

WIPR REIT

Increase Your Hourly Wage with Short Sales

You Can Close Your Short Sales with Only ONE WEEK of Work!

BY KIMBERLEE FRANK

Ever wonder how much you earn per hour by the time you close a short sale deal? The industry has transformed from being extremely difficult without standardization to becoming streamlined with a specific system per lender. Many investors hate the idea of doing short sales because of the fallacy that they are so time consuming. Is this true...literally? Have you ever broken it down per deal? The time you actually

spend on 1 deal versus the cash you earn is really quite exciting!

The market got tighter with fewer houses for sale, making it a Seller's market. The Lenders slowed down their foreclosure processes, in my opinion, due to the Presidential Election. Now that the election is over, the lenders are going to be pushing really hard to get the foreclosures through.

I want to teach you a step by step process of how my students and I buy and sell short sales and the true time involved to make a profit of not less than \$20,000.00. In this article, I am not withholding any secrets to my or their success.

Let's Break It Down:

Step One: Find a Seller. Mail letters to a pre-foreclosure address list from a list provider www.ReiaFax.com.
TIME: 4 HOURS

continued on p3 ▶



Join Kimberlee at our Tampa REIA Meeting on Thursday, December 13th and she will show you how to make a boatload of money with short sales in 2013!
See <http://tampareia.com> for more information.

MAIN MEETING

Thursday, Dec 13

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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Tampa REIA, LLC

405 S. Dale Mabry Hwy, Suite 114
Tampa, FL 33609

P: (813) 358-8050 • F: (813) 200-1330

admin@tampareia.com

<http://tampareia.com>

Main Monthly Meeting

December 13th @ 6pm

**“Short Selling House for Huge Profits”
with Kimberlee Frank**

Have you ever considered doing short sales as a real estate investment strategy but avoided doing so because you heard that short sales and lenders can be a real pain? Have you heard that short sales can be really time consuming and not worth the effort? If so, short sale expert, **Kimberlee Frank** wants to set the short sale record straight at our next **Tampa REIA Monthly Meeting on December 13th at 6:00 PM** at the **Doubletree Suites** located at 3050 N Rocky Point Drive West in Tampa, FL.

Kimberlee is going to spend the evening updating us on the current state of the short sale industry, what is happening now, what is likely to happen next as well as the pros and cons of doing short sales.

She is going to break down the whole short sale process step-by-step and tell you how you can make profits of \$20,000 or more without spending nearly as much time doing the deal as you might think.

Come join Kimberlee and the rest of us at Tampa REIA on December 13th at 6:00 PM and decide for yourself if investing in short sales might be right for you, especially since you can get started with little or no money down.

After the conclusion of the Tampa REIA Main Meeting (after 9PM), we will be reconvening at **Whiskey Joe's Bar & Grill** located at **7720 West Courtney Campbell Causeway** in **Tampa** for the **“Meeting after the Meeting”**. Come eat, drink, network and have fun with us as hang out late into the night on Tampa Bay!

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



**Kimberlee
Frank**

MEETING AGENDA*

- 6:00 pm
Meet & Greet, Networking
- 6:30 pm
Introductions, Haves & Wants
- 7:00 pm
Announcements
- 7:30 pm
Kimberlee Frank on
Foreclosures Gone Wild
- 9:30 pm
Late Night Networking & Christmas
Celebration at Whiskey Joes

*Please Note: Meeting agenda is subject to change.



**Join us for
LATE NITE
NETWORKING &
CHRISTMAS
CELEBRATION!!!**

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



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

Please RSVP at <http://tampareia12.eventbrite.com>

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cards & flyers**

◀ *Hourly Wage with Short Sales cont. from p1*

Step Two: Seller calls Student/You. Complete my Seller Information Sheet. Each question on my Sheet is crafted to pull specific information from the Seller that will allow us to creatively construct multiple offers (not just short sales). **TIME: 3 HOURS**

Step Three: Prepare Seller Paperwork. Go to your county website for ownership and correct legal description of the property from the deed on record. **TIME: 1 HOUR**

