should consider setting up a Wordpress Blog
- ★ Search Engine Optimization vs Search Engine Marketing
- ★ Social Media Marketing with Facebook & Twitter
- ★ Marketing with Online Articles and Advertisements
- ★ Marketing with Online Videos
- ★ Social Bookmarking & RSS Feeds
- ★ Email Marketing vs Text Message Marketing
- ★ Mobile Media Marketing
- ★ Putting it all together and developing an Internet Marketing Plan
- ★ All this and much more!



## To register, please visit: http:/IMW.TampaREIA.com

**Join Tampa REIA now for $100/yr and attend the Internet Marketing Workshop for Mobile Real Estate Investors 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**

Meet The Banksters

# Why Are Foreclosures Falling Off Sharply?

By Bob Massey

On an annual basis foreclosures have dropped 24% according to CoreLogic. Anyone who has been to a foreclosure auction lately knows that there are fewer sales of foreclosed homes coming through to market. Instead, lenders refinanced over 425,000 underwater loans under HARP in the first 6 months of 2012, the same number as were done all last year. Short sales are up also. According to RealtyTrac Q1 2012 short sale activity was up 25% over the year. Does this mean we've got the lenders on the run?

It appears as if lenders have finally gotten the message that it is better to resolve a distressed homeowner's problems short of a foreclosure sale. The five largest lenders were brought kicking and screaming into the reality of settling with homeowners with the $25 billion mortgage settlement with the state AGs. Mid-level lenders, such as US Bank and MetLife, are also now negotiating for settlements on foreclosure irregularities. The settlement with the big banks provides incentives for lenders to push loan modifications and short sales ahead of foreclosure, particularly over this next year. Lenders are resorting to options short of foreclosure not because they have had a genuine change of heart, but because they are being forced to reveal their dirty linen through state investigations and a barrage of lawsuits.

States are tightening their foreclosure laws making it more difficult for pretender lenders to foreclose, whether through a judicial or a non-judicial process. The states of Oregon, Hawaii and Nevada have passed laws that limit the rights of lenders to foreclose. Hawaii's law requires a face-to-face between a lender representative and the homeowner with an attorney present to verify foreclosure documentation before the lender can foreclose. The laws in Oregon and Nevada also require documentation checks before foreclosure and make the lender go through steps to employ foreclosure alternatives first. Other states are in the process of enacting similar laws.

States that have enacted homeowner foreclosure protection laws have caused foreclosures to slow dramatically. When Nevada enacted its foreclosure fraud law in 2011 foreclosure filings fell by as much as 95%. By mid-year 2012 Nevada had fallen from being the number 1 state for foreclosure filings to the number 6 state, but 1 in 415 homes in that state are still in the foreclosure process.

Now is the ideal time for investors to get involved in resolving this painful problem for distressed homeowners and the lenders to purport to be owed on delinquent mortgages. Both are stuck: lenders can't foreclose with abandon anymore, and yet homeowners who can no longer afford to pay their mortgages are left in limbo for an ever-extended period of time.

Getting the home resold or refinanced at current market value is the ultimate solution. New research by the Federal Reserve Bank of Atlanta shows that one year after a distressed property has been resold the stigma that caused the home to become devalued is gone and any negative effect on the surrounding neighborhood is mitigated.

To a large extent investors hold the key to resolving this crisis. Investors with all cash offers can close quickly and then resell to an end buyer, rehab and rent out

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## 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% to22%
- **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**

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◄ *Secrets to Marketing cont. from p1*

at which you purchase the property, so an effective marketing plan is essential to your business in order to create profitable deals. The key point to remember is that most sellers are not motivated. The biggest mistake you can make is to try to make a deal with someone who doesn't want to sell to you.

Effective marketing is the process of delivering your specific message to a targeted audience through the use of various types of media. Using this method enables you to find the sellers who really need to sell, as opposed to those who just want to sell. When you find the sellers who really need to sell, you'll end up buying a lot more houses at much better prices and terms. The secret to the really great deals is to find them before anyone else even knows about them.

A lot of the deals you should be finding won't even be actively marketed. These sellers have a variety of problems they simply don't know how to solve. Their motivation comes in a lot of forms. Some of the reasons motivated sellers need to sell have to do with the sellers themselves, such as age, health problems, financial difficulties, change in marital status, liens and judgments, job transfers, landlords who are tired of having their properties abused, or change in family size just to name a few. Other reasons are more directly related to the property itself, such as estates, properties needing extensive repairs, code enforcement violations or properties that have been vacant for a significant period of time.

So how are you going to find these sellers and how should you market to them? As a real estate investor, you have lots of choices. You can use classified ads, flyers, the internet, signage, websites, business cards, billboards, radio and TV ads and direct mail.

You should pick at least three to five ways to market your business. Put them to work for you simultaneously in order to promote your business and draw as many different sellers to you within your market. You must begin to understand a seller's motivation for selling a property in the first place. This is going to be important for you because if you try and reach sellers in only one way, and you don't find a property in a relatively short period of time, you may become discouraged and quit. You really don't want to do this, trust me. There is more business out there than you can imagine! Accept the fact that you'll need to do more than lay some flyers and hope some motivated sellers call you.

One of the first things you need to do is to identify your market, deciding where you want to buy and what types of properties interest you. Then develop a marketing plan that fits your personal needs and budget. This way, you eliminate the need to call sellers; you want them to call you first.

Marketing is a numbers game, the more leads come in, the more opportunities you have to make deals. You won't buy every deal that comes your way, but when you develop a machine that you can control that brings in quality leads, you'll be able to pick and choose the kinds of deals you want to do. As a real estate investor, you need to find a seller who is either flexible on the price of the property or on the terms of the sale. If a seller wants full price and all cash for a property, it's almost impossible for you as the investor to make a good deal. The investor who wants to help people and make money should be looking for a seller who is flexible on the terms of the sale. Many of the people I send direct mail to practically beg me to take their properties off their hands for a variety of reasons. These are the kinds of motivated sellers you want to be dealing with.

