

#PROFIT

The 8 Benefits of a Real Estate Transaction

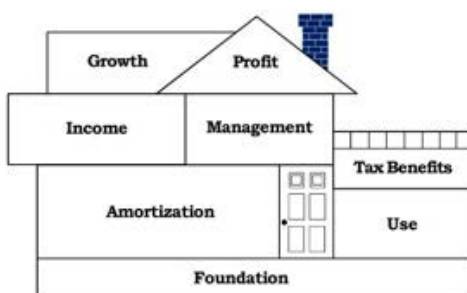
BY BILL COOK

One of the best real estate investing teachers in the country is Pete Fortunato. What makes him so special? Pete knows how to creatively structure deals in ways that make impossible deals possible.

Before Pete became one of our primary teachers in 1999, Kim and I did all of our deals the same old way. We'd find a house, apply for a mortgage, close with an attorney and then either sell or rent the property. Bottom line: If we couldn't get a mortgage, we couldn't do the deal. We felt like we were buying a Model T Ford from Henry Ford. Mr. Ford used to tell his customers, "The Model T comes in whatever color you want – as long as you want black."

One of our biggest real estate investing ah-hah moments happened at our first Pete seminar. He flashed a diagram of a house up on the screen. The thing making this house different was that each room represented one of the eight transactional benefits of a real estate investing deal. The eight benefits are: Growth, Income, Amortization, Profits, Management, Security, Tax Benefits and Use.

Before seeing Pete's diagram, to us a property was just a big block of bricks and sticks. Looking at it through Pete's eyes changed how we fundamentally viewed a deal.



Let's look at an opportunity and see how you can use some of the benefits to make a deal work.

A seller wants to quickly sell his \$100,000 house for \$50,000. No repairs are needed. For tax reasons, you want to keep the property as a rental. The house will rent for \$900 per month. Oh, and I forgot to mention that you hate dealing with tenants, you don't have the \$50,000 purchase money and the banker won't lend you a dime.

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MAIN MEETING

Thursday, Nov 8

DoubleTree Tampa Bay

3050 N. Rocky Point Dr. West, Tampa, FL

6:00pm – 9:00pm

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Join us at our Tampa REIA Meeting on Thursday, November 8th for a rare opportunity to learn about Creative Deal Structuring from Peter Fortunato. See <http://tampareia.com> for more information.

Main Monthly Meeting

November 8th @ 6pm

“If You Can’t Do It One Way,
You Can Do It Another”
with Peter Fortunato

One of the best real estate investing teachers in the country is without a doubt, **Peter Fortunato**, who will be our speaker at **Tampa REIA on November 8th at 6PM** at the **Doubletree Suites Tampa Bay** located at **3050 North Rocky Point Dr West in Tampa, FL**.

What makes Pete so special? Pete has been building, structuring, manipulating, and managing real estate investment transactions and portfolios for more than 45 years and knows how to creatively structure deals in ways that make impossible deals possible.

Upon graduating from high school in 1965, Peter went right into the real estate business. He attended seminars and read at every opportunity. He sought out and learned from many mentors and benefited from the example and counsel of his father who encouraged him and supported him from the beginning.

He finished college with a clientele and an investment portfolio. By 1975 his investment income had eliminated his need for fees from clients to fund his lifestyle.

Today, Pete continues to teach and to attend real estate and investment seminars and meetings regularly. He is respected for his clear and patient explanations of investment concepts and transactions. He believes that transactions, which you can be proud of, result from carefully conceived goals and plans followed by purposeful actions and scrupulous documentation.

If you want to learn how to construct win-win real estate deals from one of the best minds in the business, come join us at Tampa REIA on Thursday, November 8th where Pete will be doing a presentation on creative deal structuring called “If You Can’t Do It One Way, You Can Do It Another”. You will be glad you did!

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



Peter
Fortunato

MEETING AGENDA*

- 6:00 pm
Meet & Greet, Networking
- 6:30 pm
Introductions, Haves & Wants
- 7:00 pm
Announcements
- 7:30 pm
Peter Fortunato on
Creative Deal Structuring
- 9:30 pm
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://tampareia11.eventbrite.com>

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cards & flyers



In Search of Mentors

BY PETER FORTUNATO

Come Meet Peter Fortunato at Tampa REIA on November 8th!

It was a radio talk show. An apologist for my generation (baby boomers) was explaining about how we were all victims of “the lies of the 1950’s”.

He said that as children his generation had heard and read many Horatio Alger stories; stories in which a young, ambitious person dreamed of becoming a financial success and went on to turn their dream into reality. The speaker argued that he had believed that he, like the heroes in those stories, would create success for himself. Reality, however, is different than fiction and the difference had left him and his fellows disappointed and depressed.

“We believed those stories!” he said. “We set goals, worked hard and still failed.”

Now people have given up. They no longer believe that they can create a better life.

The ingredient which existed in fiction but was not available to them in the real world, he alleged, was the mentor.

“In each Horatio Alger story, the successful entrepreneur discovered a mentor who was willing to teach an ambitious youngster. In the real world people are too jealous of what they have to share trade secrets with anyone. Successful people do not share and we fail and despair for lack of mentors.” he concluded.

I listened to the radio in disbelief. What I was hearing was in direct conflict with my experience. Every successful man or woman who I have met has been delighted to find a person who is interested in what they are doing. I have been advised and helped again and again.

I was taught to choose carefully the people with whom I associate. I know that one takes on the attributes of those who surround him. Optimistic, forward-thinking, purposeful people have always been my friends. It can be (and should be) that way for everyone. Such people are generous in their encouragement and aid for anyone seeking to create a better future.