Step Four: Meet the Seller at the House. Be sure you take pictures, do an inspection on the property for repairs, have Seller sign paperwork and collect their financial information. **TIME: 3 HOURS**

Step Five: Send Seller Packet to Kimberlee Frank's office. My office will process, submit and negotiate your short sale for you. **TIME: 1 ½ HOURS**

Step Six: Lender orders BPO (broker price opinion) or appraisal. Prepare BPO Package in advance, including repair bid, comparables, crime reports and articles. **TIME: 2 HOURS**

Step Seven: Meet BPO Agent. Be sure you arrive early and follow my 13 steps for a Successful BPO, as this is where many short sales blow up. **TIME: 1 ½ HOURS**

Step Eight: Call Lender for Short Sale Status. Receive counteroffers and reply back to bank with buyer's highest and best offer. **TIME: 3 HOURS**

Step Nine: Short Sale Approved. Match approval letter with HUD Settlement Statement. Many costly mistakes occur because HOA dues and code violations are not approved or bank allowance is decreased on the short sale approval letter. **TIME: ½ HOUR**

Step Ten: Exit Strategy. As my Partner, we flip it to an end buyer or buy and rehab it. You will need to market the house for an end buyer based on your desired profit. You will hold an open house auction providing you with 30 to 50 buyers. **TIME: 12 HOURS**

Step Eleven: Prepare Purchase Agreement for cash end buyer. **TIME: 1 HOUR**

Step Twelve: Attend Both Closings. At the A to B closing, you purchase property from Seller, then at the B to C closing you sell property to end buyer. **TIME: 2 HOURS**

An average deal profit is \$20,000 with 34 ½ hours invested, equaling a \$579.71 hourly wage. So, completion of one short sale takes less than 1 week at a full-time job. Can you handle that? Just think if you pass the negotiating off

to someone else like a title company who does the negotiating for free, what your hourly rate will be. Now just fill the pipeline and do it over and over again and just think how much money you will make. You tell me, should you be closing on short sales?

Come join me on December 13, 2012 at 6:00 PM to learn how I will give you a Power Push into 2013 allowing you to make a boatload of money with short sales! ☀

Comment on this article online at <http://tampareia.com/?p=1331>

Kimberlee Frank

407-888-3255

Kimberlee@ForeclosuresGoneWild.com

 www.ForeclosuresGoneWild.com

 www.Facebook.com/ForeclosuresGoneWild

 www.Linkedin.com/in/KimberleeFrank

 www.Twitter.com/KimberleeFrank



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.

Real Estate Investor Happy Hour
Every 3rd Thursday at 6PM
with Matt & Courtney Larsen

See Website for Location
<http://reihappyhour.tampareia.com>



Join Kimberlee at our Tampa REIA Meeting on Thursday, December 13th and at the Foreclosures Gone Wild Workshop on Saturday, December 15th and she will show you how to make a boatload of money with short sales in 2013!

See page 2 and 4 in this edition of The Profit for more information.



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

FORECLOSURES

Gone Wild TM By Kimberlee Frank WORKSHOP on DEC. 15

1 DAY TRAINING
Saturday, Dec 15, 2012

at the Doubletree Suites,
3050 N. Rocky Point Dr. West,
Tampa, FL from 9AM to 5PM

Realtors and Real Estate Investors: Have you taken advantage of the fact that Foreclosures Have Gone Wild? If not, why.....Fear? Lack of experience? Discouragement? No matter if you are a first time Investor, Realtor or a Seasoned Pro, Kimberlee Frank **will show you all the secrets** to get your short sales approved and closed! Yes, some people say "Are you Nuts to work Short Sales?!" Kimberlee says "You're Nuts if You Aren't!" Short Sales can be frustrating, if you don't have a **simple, easy step-by-step system that is current with the weekly changes in the industry**. It doesn't matter what level of experience or lack of experience you have... Kimberlee has got you covered. Learn from the best, partner with her and let her negotiate, fund and/or rehab the property and split 50/50 profit split!