The best way that I've found to "niche" market to motivated sellers and control the number of leads coming in is through the use of direct mail. The BIG secret to doing direct mail successfully is mailing the right letter to the right list and then mailing to them over and over. As you will discover, given time, almost every potential seller's circumstances change and make them more motivated to sell. You must let the world know you buy ►

Voice Nation

30 MINUTES
LIVE ANSWERING SERVICE
+ Voicemail
+ Virtual Faxing
+ 24-7 Live Operators
+ Online Management
Only $30 per month
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QualityAnsweringService.com/TampaREIA

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real estate. The best thing about direct mail is that you can specifically target the types of sellers you want to reach and cultivate quality leads to work from.

I also find these mailings are very residual. These potential sellers will hold onto your direct mail pieces until their circumstances dictate that they contact you. When they are ready to sell, they will contact you first, since they probably haven't had any contact from anyone else. Usually their properties aren't even being actively marketed, therefore there is no competition for these deals. In the meantime, you've gained credibility with these sellers by doing repetitive mailings.

The biggest part of the secret is to find the sellers who really want to sell. I use different direct mail campaigns to locate different types of motivated sellers, such as out of state owners, properties which have been quit claimed from one person to another, expired listings, burned out landlords, and pre-foreclosures, just to name a few. The best part is that you can customize your business to reach exactly the kind of motivated sellers you want to deal with. This can best be done by locating mailing lists and refining them to meet your individual criteria and then mailing to them again and again. Investors often neglect to market to sellers in this way because they think the list is just too difficult to get or they only do the mailings once and quit.

Let me tell you, these are some of the easiest lists for you to get and it will be very profitable to you to do so. You can go to a list broker or your local property appraisers' office and ask them for a list, or you can create the lists yourself. It's fairly easy to do. You can go to the courthouse and research the divorce cases, death notices, liens and judgments, tax liens, marriage licenses, bankruptcies and notices of default, which is the first step toward foreclosure.

Another way to find motivated sellers is to cultivate relationships with individuals who can help you find deals. One of the ways to do this is to write letters to attorneys who handle family law, estate planning and probate law, divorce and marital law, and corporation and business law and let them know you are in the business of buying houses. Once you develop relationships with some of these attorneys, they will call you when they have a client who needs to sell a property quickly. This is just another way to build another lead source using direct mail.

Another way to find motivated sellers is to write letters to the owners of vacant houses or houses that look like they need a lot of repairs. If you can find the owners of vacant houses, these are usually deals waiting to be made. The harder the owner is to find, the better deal you will make. There are lots of ways to find the owners of vacant houses, the easiest of which is to simply use a skip tracer to locate them for you.

You can also work with realtors who can give you expired listings. The longer a house sits without selling, the more motivated the seller will be. If you get expired listings for out of state owners, these sellers are usually even more motivated. You can often make a deal with a realtor who will supply you with the list. Tell them you will use them to make the offers for you, or simply tell them you'll pay them a fee for their services.

Mail these potential sellers a personal looking and sounding letter. Let them know that you are interested in helping them find a solution to their problem. Even if you don't get a response right away, repeat your mailings at least every thirty days until you do get a response.

The main reason that direct mail works so well is that you are reaching targeted sellers, and you become the seller's first option when they need to sell. Even if you are on a limited budget, direct mail is an excellent source of leads for you since you can buy more houses from fewer leads, thus maximizing your marketing dollars. As your business grows, you can increase the amount of mailings you do. You can also target specific neighborhoods or dominate certain parts of town. In doing so, you become a "property value expert" in those areas, which makes the offer making process that much easier for you.

In addition, you create an ongoing relationship with your target market which makes it easy for you to follow up with past inflexible or unmotivated sellers. Because these mailings are so targeted and so residual, there is virtually no competition for these properties, and it puts your lead generating system on auto-pilot, leaving you more time to make offers.

The most important thing to remember is to be consistent in all your efforts. The successful real estate investor has a network of people and strategies at their fingertips at all times. If you don't develop continuity to your marketing campaigns, you'll see your results begin to drop off immediately.

When you learn to get motivated sellers contacting you and then learn a variety of ways to purchase properties, the possibilities become almost endless. If you use several different ways to get motivated sellers contacting you, you will have more opportunities than you'll be able to handle.

Using direct mail to develop a "cookie cutter" system to accomplish this is one of the most affordable, reliable, and effective ways I know to build your business quickly and have all the deals you will ever need and I look forward to teaching you all the secrets of direct mail marketing on **Thursday, October 11 at Tampa REIA.**

*Comment on this article online at http://tampareia.com/?p=981*

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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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BUSINESS BY THE BOOK

# What Are The Risks Of Giving... A Lot?

By Erven Kimble

*"He who has pity on the poor lends to the Lord, And He will pay back what he has given." (Pr 19:17) (NLT) (Pr 6:1-5) (NLT)*

Every investment has a *Risk/Return* factor associated with it. When a business man or business woman is asked to put their finances and/or time into a venture it is wise for them to consider the projected return. The return is compared to the possible loss that is associated with an investment. Conventional wisdom says; *"the greater the projected return, the greater the risk one might have to take."* Whether or not greater risk can be justified by larger projected profit depends on the risk tolerance of the business person.

Have you ever considered that *pro bono* work, charitable contributions, benevolent gifts to the less fortunate, or supporting the poor and unfortunate members of our society as making a loan to God? *Just how risky is that investment?* Have you considered that such compassionate practices work for the betterment of the bottom line of one's business?

***He who has a generous eye will be blessed...***

General accounting practices put charitable gifts as an expense item, not a capital investment or even an asset. But, in God's accounting system, giving to the needy without requiring repayment is not a write-off, but an investment with a guaranteed repayment from God! Now, how secure is that?

Remove the thought of risk, when giving generously of your time or money. Unselfish charity causes the philanthropist to receive a promissory note from God that God Himself will repay at a later date and He will add blessings with it! Consider the wisdom in this passage.