The talk show haunted me. Maybe, as role models have changed from successful people to teachers in government schools the majority of Americans have changed from people who work for what they want to people who vote for what they want. Maybe, as we have changed from a society of producers to a society of consumers a jealous American majority has come to believe that successful people are dominated by envy rather than by optimism. Maybe, as “civilization” has become more and more litigious, successful people who have much to offer have taken on such a low profile as to be unrecognized by others.

In your world I know you have found business and financial friends. I urge you to cherish and nurture them. I hope that you will seek out and encourage others to stop hoping and start working to create a better tomorrow.

Don’t let a promising person despair of finding support and encouragement. ☀

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If you want to learn how to construct win-win real estate deals from one of the best minds in the business, come join us at Tampa REIA on **Thursday, November 8th** where Peter Fortunato will be doing a presentation on creative deal structuring called “If You Can’t Do It One Way, You Can Do It Another”.



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

THERE'S AN APP FOR THAT

MDScan: Quick! I Need It Yesterday!

BY DON DEROSA

Come see Don DeRosa at Tampa REIA on January 10th & 12th!



"A picture is worth a thousand words." ~ Anonymous

Today, here's an offering for you Android fans.

Let's set the scene: You've found a terrific little house to buy. You've finally reached an agreement with the seller, but one of his requirements is a little unusual. You want to run it by your lawyer.

Unfortunately, it's 4:00 p.m. on Friday. In one hour, your attorney is flying to the Himalayas for three weeks to climb Mt. Everest. Even if he could get a signal up there, he has no intention of answering his phone while he's gone. If he receives the offer before he leaves, he will read it on the plane and at least send you a quick text before he piles on his mountain-climbing gear. But if you don't get it to him in time, well, you're going to have to rely on Bernie, your wife's aunt's boss's son, a really strange guy who just passed the bar exam after failing it twelve times. You'd really, really like to use your own attorney.

Now here's the problem: You are at the house with the seller. Neither of you has a scanner. You are 45 minutes away from your office. Your assistant has the week off. What to do?

Enter MDScan. Available for Android (but, unfortunately, not yet for iOS), MDScan uses your smartphone camera to take

a picture of the document and then converts it to a pdf file. You can share the file via email or Bluetooth, or upload the file to the cloud via Evernote.

Of course, the ability to scan using a smartphone isn't brand new. But this app doesn't just scan. It can also improve the image significantly, making it much more legible. MDScan allows you to pinpoint edges of the image and often does a pretty good job of guessing where those edges should be. That's a big help, because you don't have to center the object perfectly when you snap the picture. MDScan also allows you to scan and send multiple-page documents easily with a batch function – handy when you've got lots of documents.

Among the many uses I can think of for MDScan: scanning receipts for tax purposes; capturing error messages on your computer screen to send to your computer guy; scanning pictures of serial or VIN numbers, or specification tags on appliances; or scanning coupons or advertisements. Oh, and sending the field-trip permission slip your fourth-grade daughter forgot to take this morning;

MDScan has gotten rave reviews. Android users gave it a 4.5 out of 5.0. My favorite review says this:

"I thank you, STOIK! I thank you from the deepest corners of my heart ... for giving me a scanning app that I am actually going to use."

I don't know about you, but any business app that brings a person this close to tears is going to get my attention.

MDScan comes from STOIK Imaging (www.stoik.com), a company that offers an interesting blend of useful applications and fun timewasters. So while you're waiting for your lawyer to tell you what he thinks of the contract, you can download Photo Deformer. And then you can download that photo of Bernie the bad attorney – you know, the one from your wife's aunt's wedding – and make him look just like the Hunchback of Notre Dame. Hey, who says you can't be productive in your "off" moments? ☀

Comment on this article online at <http://tampareia.com/?p=1176>

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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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Matt & Courtney Larsen

Leaders of Real Estate Investors' Happy Hour

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MOBILE READY MARKETING STRATEGIES

Five Musts for Optimizing Mobile Landing Pages

BY MIKE BARNES



Mobile landing pages are different from traditional web pages. Users of mobile devices have less patience, yet are more engaged when they find what they want.

Knowing about web landing pages and what makes them successful isn't the same as what you need to know about mobile landing pages. The tracking method, the conversions, and the need to keep your pages up to date with the latest devices are important to the success of your marketing plan.

1st Must - Know Your Goals.

Be specific about which aspects of mobile marketing are critical to your business. Whether your priorities are downloads and apps, phone calls, redemption of mobile coupons, actual purchase rates, or the generation of further leads, know what your goals are before you get started.

2nd Must - Instant Gratification

Keep in mind that those who use mobile devices are accustomed to instant gratification. They like to go quickly to their target, find what they are looking for, and want to immediately get information or order a product they wish to have. It must be lightning fast, so build your apps and landing pages accordingly. Today's mobile users won't spend but a split second waiting for their device to load. If it doesn't they're on to the next item. The 'back' button, in fact, may be the one that wears out first.

3rd Must - Analytics

Have your metrics in place for accurate measurement of responses. This is how you will determine the effectiveness of your current marketing campaign. If it isn't working well, you can move on to something that does. The only way to know for sure is to have accurate analytics based on user activity. Track things like the redemption of coupons, follow

up phone calls, and click-through's to the desired landing pages.

4th Must - Keep It Simple

Use the KISS principle here. Website marketing uses forms for visitors to fill out that ask for all sorts of contact information. This doesn't work well with mobile device users. A good page will ask the user to input his email address or perhaps his phone number. Simple screens with few words and few needed actions are best.