Kimberlee Frank is an Investor/Real Estate Broker knocking down deals right in your back yard. You will be trained by an Investor/Broker who is out in the field daily, just like you, closing deals! If you are counting on the past real estate trends and regulations to help you close deals today, then your business will fail! The short sale industry is changing and if you don't change, you will have **NO CLOSINGS = NO CASH**.

"Hi there....it's Kimberlee! I have watched the short sale industry change on a weekly basis for Investors and Realtors. What worked in the past is not working now; what worked in June 2012 is not even working now. As your Mentor, I have had to watch with a keen eye in order to adapt quickly and successfully to the changes. I am now re-opening the opportunity to partner with me. My office will negotiate, fund, rehab and resell the property for a 50/50 profit split!

In order to allow your business to grow and be successful, you must also invest the time to 'sharpen the saw' and renew the "mind" of your business. Using old, outdated short sales courses or trying to figure it out yourself with the advice of 'friends,' can cost you thousands of dollars in lost profits or cause major challenges in the future.

Join me at my 1-day Event and I will knock your socks off with the new changes in the industry. Learn how to overcome the challenges of short sales and increase your closing ratio! I will even partner with you! Now is the time to make a **boatload of money**. Let me give you the Power Push into 2013! Attend my 1-Day Training and blast your business into financial success!!"

Attend and LEARN the Top 10 Steps... *Secrets to Successful Short Sales:*

1. Learn how to find the Right Team
2. Understand structure of LLC, S or C-Corp
3. Learn how to Control a Deal at **No RISK** and have Sellers eating out of your hand
4. Understand the paperwork for today's market
5. Learn how to pre-screen your buyer's
6. Learn to sell your house fast in 7 days or less
7. Let Kimberlee negotiate & fund your short sale
8. Learn how to have your Buyer fund your deals
9. Learn how to provide facts for the BPO Agent so that Bank's value of the home allows you to get discounts and close quickly
10. Learn how to close back to back



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Members
\$39.95

PLEASE NOTE: Workshop price is good for 2 people limited to spouses, children, partners & significant others. Guests who join Tampa REIA between now and December 15th, 2012 can attend the workshop for FREE. When joining Tampa REIA, please indicate you want to attend the workshop at no charge.

PEARLS OF WISDOM

Quick Start Guide to Real Estate Investing—How To Get Started... Again

BY TONY PEARL



Since we just finished our 5-part journey of “Real Estate + The Internet = The Perfect Marriage,” (see previous issues) we’re going to do something a little different in this article. We’re going back to the ‘Old School’ style of real estate investing.

Specifically: How To Get Started in Real Estate Investing...Again!

The great thing about technology is that it really helps you leverage your time. When set up correctly, you can have computers & systems do a lot of the work FOR you, and that’s wonderful! However, it takes time, thought, money, and reliable technology. And that’s just to get it set up!

But what if you don’t *have* the time or money to do all that? What if you’re just starting out? ...OR what if you’re just starting out...Again?

Listen, there’s a lot of investors who *used* to be successful in real estate investing a few years ago, but got out of the game when the market turned to crap. That’s understandable. But you can’t stay out of the game for long, or the new opportunities that this market presents will be gone forever.

So the market has changed. So what? Do people still need a place to live? Of course they do. Is there still money to be made in real estate, despite all the laws the idiots in Washington, D.C. have passed? Yes! You just have to get (back) in the game now & get involved.

So whether you’re a *brand new* or *recycled* real estate investor, I’m going to help you get started right here, right now. Ready? Good!

The absolute FIRST thing you really need to do is: *Crank up your buying machine!* Start to get calls from motivated sellers coming in. Once you get that started, you’ll start to talk to sellers and see what needs to happen with their houses & their situations. If you’ve done this before, you should still know what to do.

To get the calls coming in, there’s a lot of ways to make that happen. But without a doubt, there’s still one solid, proven, time-tested, inexpensive, hands-down winner for generating calls: **Put Up Signs!**

You can test what the sign says later. But for now, just put up signs that say:

**“We Buy Houses.
Any Area, Price, Situation.
YOUR PHONE #”**

Put up at least 10 signs like that in busy intersections that get traffic. I suggest using 18”x24” Yellow signs with handwritten, large black magic marker. Make it neat/readable.