*"He who has a generous eye will be blessed, for he gives of his bread to the poor." (Pr 22:9)*

Blessings are those *unexpected* windfall returns that you didn't even know were coming. We often call them unpredictable opportunities. They can show up as huge financial, emotional or spiritual benefits. You see, God has a spiritual law that is always in effect. It's called, *"The Law of Sowing and Reaping"*. This biblical principle states that; *"A person will always reap what they sow; later than when they sow; and always more than they sow."* So, the returns reaped later in time as a results of generous giving, or sowing into the life of someone less fortunate, will always results in a greater return. There are always more rewards than risks associated with philanthropic giving.

### *Thoughts to Ponder*

I. Do you view giving to the needy as reducing your risk?

II. Do you believe that God wants to use you to help the needy?

III. Have you ever been the one in need?

1. Who did God send to help you?

2. Did you realize that it was God that sent them?

*Comment on this article online at http://tampareia.com/?p=1007*

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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.

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THERE'S AN APP FOR THAT

# Zillow: More Information for Me and for You!

By Don DeRosa

*"An investment in knowledge pays the best interest."*
~ Benjamin Franklin

Remember when your dear Aunt Myrtle asked you to help her sell that Miami condo? You did the research, helped arrange some inexpensive upgrades, priced the home sensibly, and voila! It sold in a week and a half. Aunt Myrtle was so grateful she sent you homemade bread and cookies for a year.

But that was then. This isn't your Aunt Myrtle's condo market anymore, and it's not just because of the Great Recession. While prices were hurtling downward, the amount and availability of information online was increasing like crazy. Databases that used to cost hundreds of dollars per year are now available to everyone for free. And that includes resources like MLS listings that used to be available only to real estate professionals.

Zillow is a great example of just how far online resources have come. Established in 2005 by economists, Zillow doesn't just provide current home listings; it's a one-stop shop that analyzes everything from the housing market as a whole to detailed information on single properties. The smart folks in charge have developed mathematical algorithms based on comps and other data, allowing Zillow to predict (or "zestimate") the value of any property based on comps and other data. Enter an address, and there it is: Zillow's zestimate of a property's worth, along with pictures and details from the listing. Comps are even available. And a blog. And a mortgage calculator, and a lot more! The mobile version can also use GPS to find properties nearby. You can sit in your car in front of a house that's for sale, look up the price, check Zillow's value estimate, and then see what houses might be available just around the corner. If you happen to be a bird-dogger, Zillow is your best friend.

Zillow.com®
Your Edge in Real Estate

Oh. Did I mention that Zillow is free? There's not even a charge to list houses for sale or for rent.

And guess what: Your Aunt Myrtle can use it too. And so can your prospective home sellers. This can be a game-changer because now you are not the only one with data. Your seller can tell you that the "zestimate" of their house is about $25,000 more than what you are prepared to pay them. How are you going to handle that?

You're going to handle it by understanding Zillow. Whether or not you actually use Zillow for your own purposes, you need to know how it works so you can resolve any misunderstandings the seller might have. In particular, you need to know that Zillow doesn't count foreclosures when it's calculating value. It also doesn't factor in the number of bedrooms or bathrooms or a house's condition. It's just a number, folks. That's why you'll see zestimates that are way above the asking price, and zestimates that are way below. This might sound like a problem, but it is terrific news: you'll be able to explain to the seller why the Zillow number is wrong (or right), and you can back it up with your own comps, which are more reliable.

Zillow is fast becoming one of the most important real estate websites available. Used properly and with integrity, it can make your work much more efficient. That means more houses, and more profitable transactions.

Say! Maybe it's time to contact Aunt Myrtle again. She's probably ready to get a new house. And I'm completely out of homemade bread...

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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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FAST TRACK TO SELF-DIRECTED IRA INVESTING

# What's the Buzz!?! Is it a Bird? Is it a Bee? Read on and You'll See!

By Jim Hitt, CEO of American IRA, LLC

## Buzz Words and Warning Signs

As investors, we must always be aware that there are fraud promoters lurking in every corner waiting for their next opportunity to pounce on an un-expecting investor. To help you avoid falling victim to fraud, here's a recent study of SEC Investor Alerts which show some very obvious but worth mentioning 'buzz' words every investor should watch out for:

- Guaranteed
- Can't Miss
- Extremely High Returns
- Safe and Risk Free
- Promised _____% Returns

In the SEC alerts they are primarily discussing investing in LLCs and Private Placements; however, these warnings are absolutely applicable to real estate transactions, private loans, or any other investment a person would consider making.

## Examples:

Note: The information presented in these examples has been taken directly from the September 2011 SEC Investor Alert.

Jerry Smith and Jasen Snelling bilked investors out of more than $4.5 million in a nearly decade-long Ponzi scheme. They told investors they were talented day traders and **'promised'** up to **20% returns**.

James Elton Warr through Warr Investment Group LLC and other entities, defrauded the public through their illegal and deceptive sales of securities in real estate programs, raising at least $970,000 from 30 investors. They claimed investors would receive a **'guaranteed'** 8% annual return and that the real estate investments were a **'safe and lucrative'** alternative to more traditional investments such as certificates of deposit and stocks.

Let's not forget Madoff ($50 billion) and Stanford ($8 billion)!

## What's so Bad about Those Buzz Words?!

There is nothing inherently wrong with those words. The problem is that any honest investor knows that there are no guarantees and nothing is safe and risk free. A responsible investor will share their knowledge of the asset they are selling you including all expenses and income they have received over the period of time they have owned the asset they are trying to sell you.

## Awareness

American IRA, LLC is very aware of the risks that investors face. That is why we have created educational tools about many facts everyone needs to know in order to do their 'due diligence' on their investments. Awareness is key in keeping your hard earned dollars safe.

## Minimizing Risk

The best way to minimize risk is to do your 'due diligence" on every asset you purchase; always consult with professionals; walk, no, RUN away if they use the 'buzz' words, and never enter into an investment that does not meet your goals.