5th Must - Call to Actions

Keep the wording on your mobile landing pages short and to the point. Concise is best. Your headlines should be kept to a few words. Three to five words is best. Give a directive in exchange for a reward. For example, offer a percentage off your product in exchange for their email address. Offer a free gift for those who 'call now.' Prompting them to action is your aim. Keep it easy and quick and make sure your platform is current. ☀

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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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HOW TO BE A REAL ESTATE INVESTOR



Staying Smart

BY RUSS HINER

The Atlanta real-estate market has finally hit bottom which means that things can only go up. How do I know that? Stupid money has returned: once again, people are willing to pay too much for properties, and banks are willing to look the other way. In fact, there is big money from hedge funds that are allowing people to buy many properties at once. What this means for us, the agents and small investors, is that we face more competition for the properties which are priced right.

So what do we do? We arm ourselves with research. Without knowing what we are up against, we cannot make informed decisions that will keep us in the game.

First, when you find a superstar, they become your benchmark: you do research and find out their business model. But studying them is not enough; you must take action by mirroring what they do to be successful.

One way that I've been able to research is through networking. One person who has helped me is an investor in Gwinnett County. He has first-hand experience with the technologically advanced hedge fund there. Through him, I know that the hedge fund last month in Gwinnett County bought 5 million dollars of real estate on the court house steps. If the average price of each property is \$50,000, then this hedge fund facilitated the purchase of 100 houses—a phenomenal number.

As you probably already know, Georgia bidders don't get to walk through houses prior to bidding at the courthouse. We can see the properties only through photos, and we can guess at the values through comparables. This one of the reasons that the court-house auctions are not for the faint of heart. We don't know what we are buying until we can do the

actual walk-through, and by then we've bought it.

The hedge fund groups, however, are required to place the money before they bid. Then, once they commit to bid, they own the house. But the question still remains: how are they able to out bid the smaller players? The answer is technology, namely Smart phones and tablets. They have a trained team of people standing at the court house steps. The team enters live data allowing them to bid in real time. In addition, they bank have already seen the property via photos, and they have seen the comparables in the area. Their return on investment (8-10%) is lower than the smaller bidders.

Armed with all of these things at the actual auction, the hedge fund bidders are able to pay anywhere from 5-10 % more for the houses than the other investors.

What does all of this mean? It means the banks are now going to be able to reduce their phantom inventory (houses that have either been foreclosed on or are not for sale on the open market). When they do this, they artificially increase the values of the properties they own. They are then able to sell more houses at auction because the hedge funds have the advantages mentioned above, and with these advantages, they are ready to take more of a risk than the single investor.

This is where your strategies must be set. You must be able to compete, and the way that you can do this is to buy properties before they hit the court house steps. Banks won't spend the time going door to door to look at properties; you can. What's more, you can get into the houses by knocking on doors and meeting the property owners. At this point, you might be able to strike a deal. 10 days is your window of time in which to do this.

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- TampaREIA.com Website, Blog and Member Only Area
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 **Meet The Banksters**



The Securitization Fraud

BY BOB MASSEY

A fraud has been perpetrated upon the American people all in the name of greed. Fraud is defined as deception in the execution of an agreement where some parties to the transaction are deceived as to the real nature of what is being agreed to. When some parties to an agreement are not clear, or some parties enter into the contract deceptively, then the agreement is null and void. A securitized loan is just such a fraudulent agreement.

A securitized loan is one where private investors, pension funds, insurance companies and others have purchased the cashflows from a group of mortgages that have been gathered into a trust in the form of a security assigned a particular risk value. Each mortgage-backed cashflow grouping is called a “tranche” and there are generally several tranches within a mortgage-backed trust. The cashflows are often sold multiple times to multiple investors. Securitization is a way that institutional lenders are able to leverage capital to support additional lending. When the economy is expanding securitization helps to grow the housing industry. When the economy is shrinking the flaw in the system reveals itself as investors begin to lose cashflow as a result of defaulted loans.

There are many other flaws in the securitization system, and they are of questionable legality in many ways. Here are a number of ways that securitization fails to maintain many of the basic requirements for a legal and binding contractual relationship between a borrower and a lender:

1. The homeowner at the time the loan was concluded is given the impression that the party owed the debt is the

mortgage lender on the mortgage paperwork. In a securitized loan there is actually an investor who is behind the loan. The named lender is just a pretender lender because they never paid a dime for that loan.

2. The mortgage documents that are signed allow the pretender lender to get owners insurance to be paid in case of a serious default. It is not the private investor who paid for the loan who is secured against loss; it is the pretender lender. Once a borrower defaults (90 days from the start of the delinquency) the pretender lender can collect not only what is still owed, but the entire amount of the loan. The pretender lender was also able to get government bailout money on the basis of the mortgage portfolio held under its control. At any point the pretended lender could trade or sell the debt without the consent of the actual owners of the debt. Often the pretender lender has been repaid several times over by the time a property is sold through a foreclosure.

3. The pretender lender faced with the burden of proof in a foreclosure process does not have both the original note and mortgage documentation to prove ownership. Faced with this problem documentation is almost inevitably forged. The homeowner routinely fails to deny the authenticity of the original documentation and lenders have gotten away with an astounding number of fraudulent foreclosures over the last 5 years.

4. The pretender lender also lied to the investors in the mortgage-backed trust. The Pooling and Servicing Agreement (PSA) for the trust prescribes that the

continued on p12 ▶



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Will The Persistence In Me, Please Stand Up!

BY ERVEN KIMBLE

“The soul of a lazy man desires, and has nothing; But the soul of the diligent shall be made rich.” (Pr 13:4)

Some think wealth accumulation is the result of a series of uncontrollable events called luck or chance. Others believe it is solely the result of a person’s deliberate, well thought out financial planning and activities performed during the course of their lives. Our look into the Wisdom of God reveals that, “diligence is at the source of wealth accumulation and laziness is the culprit behind poverty and despair”.