All investments have inherent risks. With proper due diligence and a professional team, risk can be managed but not eliminated-that is our job as investors. If you don't want to take a risk whatsoever, tongue in cheek I say "Put it in U.S. Bonds or FDIC Insured CDs… though as you all know…Bonds and CDs are offering very low returns".

*Disclaimer*

*American IRA, LLC does not give investment advice. They do offer guidance as to the rules and regulations related to their self-directed accounts and the benefits of different account types so that their clients can take that information to their professionals to discuss the ramifications of various decisions on their individual situation.*

*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 selfdirected 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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MOBILE READY MARKETING STRATEGIES

# Build a Large Wholesale Buyers Database with Text Message Marketing!

By Mike Barnes

Did you know you can quickly build a wholesale buyers list by having your prospects "text" to automatically join your list? Building a text message marketing list will not only prove to be easier than building an email list, but you will also have a higher chance of getting your message opened and read by your prospects. After all, about 95% of all text messages are opened and read within minutes of being sent.

People also find it is easier to simply text to a number to join your list rather than having to go online, fill out a form, check their email for a verification message and then double opt-in. It is also easier for you to market that "text to number" since it is short and easy to remember and you can place that number virtually anywhere you like!

## Building a Targeted Buyer List

You can build your text message buyers list through the use of Facebook, Twitter and variety of other online and offline sources. This will give you a focused list of targeted consumers that are interested in what you have to offer!

Text them a "property of the week" or whenever you have a new property to sell or fill. Preaching to the choir is not a bad thing when it comes to text message marketing your properties, since in this case, the choir consists of those who would most likely buy or rent your properties.

## Use QR Codes to Drive to Specific Landing Pages

Another way you can build a bigger and better wholesale buyer database is to advertise your existing properties that you already have using QR codes and "text to number" campaigns. However, when doing this, I recommend you do not send them to a list of all your properties at once and that you do not send them to a non-mobile friendly web page. With a good text message system, you can also create specific, mobile friendly property landing pages for each one of your properties that can each have a specific call to action!

You should also use QR codes to drive prospects directly to your mobile friendly property landing pages! Make sure you include a "text to number" on that landing page to give people yet another opportunity to opt-in to your buyers list when they visit the page.

## Create a Text Auto-responder Campaign

Once people have opted in to your list, you can now set up an auto-responder campaign that will automatically send out 1 property per week at a specific time of day. Using an effective text messaging auto-responder campaign, you can "set it and forget it". When one of those properties sells, simply remove that property from the campaign or replace it with another one.

You should also have a good "drip" marketing campaign that will help people remember who you are and what you do. After all, *"It is not your customer's job to remember that you are in business"*. One thing that all marketers are looking for is to find a good way to get in front of potential customers as often as possible. Text message marketing allows us to do this in a very efficient way.

New Rent to Own Home!

Text 'vu64' to 71441

Sending mobile text messages from a system that allows you to have a high amount of texts per month makes it easy on your marketing budget as well. Large lists of phone numbers can be texted in mass, and from that campaign you can capture and segment those who reply back into separate marketing lists. This is another example of how you can easily segment your big list into smaller, more focused lists of interested prospects that you can send future offers to, making this a very effective way to do business.

Text message marketing has proven to be more effective than email marketing and you will also find that it is faster and easier to build a list with all the different ways and places you can promote that list. Finding and building your database of people that are interested in what you have to offer is one of the most efficient ways to use your marketing time and money.

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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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PEARLS OF WISDOM

# Real Estate + The Internet = The Perfect Marriage PART 4

BY TONY PEARL

Ok, you've built your site. You have it all set up, targeting your proper audience. You have a freebie give-away, such as a report, video, or guaranteed offer on their house, and all they need to do to get it is give you their name, email, and phone number. So you're ready for the next step…

Now you just need some people to see it. This is called 'Traffic.' It's the lifeblood of your website. It's the first step in your marketing funnel – Generate Prospects. Without eyeballs on your site, you're done. Might as well not even have a site to begin with!

But you do have a site, so let's get you some targeted traffic, shall we?

"If You Build It, They Will Come," says the mysterious voice from the movie "Field of Dreams." Well, that quote was made well BEFORE the internet was really made available to anyone. If your site isn't set up properly, no one is gonna come, believe me.

So how do you get the traffic? Well, that's the fun part, isn't it?! And I'm going to get you started. So, here we go…

There are essentially TWO types of Traffic: **FREE** and **PAID**. Free traffic is great, but it takes work. And time. Paid traffic also takes work, but is MUCH faster.

Regardless of free or paid, it all starts with setting up your site with the right **KEYWORDS**. Keywords are the words that people search for in the search engines to find your site. For example, if your site is about providing solutions for people who want to sell their house, and someone does a Google search for "guitar lessons," your site shouldn't come up, right? Of course not! So your site's content should be set up to give information and provide value to people who are looking to sell their house quickly and easily, not teach them to play guitar, obviously.

So the first thing you need to do is start off with a wonderfully fun exercise called "Keyword Research." Yeah, I used to hate it, too. Then I figured it out.

Basically, it goes like this: You need to use a decent keyword tool to gather a list of keywords to target. Then you go to work to set up your site with those keywords.

Google has a FREE keyword research tool that you can use to get started. It's not the best keyword tool of all time, but it's really good.

You can find it by going here: https://adwords.google.com/o/KeywordTool

You go to that page, then enter in the keywords you think people will be searching for, such as 'sell your house,' 'sell house in (your city name),' 'sell my house,' etc. When you're done, simply press 'enter,' and you should get a nice, long list of useable keywords to start you off. Using common sense, choose off as many as you think apply, then click on the 'Download List' button, and save them as a CSV file to a spreadsheet.

Still with me? Ok good. Here's where the 'fun' part begins. But first, I have to introduce you to a phrase that will be new to some readers. That phrase is: SEO, which stands for Search Engine Optimization. Remember that. Defined simply, it means: "This is what you do to make your website get noticed by the search engines for the content you have on your site."

There are two main kinds of SEO: ***On***-Page and ***Off***-Page SEO. Don't worry, I'll explain.

**ON-PAGE SEO** is "what you do on that specific page of your website that gets the search engines to notice and RANK that page, based on the keywords (and a few other related factors)." For example, if you want to rank your page for a specific keyword (which is the BEST way to get maximum results) such as "Sell my house in Augusta, GA," you would set up that specific page of your site to be optimized for that keyword. If you do it properly, search engines such as Google will 'recognize' that your page is optimized properly for that keyword, and give you good rankings for it.

**Higher Rankings = More Traffic.**
**More Traffic = More Conversions.**
**More Conversions = More Money!**

Got it? Good! Now, to make this work properly, here's what you need to do:

1. Choose ONE Keyword PER PAGE.

2. If you're using Wordpress (like I advised you to in the last article), set the TITLE of the Page or Post to be that keyword. (Ex.: "Sell My House in Augusta, GA")

3. Use that keyword in the First Sentence of the First Paragraph of that page/post.

4. Set the first sentence or paragraph containing that keyword as an H1 tag. In Wordpress, you'll be able to do this by clicking on the drop-down menu in one of the editor boxes above the text.

5. Add a picture or image to that page, and set the properties (title, alt-image tag, etc.) of that image to con- ▶

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tain your keyword.

6. Write the content of that page as an article style, and it should be between 300-700 words.

7. BOLD that keyword once or twice. Italicize that keyword once or twice. And underline that keyword once or twice in the article.

8. Use that keyword between 3-5% of all the text in your article. In other words, if your article is 500 words, you should use that keyword about 2-3 times in there. This is called "keyword density."

9. Sprinkle in an H2 and and H3 tag on your page content. Use the editor button, remember?

10. Finally, make sure your keyword is in the LAST sentence of the page content.

If you do all that, congratulations! You should now score highly for your ON-PAGE SEO. Based on the latest Google algorithms, this is one of the most important, basic things you can do to get your page/site ranked.

Next, we have **OFF-PAGE SEO**. And I'll be honest with you… I personally think this part is a BIG pain in the butt. I'll explain why in a moment. But let me define what it is first, so that you can understand…

**OFF-PAGE SEO** is "what you do to get OTHER sites to recognize your site/page as one that provides valuable content for that particular keyword." The best way you do that is by getting what are called "Backlinks." Backlinks are like getting little 'votes' for your page for that keyword. These 'votes' are in the form of a link.

For example, have you ever been reading something on a website, and then you see a link to another site for something else that's probably related to what you're reading?

Of course you have! So what do you do? You click on that link, and BAM! You're on a new page.

Well, Google recognizes that link to this other site/page as a 'vote' for that other page, and will rank you higher for it, if you have enough backlinks.

There are 2 ways of getting these backlinks. Do them yourself, or get someone else to do it for you. Here's my advice: For the love of God, DO NOT do them yourself, or you'll want to turn off your computer & throw it off the nearest bridge! No, the BEST way to get backlinks is to find someone else & hire them to do this for you. But only do this AFTER you get your On-Page SEO done, and only IF you really need a competitive boost for your pages/site. Oh, and by the way, here's more bad news: EACH page needs to be optimized for each individual keyword.

Ok, that covers basic keyword research and how to get started with FREE Traffic. Stay tuned, because in the next article, we'll talk about how to get some of the fastest, juiciest targeted traffic to your site, AND how to maximize your Return On Investment (ROI) so that you get more money back than you put out, each and every time! Sound good? Great! Then make sure you read next month's article…

**Until Next Time,**

**Tony Pearl**

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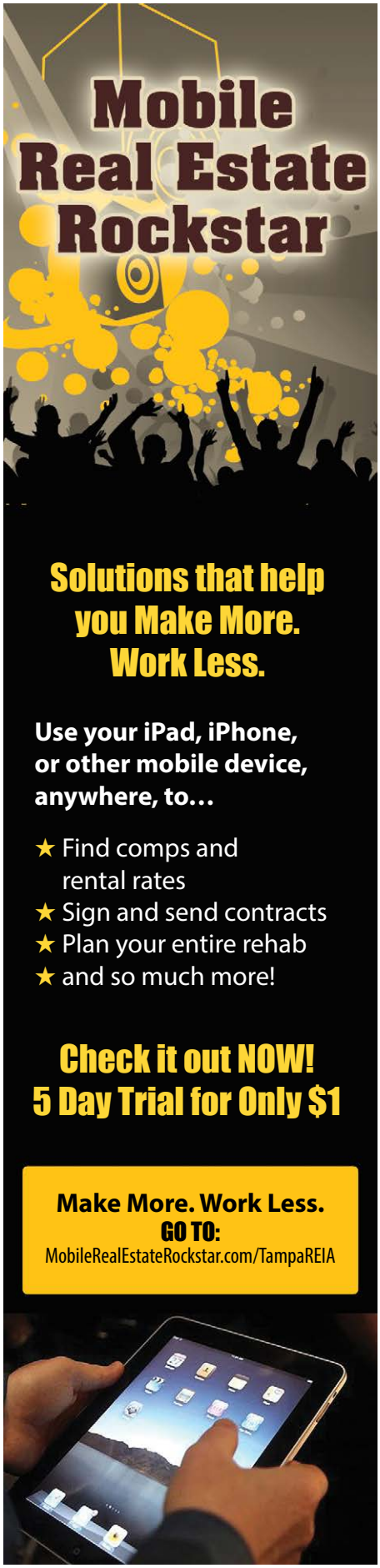


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HOW TO BE A REAL ESTATE INVESTOR

# It's Very Simple: Consistency

By Russ Hiner

Here it is the Tuesday after Labor Day, and I'm excited about the upcoming month. The market seems to be changing positively, and I am doing an increasing number of real estate deals. Also, I'm energized because I rested over the three-day holiday. I spent time with my friends relaxing and enjoying great conversation along with sharing ideas. With all of that renewed energy, I made grand plans for the upcoming week.