It takes more than just wants and desires to produce success and wealth. The difference between unproductive people and those that are highly successful is not in their possessions. It goes deeper than that. The difference between a person that refuses to work when given the opportunity and a person that works hard to obtain success is not in their actions. It goes deeper than that. The difference between these two, fundamentally different, groups of individuals goes

Diligence is found in the soul of a person...

deeper than their desires; their hopes; their aspirations; or even their dreams.

It all begins with diligence. Diligence is found in the soul of a person, the place where our desires, emotions, and passions resides. Diligence stems from the inner being of a person. It’s where one’s character is revealed. The actions that one takes without being asked or demanded will ultimately determine the longterm outcome of a person’s life. Consider the following statement:

“A lazy person will end up poor, but a hard worker will become rich. (Pr 10:4)(NCV)

When the Bible speaks of the lethargic or idle individual, it does not speak to the lack of opportunity, or the circumstances that are beyond the control of that person. One person’s life situations may be harder and more difficult when compared to someone else. And without diligence, it leads to hopelessness, discouragement, and ultimately paralysis. Regardless of life’s situations, the diligent person is persistent and makes deliberate choices to work harder... *and that diligence produces wealth.*

On the other hand, the unproductive person desires material possessions and yearns for wealth and success. They aspire and want a better life, but fail to take the deliberate actions and efforts required to have it. Under achievers are not willing to pay the high price of hard work to reach their goal. However, a person of diligence produces wealth. The Hebrew word for ‘diligent’ means sharp and pointed. It speaks to a deliberate and focused decision making processes toward hard work. After all is said and done, the difference is one’s work ethic.

Long term and lasting success requires a present day sacrifice. It requires a commitment to persistent hard work in order to produce future benefits and financial rewards. The character trait that these Bible passages encourage is diligence! Make a conscience decision today, to get up and take action that is within your ability! Get up from the TV; the sitcoms and reality shows; Leave the video games! Leave the comfort of the couch and the leisure of the game room! Strive to overcome the self-piety, the lost opportunities, the fears and the never

ending disappointments that life has in store. Hard work pays off and working hard breeds future success.

Thoughts to Ponder

- I. Have you ever asked the Lord to evaluate your work ethic? What do you think His appraisal of your efforts will reveal?
- II. How do you determine ‘too much’ versus ‘not enough’ effort to achieve your stated goal?
- III. Have you ever considered clever schemes, quick money, Get Rich Quick or shortcuts to success? Lord, forgive me for that! ☀

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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.

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**Contact our office for any self-directed IRA questions you have or for a free consultation
1-866-7500-IRA(472) or info@americanira.com.**



The Bank Won't Finance it...Deal's Off... Right!?! Wrong!!! Private Lending is an Option!!

JIM HITT, CEO OF AMERICAN IRA, LLC

Private Lending Explained

If someone wants to just simply hold the paper secured by an asset, they're actually going to be a private lender for that asset. That's right...private lending simply means a private individual is loaning the money rather than a bank or lending institution.

Private Lending...The Numbers

In this example, Jack Brown has \$100,000 in a Rollover IRA, which is just another way of saying Traditional IRA. He wants to loan it to an investor as a first mortgage on a property worth \$135,000.

Private Lending...Determining the Value

Perhaps Jack's realtor, an appraiser or some resource told him, or perhaps he's sophisticated enough to look at the deal and say I'm comfortable that the deal is worth \$135,000. We always suggest doing your 'due diligence' and using professionals to assess the value of an asset you are going to loan money on.

In this case, we're looking at an LTV – Loan to Value – of 75%. **Hold on a minute**, isn't 75% LTV a bad idea? Everyone has to determine their comfort level when loaning money. I personally do not lend on anything over 60% Loan to Value.

Private Lending...The Terms

The two parties – the lenders as well as the borrower – agreed to a 9% interest rate with interest only payments over five years and no amortization of the loan. They agreed on a straight interest-only payment, just to make it really clean and easy.

The property is going to be secured by a mortgage and a promissory note, and it's going to be recorded with an attorney.

Private Lending...Preparing for the Closing

Jack is going to send us what we call a buy direction letter. It's an internal document that he completes to tell us the details of what he wants his IRA to invest in.

Jack will then review and approve all the closings documents. He's the account holder and the decision-maker. He needs to understand the deal, and it's only going to be funded if Jack is comfortable with it.

Private Lending...The Closing

Even though this loan is being made through his IRA, this is going to be a regular closing that we're used to as real estate investors. The documents are going to be recorded, and the only difference is that the original documents are actually going to be held by our office in our fireproof safe at American IRA.

As you can see, we're not making the decisions. The client is directing us all along the way as to how and when to make the investment. In this case, because it's a Traditional IRA, the interest is going to be tax deferred in a monthly amount of \$750. That's just 9% of \$100,000 broken down into monthly payments.

Private Lending...The Profits

At the end of the five years the loan is repaid, and the interest accrued over those five years is **\$45,000!**

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. We 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.

Comment on this article online at <http://tampareia.com/?p=1173>

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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.

◀ *Staying Smart cont. from p7*

So there are a number of good things about this new situation. First, you can now see that you do have the ability to compete. Second, the area where your properties are will be improving, and the rental business will become more competitive meaning that rents will remain flat. Either way, your bottom line increases. You just want to make sure that we can get as much as you can. This is where ambition and being smart come in.

The lesson is that being aware of the real estate market in Atlanta is not enough. Developing a plan is not enough. It is taking action on a plan that will move you toward your goal: success and wealth. ☀

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◀ *Securitization cont. from p8*

loan must be transferred to the trust within 90 days. Often the note gets to the trust late, or not at all as we've seen in several deals we are currently working. Payments are guaranteed under the PSA. Investors were guaranteed that the investments were of a given qualify level; often well above what was actually the case. Investors thought they were buying AAA level securities, when in fact they had a higher risk of default than they ever could have imagined.

Can there be any doubt that the pretender lenders have gotten far more than they deserve and that the parties on the losing end have been the original investors and the homeowners?

We are using this information to force the banks to negotiate on our terms, instead of begging them to accept our short sale offers. We use detailed forensic and securitization audits to spell out exactly how the banks cheated, and use that info to pick up houses at some pretty incredible bargains. Not only that, but we are able to help underwater homeowners get out of a financial hole.

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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.

If you are interested in learning more about this awesome new strategy, give my office a call at 706-485-0162! ☀

Comment on this article online at <http://tampareia.com/?p=1214>

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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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CREATIVE FINANCING IS KING

The Thinking Process's of a Successful Investor and a Motivated Seller

BY LARRY HARBOLT

Join Larry at his weekly meeting in Pinellas Park, FL.



Thinking Like A Successful Investor

An investor of real estate understands that general knowledge is not what it takes to create wealth. If general knowledge was what it took to create wealth, college professors would be the wealthiest people in this country and we all know that is not the case. Successful real estate investors know that it takes specific knowledge to create wealth. That is why real estate investors buy hard assets, (such as the seller's house) at a price or with terms conducive to making a profit. If an investor can't make a profit, they usually have no reason to buy a property unless they plan to live in the house. An investor who is a true capitalist knows they must always offer a seller something the seller likes and values more than what they are giving up or a deal will never happen.

Most sellers are looking for a large sum of cash, a monthly income stream, debt relief or any of a myriad of ways to receive that thing the seller likes more than what they are giving up.

Now that we have established this fact, as an investor it is your job to figure out what you can offer the seller that will be liked enough that the seller is willing to exchange their house for whatever you offered them. If both parties aren't happy with the deal, it will never happen.

As an investor, your goal may be to acquire property for several reasons. You may want to make some fast cash by fixing up the property and immediately sell the property for as much money as you can get. You may want a monthly cash flow that a good rental property can provide this can give you some appreciation and an increased value over time, better tax treatment and mortgage pay-down

that increases your equity position. You may want numerous rental properties that provide monthly cash flow to help you become financially free by replacing job income. By being financially free, you may want to pursue other interest or spend more quality time with your family. The bottom line of being an investor is to create money and income to benefit your family and give you more quality time in your life.

The following is what I think is how any investor must think. I want you to adopt this philosophy that has taken me years to understand, and that philosophy is:

As an investor, when you are trying to buy someone's house always remember that the seller is always trying to buy your money (or your availability to money by means of a loan) with their house. Never think of the process as you are trying to buy their house with your money.

Why do I say this, it's very simple. The seller can't buy groceries with their house; they need your money to buy groceries. Without your money, they can't take that once in a lifetime vacation they have always dreamed of, or pay off those high interest rate credit cards with their house, they need your money to do what they need to do or they wouldn't be selling. By understanding this idea you now have more control over your deals because you may not want to use the precious commodity everyone needs most to buy any one house. You may want to divide the money up and buy several properties instead of only buying one. Yes, you are in control, so as an investor I strongly suggest, only offer what your formulas say you can pay and never pay more unless it benefits you. Never pay more than the deal can afford, and if you are trying to buy a rental property, you can never pay more for that property than a tenant can afford to pay you each

month. Make sure in the long run, your family gets the most benefit from every deal or you don't have a good reason to do the deal.

Thinking Like a Seller

As I've said all along, there are as many ways to buy a property, as there is property to buy. The reason for this is the fact that every seller has different issues in their life they need to address. It is your job to figure out what the seller is trying to accomplish, then go on to solve the seller's problem whatever it may be.

There is a myriad of reasons why a seller wants to sell their house. Maybe the size of their family has grown and they have simply outgrown the house they have. Maybe the sellers have reached retirement age and no longer need such a large house to take care of. The sellers may have had a job transfer and need to sell their house quickly. The sellers may no longer be able to take care of the property or, afford the monthly payments any longer. The sellers may simply want to rid themselves of the large monthly payment trying to save their credit score. The house may have back property taxes owed the sellers can't afford and their lender is threatening foreclosure if they don't pay those taxes immediately. You will never know what motivates the sellers until you ask.

Some sellers want only enough money from the sale of their house to accomplish what they need to do. Some sellers want just enough money from the sale of their house to pay for the reason they are selling the house. Some sellers want an income stream while some sellers are simply out of their minds wanting more for their property than it is worth. However, no matter what the reason why the seller wants to sell their

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PEARLS OF WISDOM

Real Estate + The Internet = The Perfect Marriage **PART 5**

BY TONY PEARL



Welcome back! We've come a long way so far, and made a LOT of progress. But we're not quite done yet, so listen up...

In our last article, you got a great introduction to Keyword Research, SEO (Search Engine Optimization)-both On-Page and Off-Page (remember?), and how to get started on getting a ton of FREE Traffic to your website.

Go back to last month's issue for a refresher on that – it's worth the read.

So now we come to the next part, and that is:

How to Get a Ton of Laser-Targeted Traffic to Your Site-FAST!

Before we embark on this particular adventure, I need to set the stage properly. It's important that you have your On-Page SEO stuff taken care of first. Again, On-Page SEO is what you do ON your web page that makes it optimized for that particular keyword. This includes putting the keyword in the first and last sentence of that page, bolding it a time or two, italicizing it, underlining it, and all that other stuff we covered in the last article.