But, you know what they say about well-laid plans. Instead of getting to my list, I find myself trying to answer calls as the phone rings off the hook. My plan to achieve five of my goals this week is already going out the window. Suddenly I realize that I'm overwhelmed and losing sight of what I wanted to accomplish. I know that I need to reprioritize.

Like so many of us, I am challenged on a monthly, weekly, and daily basis to figure out my priorities. I sit down at my desk ready to check things off of my list, and the fires start flaring up. I can easily lose track of what I should be doing and where I should be going.

I'm sure that most of you can relate to this. So, how can we avoid that rushed feeling of putting out fires? If we have the best intentions to accomplish our goals, of doing the next right thing, we must be able to do it while life happens around us rather than letting ourselves get caught up and losing sight.

So how can we decide what our priorities are? How can we commit to consistently doing what needs to be done next? Should it be the phone calls? The meetings? Others' emergencies? Everyday distractions?

Here is an example. The other day I needed to put together a contract on a house. It was the end of the month, and I also needed to show a property in order to get it rented. So, how did I decide which task was more important? The fact is that time management is difficult for those of us who are self-employed. Every decision is important, and each one has an unknown outcome. We want to know what will be the most lucrative task, but we can't tell the future. So all we can do is manage our time and make the best decisions based on preparedness and time management.

That is where I come in. I've studied how successful individuals are able to achieve their goals and dreams in a short period time. Steven Covey talks about it. Brian Tracy talks about it. And I am living it myself and through coaching others. I have a vast amount of hands-on experience in goal setting and prioritization, and I know that I can share these with you to help you to grow your business.

## First Thing's First

What is your immediate business need? What is your current cash flow?

Before getting started we must ask ourselves what we need to survive. If we don't have what we need, we are in what is called Survival Mode, and Survival Mode makes it impossible to achieve our goals.

For example, imagine that you are able to do only what you need for existence like buying gas and food and paying the electric bill. In this situation, the only priority is to get enough to survive. In this mode, the main emotion is likely to be fear because survival itself, as we know it, is at stake.

As you can imagine, it is almost impossible to do much more than survive when this kind of fear and anxiety have taken over. So what happens to business goals and focus in this situation? They diminish greatly—even disappear.

Hopefully, your situation is not this dire, but you can see that without enough funding, real estate success is extremely problematic because you won't have the time or money to put towards the essentials such as marketing, making phone calls, and talking with sellers. If you can't fund your business then your first priority, logically, is to increase your income. If that means getting two jobs or three jobs for six months in order to get your head above water, then that is what you'll have to do to reach the goals you've set.

This is an extreme example, and I'm going to assume that you are able to keep your head above water and that you have some extra money for marketing, yellow letters, bandit signs, business cards, etc. I'm also going to assume that you have goals which include segmenting the market. You have decided on whether or not you're going to go after single-family, multi family, or commercial.

## Time Management

No matter how many goals you have, no matter how much money you have, if you do not have good time management, then your business will fail. Things will not get done, clients will become frus- ►

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trated and go to another source, and you will be stressed and anxious leaving you unable to carry through with your promises—the surest way to fail. You must prioritize, and you can't prioritize without good time management. Without these two things, "emergencies" occur much more frequently, taking you away from what really needs to be done.

Personally, I am far more productive when I have a time sheet next to my desk and with me at all times. This way, I can see concrete evidence of the time I have; I become accountable for my goals and for my business.

Another important element to completing goals is creating time frames. Currently, I'm mentoring a few people. I've asked them to choose not only goals, but also time frames in which they want to complete those goals. Each person is to review his/her goals at the beginning of each week. When we review our goals, they become more present in our minds, and we are much more likely to achieve them.

To that end, I encourage you to ask yourself, "What are my three month goals?" Write them out and review them each Monday—maybe more.

In my own business and in mentoring others, I have found that it is essential to answer three different time management questions at the beginning of every week:

1. What do I need to do in order to maintain the business?

2. What are the top items that I have to get done in order to live?

3. What do I need to do in order to grow the business?

I have created a personal plan which follows:

### Daily

- Return phone calls for 30 minutes twice a day.
- Return e-mails for 30 minutes twice a day.
- Plan, set, and review goals for 15 minutes twice each day.

### Weekly

- Pay bills.
- Show houses three times a week.

### Weekend

- Have a 1 hour open house for each vacant property.

At first glance this schedule seems to leave time for many other things, but as you know, there is so much more. The above tasks are the ones that I need to keep the basics running. In fact, I've found that I need to allot myself 10 hours and plan for 8. This allows time for unexpected phone calls, e-mails, texts, issues with tenants, and other business interruptions, not to mention marketing myself through talking to people and networking.

Make sure to keep in mind, also, that real estate is not a 9:00-5:00 job. It is helpful when making a schedule to consider what you can be do before 9am or after 5pm. Personally, I know that I am able to reach most people during regular business hours, so I plan to do that during these hours. Then, I can do other things before or after these times.

As is clear through the above considerations of survival and time management, consistency is essential. You must make a steady and consistent effort to move the business forward by concentrating on the end result, by being intentional, and by focusing on the actions needed to take to get the results you want.

It's very simple: If you want your business to grow, you must accomplish the tasks that grow the business. If you want to accomplish the tasks, you must assess your situation, improve what needs to be improved, use good time management skills, and be consistent.

### The Team: An Essential Component to Success

The final thing that you need to do is to build a team, and this team can begin with me. I know the ropes. I have experienced creating a business from the ground up. I have read the books and put the ideas into action. I have built a successful business that is rewarding and lucrative.

I want to work with you. If you are dedicated to your dreams and goals, willing to do the hard work, and ready to make decisions, then I can prepare you and coach you to your success.

I know that I can help you to reach your goals, and I look forward to meeting with you about your mentoring and coaching needs.