Why is that so important? Because if you DON'T do that first, you're going to pay a LOT more for your traffic than you would

if you DID do it first, because of how Google & other search engines have set things up. So do it first, ok? Ok.

So here's the secret website you'll need to go to so that you can get started: <http://adwords.google.com>

This is Google's Adwords product, and it's responsible for the majority of Google's income. You're going to be advertising here to get some traffic. This type of traffic is called "Pay-Per-Click," or PPC. It is exactly what it says it is – When someone does a search on Google (or their partner networks), it gives them the search results, which include these paid ads based on the keyword that they bid on. When that person clicks on one of these ads, Google charges the advertiser a certain amount – anything from \$.01 to \$50 or more, depending on several factors.

In other words, the advertiser PAYS PER CLICK. If no one clicks that ad, they don't pay! Simple.

But I've got to warn you- setting it up is anything BUT simple. There's a few important things you need to consider first, such as your ad budget, which keywords you'd like to bid on, what pages you're going to send the traffic to, etc.

So let's start with the first part: Your Advertising Budget.

Remember, this is PAID traffic, so your budget is an important consideration. I suggest you start off with your estimated MONTHLY budget, then divide it by 30 to get your DAILY budget. For example, if your monthly budget is \$300, divide that by 30 days, and you'll get a daily budget of \$10 to spend on your ads. That's a very reasonable number.

If you do this right, you should get some very targeted traffic to your site very quickly. For example, if you're looking to buy houses in Marietta, GA, you could specifically target THAT geographic area with the keywords people are using to search for how to sell their house. Get YOUR ad in front of them at the right time, and BAM! They click on your ad. You get traffic to your site. They fill out form. You get lead. They sell house. Repeat.

So here's how to get started:

First, go to that AdWords link I just gave you & get an account set up to use with it. I strongly suggest you get a Gmail account for this, because of all the free tools they offer. You can get one for free, then link it to your new Adwords account. To get set up with Adwords is a relatively simple process. Get your account set up and linked to it, then click on the 'Sign up Now' link and follow the instructions there to get started.

You'll need a credit card to link to your account, along with an email address. The last time I checked, they also required you to pay \$5 to get set up.

Use the keywords you've acquired and get started putting things together. Start out with ONE keyword first – just to get familiar with things. Make sure you have the PAGE of your website optimized properly for the keyword that you're about to bid

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MARKETING MAGIC TRICKS



How To Locate or Create Effective Mailing Lists

BY KATHY KENNEBROOK, THE MARKETING MAGIC LADY



Where can I find a good mailing list to find motivated sellers? How can I create my own list to find highly motivated sellers? These are the big questions that I get a lot from Real Estate Investors! The true secret to success for a Real Estate Investor is finding sellers who really need to sell. I use different direct mail campaigns to locate different types of motivated sellers: out of state owners, properties quit-claimed from one person to another, expired listings, burned out landlords, vacant properties, military transfers, and pre-foreclosures, just to name a few.

The best part is that you can customize your direct mail piece and your list to reach exactly the kinds of motivated sellers you want to deal with in order to create the kinds of deals you want for your real estate investing business. This is best done by locating mailing lists and refining them to meet your individual criteria, then mailing to these potential sellers again and again, thus creating a multitude of profitable deals.

Investors often neglect to market to sellers using direct mail because they think the list is too difficult to get, or they only send the mailings once and quit. They don't take the time to create the machine that will bring them deal after deal.

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

1. Do your homework when picking a list broker. How current is the list? Does it have all the information you need to create your direct mail campaign? Does it reach the audience you are targeting?
2. Do a test mailing of 100 pieces to test any new list. How many responses did you get? How many letters came back with a bad address?
3. Don't waste your marketing dollars marketing to a bad list that won't get you the result you want.
4. Create continuity with your direct mail campaigns. You can mail a lot of letters or a few letters but you need to have a flow of mail going out at all times in order to create a funnel of incoming leads.
5. Never mail more pieces than you are comfortable getting responses to. If you do a huge mailing and you get tons of responses you can't get to, you are wasting marketing dollars. Put systems in place to help you respond to the mailings and grow your business gradually.

Another way to find motivated sellers is to cultivate relationships with individuals who can help you find deals. One of the ways I do this is to create a direct mail campaign targeting attorneys who handle family law, estate planning and probate law, divorce and marital law, and corporation and business law and I let them know we 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 no matter what condition it's in. This is just another way to build ongoing lead sources using direct mail. You only

have to create this direct mail campaign once to create an ongoing source of leads for your Real Estate Investing business.

If you own any kind of business and you need certain types of leads, think about unique resources that can provide you with the leads you need and create a direct mail campaign targeting these resources. This can be really profitable. For example; if you own an alarm company or a lawn maintenance service it would behoove you to create a direct mail campaign targeting owners of properties in your area who live out of state. These are potential customers who need your services.

The main reason that direct mail works so well is that you are reaching highly targeted leads. You become the potential 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 number 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.

You end up creating an ongoing relationship with your target market, which makes it easy for you to follow up with formerly inflexible or unmotivated sellers. Since these mailings are so targeted and so residual, there is virtually no competition for these properties. It puts your lead generating system on "auto-pilot," leaving you more time to make offers, do more deals, and make more money.

Most importantly, 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 conti-

◀ nity to your marketing campaigns, you'll see your results begin to drop off immediately. This is true no matter what business you are using direct mail to target to.

When you implement multiple techniques and several different direct mail campaigns, you will have more opportunities than you'll be able to handle and the possibilities become almost endless. 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 lead base quickly and have all the business you will ever need.

Be sure and visit my website at www.marketingmagiclady.com for all the information you need on developing highly effective direct mail campaigns and finding all the list brokers you need to increase the number of leads coming into your real estate business. I have done all the work for you and can provide you with all the tools you need to be successful using direct mail in your 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.

◀ *Perfect Marriage, Part 5 cont. from p14*

on. Otherwise, your per-click cost will be really high.

Here's another important tip: Are you buying houses all over the world? Probably not, so make sure you specify EXACTLY where you want your ad to show up when you're setting up your campaign. Using the example of Marietta, GA, you'd use the built-in tool to select the specific areas or a radius around an area that you'd like your ad to appear.

Google is smart – they know where you are! (yikes!) But they know where your visitor is, too. So use that to your advantage.

Using that tool, you can have your ad only appear to your targeted market – people looking to sell their house in or around Marietta, GA (in this example). If they lived in Saskatchewan, they wouldn't see your ad, and therefore, your costs will be lower (a good thing).

Here's the sad reality of using Google Adwords: It's tricky. It's not easy to figure out. It will drive you crazy and possibly make you lose hair or sleep... or money!

But if you learn and use it well, it will be one of the BEST things you can do to get a huge return on your investment. If you should need more help (very likely), you can always turn to YouTube tutorials or

Google searches. This will take time, but it's well worth it.

Another option you have to use this is to simply hire someone to handle your advertising campaign FOR you. Someone who knows how it works and can keep your costs low. If you don't have much time, but still want/need to get that fast, targeted traffic, this would absolutely be the best way to get it going. You'd find someone & pay them either a flat fee or a percentage of your monthly ad budget to set up, manage, tweak, improve, optimize, and run your ads for you. This person would actually make you money!

And there you have it! You now know how to set up a website, what to put on it in order to get people to take action, and how to get the traffic to your site! Congratulations – how does it feel? Are you ready to take on the world yet?

To be completely honest, I could write dozens of these highly-informative & content-rich articles, and you could read them all but still not get the true understanding of how all this works... UNLESS you actually take the time and DO what's taught here! Go ahead & try it out for yourself to see what you can learn by DOING. That's my advice.

This concludes our "Real Estate + The Internet = The Perfect Marriage" Module.

But don't worry! In the next article, I'll continue to share some great tips & ideas on how to use the internet to help with your real estate business and crush the competition.

So stay tuned.

Until Next Time,

Tony Pearl ☀

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FORECLOSURES GONE WILD

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Short Sale Liens Get Mean

BY KIMBERLEE FRANK

Now IS the perfect time to purchase and resell short sale properties. Why? Due to major mistakes by Lenders made at the time Homeowners obtained financing, our market is flooded with homes in which the Lenders are willing to accept short sales. Lenders such as Bank of America, Wells Fargo, GMAC, CitiMortgage and Chase from 2006 to 2008, have major mistakes in their paperwork. They are reaching out to Homeowners asking them to do a Short Sale or Deed-in-Lieu. However, many of the Homeowners aren't aware of the fact that they can't do a Deed-in-Lieu if they have a second lien. And, if they owe Homeowners Association dues, which are a personal debt against the Homeowner, they may still be liable for the difference.

Homeowners Association dues need to be satisfied in full so that if a house is deeded back to the Lender, the Homeowners are no longer responsible for any more dues. There is a statute which states that the Lender that forecloses on the property is responsible to pay only one year of Homeowners Association dues. When conducting a short sale, this statute has little or no meaning to the short sale Lenders, meaning they may not agree to even pay one full year. I have seen Homeowners deed their property back to the Lender only later to find out that they are still liable for the difference owed on the Homeowner Association dues. Brutal!

TRUE STORY: *Nationstar would not agree to pay the full year of past HOA dues, even though the statute states they are re-*

sponsible for that. In addition, the A/C failed the inspection and required repairs. Deal killers? If you aren't experienced.... absolutely. And I wasn't about to give away over \$500 from my profit. When you know what you are doing, you can even get the Sellers to help close your deals. Yes, the Sellers who have NO MONEY. Well, I closed this deal about 30 days ago!

Having the Homeowner take control of their property is the best thing that they can do, versus letting it just go to foreclosure. They can decide whether they want to do a short sale the property with me ensuring that all liens are paid off and confirming there is no one able to come back after them...or, they can let the Lender and/or Homeowners Association chase them for up to 25 years. Yes, I said 25 years! The lien holder has the right to file a Complaint in order to obtain a Judgment for the balance still owed to them plus interest and attorney fees for up to 5 years from the initial foreclosure action. Once a Judgment is obtained, then it is valid for 10 years and after the 10 years, they can re-certify the Judgment for another 10 years.

TRUE STORY: *An Investor friend from out of state had her Listing Agent negotiate her short sale instead of using me. Her Agent negotiated a lien "release" only for her 2nd lien. Now Chase Bank has been calling her every day for the last 21 months. Yes, she closed in December of 2010 and they are still pursuing her.*

Many Homeowners are downright tired.

They are tired of being taken advantage of; it has affected their health, confidence, financial situation and their family. Investors and Realtors need to learn how they can help the Homeowner by either purchasing or selling their home and obtaining a full satisfaction of all liens. Next month, I will share with you the 14 Steps to a successful short sale. Having the best tools (not just the right ones) and having a Mentor are crucial to consistent closings and CA\$H in your pocket with short sales!

Short sales are changing DAILY....how are you keeping up with the requirements??

Many Investors still use old techniques that are no longer even applicable. They are not reading or understanding the documents they are signing which is resulting in dangerous consequences. Make sure you read everything so you can embrace all of the "Ah-ha's" and avoid the "Ouches" on short sale transactions. ☀

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

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◀ 8 Reasons *cont. from p1*

Here's one way you can creatively structure this deal.