*Comment on this article online at http://tampareia.com/?p=996*

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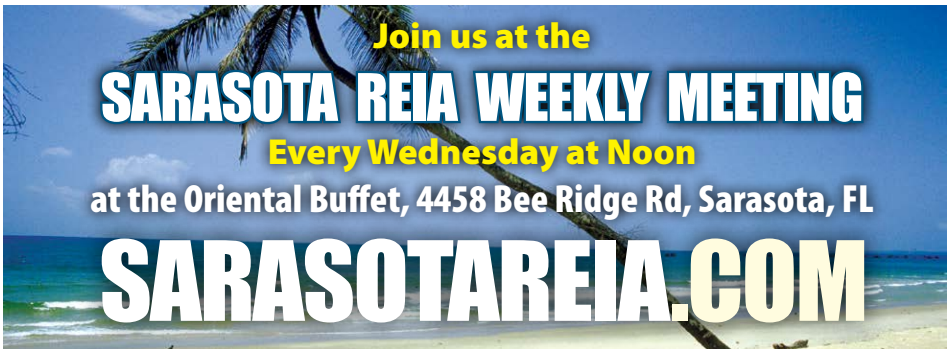
Russ has been investing in real estate in Atlanta Georgia since 1981. His company currently controls apartment buildings and single-family properties in Georgia and other states. His focus is on raising private capital through Hedge Equity, LLC.

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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◄ *Prescreen Contractors cont. from p3*

7. Real estate investors should never agree to pay any contractor by the hour. You pay a fixed price for the complete job. Never pay the final payment in your independent contractor agreement until the project is 100% complete.

8. Ask for financial references (ex: where the contractor purchases materials). I will contact the supply houses to make sure the contractor is not behind on paying for materials because I do not want to give the contractor a check to payoff an old bill and they have no money for the materials they need to buy for my job.

The last words of advice that I can give to anyone beginning a renovation project is to make sure every agreement with a contractor is detailed in writing with an independent contractor agreement. A detailed list of materials required should be listed in comprehensive scope of work. The documents should have work completion time frames, penalty clauses for finishing late, require all permits be pulled and inspections completed before final payments are released.

*Comment on this article online at http://tampareia.com/?p=991*

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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.


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CREATIVE FINANCING IS KING

# Never Eat Your Seed Corn

By Larry Harbolt

Join Larry for a Webcast on Creative Financing on October 4th at 7PM ET.

When I started investing in real estate 30 some years ago it never dawned on me that there was a strategy to become wealthy. I thought all you had to do was buy houses, fix them up and resell them, make money then repeat the process. It sounded like a good plan but it was a flawed plan because the money I made from the deals I did went to feed my family first, then what was left went to rehab the next property. I had no plan to accumulate wealth. I had no plan for the future; all I had was a plan to create a job for myself I had to go to work every day to support my family.

One day I was whining to my father that I wasn't really making any headway putting any significant amount of money into my savings account. It seemed like I was just spinning my wheels and I wasn't really getting ahead. I was working hard everyday and I had money to feed my family but that was about it. I could have done exactly the same thing working for someone else with a lot less stress in my life. My father who was a brilliant man told me a story about a poor boy that lived during the great depression and for those of you getting started investing in real estate today I think this story is very important to help you understand how to create wealth instead of just make a living. It is called….

## Never Eat Your Seed Corn

*Once upon a time there was a very poor boy named Larry. One day while Larry was walking through the countryside looking for some food to eat he found a kernel of corn. Larry was very hungry and that kernel of corn would taste very good right then but Larry is a very intelligent boy and is a person who has restraint. Then Larry remembered something his father had told him when he was a young boy. His father told him not to waste what he finds, his father told him to take at least a portion of what he gets and put it to work to grow a new crop. This way he will never be hungry again.*

*Because of what his father had told him, Larry decided not to eat the kernel of corn he had found, he decided to take a risk and plant the seed not knowing for sure what would happen to his new find. Larry was risking the corn may not grow, it may rot in the ground, or it might not produce more corn, Larry wasn't sure what would happen. Larry knew that a calculated and educated risk is actually less risky so Larry decided to give it a try and plant the kernel of corn he had found. Larry worked hard all summer watching his corn plant grow. He hoed it every day to keep the weeds away. He watered his corn plant everyday to make sure it wouldn't die. After four months of hard work Larry had one corn stalk with two big ears of corn on it with 1,000 kernels of corn on each ear just waiting to be harvested.*

*Larry was still hungry and still struggling to get by but because he was smart enough to know if one kernel of corn would give him 2,000 kernels in just four months, what if he were to plant all 2,000 kernels he would have 4,000 ears of corn with 2,000,000 (two million) kernels of corn. At that time Larry would have an abundance of corn, enough to treat his family and friends to a huge feast. Larry's father advised him to wait on the feast for a couple more years. Larry's father had lived through several economic cycles and knew the more corn you have, the longer you and your family can survive without starving, so Larry decided to wait a couple more years before having his feast.*

*Then after a few more years of doing the same and because of the knowledge his father gave him along with his willingness to sacrifice for just a few years Larry now has enough corn coming in each year from his harvest that his whole family and all of his friends can now eat their fill every day if they want. Larry has enough corn to eat his fill every day for the rest of his life and still have enough to sell some each year if he chooses. With the money he gets from the sale of his corn each year he is no longer poor. He can now live a life of abundance, Larry is now wealthy.*

This is a story about the miracle of "**compounding**". The earlier you start to grow your crop, whether corn or rental properties, the faster you will have abundance and the more you will eventually be able to help your family and hopefully have a more carefree prosperous life.

The moral of this story is very simple. Don't sell all of the houses you buy. Keep some of the houses you buy as income producing rental properties that someone else gets up every day and goes to work to earn money to give you each month in the form of rent to make your mortgage payment. Eventually your tenants have paid for each of your rental properties giving you the rental income each month to live the life of your dreams. The other great part of this equation is once your rental properties are paid for the equity you have from your properties is where your wealth is. Take it from the smart boy who didn't eat that kernel of corn he found, it is always better to leverage other peoples time and labor to create your wealth than you having to struggle every day to earn a living. Happy Investing!