Your aunt continually complains about the bank only paying her 2% interest. She agrees to lend you \$50,000 if you agree to secure the loan to the property as a first mortgage and pay her 4% interest for 20 years. You also agree to give her 25% of the net profit when you sell the house at some point in the future.

Next, you contact a property management company. They agree to manage your property for 10% of all rents collected.

OK, let's look at what you gave away. To get the purchase money, you gave away part of the monthly income, profit, growth and amortization. To get someone to deal with the tenants, you gave away the management and part of the monthly income.

Now let's look at what you get. You get the purchase money. Rents increase your net cash flow by \$415 per month. Because most rental property offers great tax benefits due to depreciation

and deductions, you get to keep more of the money you earn each year.

And here's the best part – your tenant pays for it all!

If you want to learn how to use these transactional benefits to construct win-win real estate deals, come join us at Tampa REIA on Thursday, November 8th where Pete Fortunato will be doing a presentation on creative deal structuring. Pete says "If You Can't Do It One Way, You Can Do It Another". Come join us and learn how from one of the best real estate investing minds in the country. ☀

Comment on this article online at
<http://tampareia.com/?p=1216>

Bill & Kim Cook



Bill & Kim Cook are a husband and wife real estate investing team. They live in Adairsville, Georgia and have been investing in real estate since 1995. They specialize in buying single-family homes, mobile homes and mobile home parks. They also run North Georgia REIA and teach folks how to successfully invest in real estate.



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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!

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.

◀ *Thinking cont. from p13*

property it is your responsibility to find the reason why?

I have personally found some sellers only want debt relief while some sellers want as much money as they can get because they believe that the money they receive from the sale of their house will be the only money they will have to live the rest of their lives or to pay off debt or, take that dream vacation they have always wanted to take. Some sellers believe that the money from the sale of the largest asset they will ever own is all they will ever have to live a somewhat comfortable lifestyle, when this is the case most sellers are harder to negotiate with them. Some sellers think they deserve the maximum their property is worth when it is in perfect condition even though they failed to keep the property in good condition.

Based on this logic you will have a better understanding of why sellers say the things they do. As I said before, this isn't rocket science it's just a fact of life. When you understand how sellers think, you will be able to put together better

and more profitable deals.

By finding out what the seller's needs are, it will give you a position of power when negotiating. Here are some seller issues to think about.

1. When dealing with older people, do they need cash flow to survive?
2. When dealing with sellers of all ages, do they need money to buy another house?
3. When dealing with sellers of all ages, do they have pressing debt?
4. When you find a tired landlord, are they tired of management?
5. When dealing with older people or investors, are they more interested in interest than anything else?
6. When dealing with sellers of all ages, do they have a personal emergency?
7. When dealing with sellers of all ages, usually young people, do they need cash for a car or other item?
8. When dealing with sellers of all ages, do they need money to pay for a medical debt?

9. When dealing with sellers of all ages, are the sellers having trouble-taking care of the property? ☀

Comment on this article online at <http://tampareia.com/?p=1188>

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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.

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 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

Hibachi Buffet

7610 49th St N, Pinellas Park, FL

Leader: Larry Harbolt – 727-420-4810

<http://larrysmeeetup.tampareia.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>

3rd Thursday of Each Month

Real Estate Investors Happy Hour

6:00pm - 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>

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>

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

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/>

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.

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>

Tampa Real Estate Investors Alliance

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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

NOVEMBER 2012

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
DECEMBER AND JANUARY HIGHLIGHTS ★ DEC 13 Tampa REIA Meeting with Kimberlee Frank ★ DEC 15 Tampa REIA Workshop with Kimberlee Frank ★ JAN 10 Tampa REIA Meeting with Don DeRosa ★ JAN 12 Tampa REIA Workshop with Don DeRosa <div style="border: 1px solid purple; padding: 5px; display: inline-block;"> See http://tampareia.com/calendar for latest webcast schedule </div>				1 Sarasota REIA Monthly Meeting 7:00pm – 9:00pm	2	3 
				NOVEMBER 1-4 SELLER FINANCING BOOT CAMP WITH LARRY HARBOLT IN ORLANDO, FL		
4	5 Larry Harbolt's Weekly REI Meetup (Pinellas Park) 7:00pm – 9:00pm	6 <div style="border: 2px solid red; padding: 10px; text-align: center; background-color: darkblue; color: white;"> Election Day 2012! </div>	7 Sarasota REIA Weekly Meeting (Sarasota) 12:00pm – 1:30pm	8 Tampa REIA Main Meeting with Guest Speaker, Peter Fortunato 6:00pm – 9:00pm Late Nite Networking at Whiskey Joe's 9:30pm – Late 	9	10
11	12 Larry Harbolt's Weekly REI Meetup (Pinellas Park) 7:00pm – 9:00pm	13	14 Sarasota REIA Weekly Meeting (Sarasota) 12:00pm – 1:30pm	15 IRC Main Meeting (Winter Park /Orlando) 6:00pm – 9:00pm REI Happy Hour (St. Pete) 6:00pm -9:00pm 	16	17
18	19 Larry Harbolt's Weekly REI Meetup (Pinellas Park) 7:00pm – 9:00pm	20	21 Sarasota REIA Weekly Meeting (Sarasota) 12:00pm – 1:30pm	22 	23	24
25	26 Larry Harbolt's Weekly REI Meetup (Pinellas Park) 7:00pm – 9:00pm	27	28 Sarasota REIA Weekly Meeting (Sarasota) 12:00pm – 1:30pm	29	30	