*Comment on this article online at http://tampareia.com/?p=986*

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

◀ *Falling Foreclsoures cont. from p8*

the home, or, when they have control of the note, can even turn around and offer a new loan to the original owner at current market value and market rates to the original homeowner. Sometimes, all it takes is a lower interest loan at current market value to make it possible for the distressed homeowner to turn around their financial situation and to become current again on a mortgage.

There is a cutting edge new investing model that is emerging to address exactly this situation. Investors work to negotiate with the lender to get the fraudulent, poisoned sub-prime loans out of the picture, and then they allow the original homeowner to walk away from the home with no foreclosure, deficiency, or negative impact on their credit. That allows the investor to pick up homes at incredible discounts while helping underwater homeowners walk away from toxic situations created by the fraudulent actions of the banks.

If the homeowner has enough income to stay in the house if a new loan is set to the current market value, investors can now offer that alternative while still picking up a nice paycheck. Either way, the homeowner is relieved of their burden with no negative impact, and the property is returned to a productive, performing asset at today's market value.

For more information on this awesome new strategy, give my office a call at 706-485-0162!

*Comment on this article online at http://tampareia.com/?p=967*

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

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☐ 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 email 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:** _____

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# Tampa Area Meetings

## http://TampaREIA.com/Meetings

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

**Every Monday**
**(Except Major Holidays)**
**Larry Harbolt's Weekly REI Meetup**
**7:00pm – 9:00pm**
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**
**12:00pm – 1:30pm**
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**
**7:00pm – 9:00pm**
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**
**6:00pm – 9:00pm**
DoubleTree Tampa Bay
3050 N. Rocky Point Dr. West
Tampa, FL 33607
Leader: Dustin Griffin – 813-358-8050
http://main.tampareia.com

**3rd Thursday of Each Month**
**Real Estate Investors Happy Hour**
**6:00pm -0 9:00pm**
Ricky P's Orleans Bistro
1113 Central Ave
St. Petersburg, FL 33705
Leaders: Matt & Courtney Larsen
(813) 546-5716
http://happyhour.tampareia.com

New Meeting!

**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 – 407-645-3540
http://ircflorida.com/

**Last Thursday of Each Month**
**North Port Investors Meeting**
**11:30am – 1:30pm**
Family Table Restaurant
14132 Tamiami Trail, North Port, FL
Leader: Willis Miller – 941-378-3780
http://northport.tampareia.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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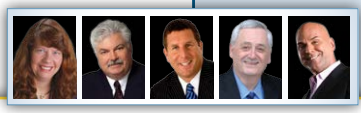
# TAMPA REIA CALENDAR OF EVENTS

## OCTOBER 2012

| SUNDAY | MONDAY | TUESDAY | WEDNESDAY | THURSDAY | FRIDAY | SATURDAY |
|---|---|---|---|---|---|---|
| | 1<br>**Larry Harbolt's Weekly REI Meetup**<br>(St Pete)<br>7:00pm – 9:00pm | 2<br>**Webcast with Robyn Thompson**<br>7:00pm - 8:00pm<br> | 3<br>**Sarasota REIA Weekly Meeting**<br>(Sarasota)<br>12:00pm – 1:30pm | 4<br>**Sarasota REIA Monthly Meeting**<br>7:00pm – 9:00pm<br>**Webcast on Creative Seller Financing with Larry Harbolt**<br>7:00pm – 8:30pm<br> | 5 | 6 |
| 7 | 8<br>**Larry Harbolt's Weekly REI Meetup**<br>(St Pete)<br>7:00pm – 9:00pm<br>**Webcast Replay with Robyn Thompson**<br>7:00pm - 8:00pm<br>**Webcast Replay with Larry Harbolt**<br>8:30pm to 10:00pm | 9 | 10<br>**Sarasota REIA Weekly Meeting**<br>(Sarasota)<br>12:00pm – 1:30pm | 11<br>**Tampa REIA Main Meeting with Guest Speaker, Kathy Kennebrook**<br>6:00pm – 9:00pm<br>**Late Nite Networking at Whiskey Jo**<br>9:30pm – Late<br> | 12 | 13<br>**Internet Marketing Workshop with Dustin Griffin**<br>8:30pm - 5:00pm<br> |
| 14 | 15<br>**Larry Harbolt's Weekly REI Meetup**<br>(St Pete)<br>7:00pm – 9:00pm | 16<br>**Webcast on "99 ways to beat the IRS!" with Patrick James**<br>7:00pm<br> | 17<br>**Sarasota REIA Weekly Meeting**<br>(Sarasota)<br>12:00pm – 1:30pm | 18<br>**IRC Main Meeting**<br>Winter Park /Orlando)<br>6:00pm – 9:00pm<br>**REI Happy Hour**<br>(St. Pete)<br>6:00pm -0 9:00pm<br>**Webinar with Mike Warren on Making a Fortune with Liens & Judgements**<br>7:00pm – 8:00pm<br> | 19 | 20 |
| 21 | 22<br>**Larry Harbolt's Weekly REI Meetup**<br>(St Pete)<br>7:00pm – 9:00pm | 23<br>**Webcast on "Insider Secrets to Upgrade Your Prosperity" with Stefan Kasian**<br>7:00pm –8:30pm<br> | 24<br>**Sarasota REIA Weekly Meeting**<br>(Sarasota)<br>12:00pm – 1:30pm | 25<br>**North Port Investors Meeting**<br>11:30am – 1:30pm | 26 | 27 |
| 28 | 29<br>**Larry Harbolt's Weekly REI Meetup**<br>(St Pete)<br>7:00pm – 9:00pm | 30 | 31<br>**Sarasota REIA Weekly Meeting**<br>(Sarasota)<br>12:00pm – 1:30pm | | | |



**4 DAYS** **Robyn Thompson's 5th Annual Millionaire Mastermind Convention in Tampa, FL**
(Free & VIP Tickets Available)

### NOVEMBER HIGHLIGHTS

- ★ **NOV 1-4** Seller Financing Boot Camp with Larry Harbolt in Orlando, FL
- ★ **NOV 8** Tampa REIA Meeting
- ★ **NOV 10** Tampa REIA Workshop

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