You can get those signs by ordering online. Find a print shop that can send you 50-100 BLANK yellow, coroplast signs & stakes.

While you’re waiting for those signs to come in, you can go to your local grocery store & ask them for some cardboard boxes they would otherwise throw away. That’s right: Cardboard boxes! Grab some, cut out a big rectangle, write your message on it & nail it up in those busy intersections, because there’s no excuse for not getting started!

For the phone number, don’t screw around & get an 800 number or anything stupid like that. Use a LOCAL number. People want to deal with local

people. Tested & true.

If you don’t have a spare phone number sitting around, use your cell phone number.

If you’re paranoid and don’t want to do that, here’s an excellent quick tip: Go get a Gmail account (www.gmail.com). Sign up for ‘Google Voice.’ It’s free! Confirm that number, then set it up to *forward* to your cell phone (for now), and put *that* number on the sign.

If you need help on the details of how to set up your Google Voice number, you have 2 choices:

1. Google it to find out how. 2. Forget about it & just use your cell phone number.

BUT JUST TAKE ACTION!! Don’t use that as a B.S. excuse not to get started!

That should get the phone ringing, and that brings us to our next point: How to handle the phone calls. Now, if you’re just starting out, here’s a rough guide on...

How to Handle Those Phone Calls...

1. Answer the phone! (duh!)
2. Take control of the conversation by asking questions. A couple of great first questions to ask them are: “What’s your name?” and “What’s the best number to call you back in case we get disconnected?” (Must get name & number!)
3. Build rapport with the person by being friendly and seeking to understand their situation. A motivated seller is a person first and a seller second. Remember that.

continued on p13 ▶

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

TAMPA REAL ESTATE INVESTORS ALLIANCE

Tampa REIA, LLC

405 S. Dale Mabry Hwy
Suite 114
Tampa, FL 33609

P: 813-358-8050
F: 813-200-1330
E: Admin@TampaREIA.com

-  <http://TampaREIA.com>
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-  <http://Meetup.com/TampaREIA>



Dustin Griffin
Executive Director
P: 813-358-8050
F: 813-200-1330
E: dustin@tampareia.com



Christine Griffin
Assistant Director
P: 813-358-8050
F: 813-200-1330
E: christi@tampareia.com



Larry Harbolt
Larry's Weekly REI Meetup
P: 727-420-4810
E: larryharbolt@gmail.com



Matt & Courtney Larsen
Leaders of Real Estate Investors' Happy Hour
P: 813-546-5716
E: marinerpropertygroup@gmail.com

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The Big Property Grab!!

BY DAVID LINDAHL



Three years from now you could be living in a water front property, sleeping in on Monday mornings, doing only the things you want to do and excitedly walking to the mailbox every-day ready to gather that days set of cash flow checks the Postman dropped off.

It's those cash flow checks that allow you to live this life of leisure and it never stops to amaze you how they have gotten as high as they are and they keep increasing!!

...Or...you could wake up on Monday morning three years from now, living the same life your living now....and if that's OK with you, that's OK with me. But if you want to change your life in any way, that change will probably require money.... And here's the deal... you have about two and a half years to stake you claim and get your share of a lot of wealth that's about to be created during this big property grab.

What the heck am I talking about? I'm talking about the multi-family real estate market. If you will do for the next three years what most people won't do, you will be able to do for the rest of your life, what most people can't.

I'm not talking about becoming a landlord! God no!! Leave that to the qualified management companies who love to handled tenants, trash and toilets. I'm talking about investing in multi-family properties while the prices and cash flows are at historic lows and watching your wealth and cash flow skyrocket as the economy gets better.

How do I know this is going to happen? It happened to me, this is how I made my first real estate fortune, and the economy is lined up perfectly to have the same thing happen again.

I remember when I first started teaching, at the time I owned just under

1500 units. People would say, "oh, that Dave Lindahl is so successful because he bought at the right time"...which was partly true.

In the seven years that I've been teaching other investors these methods, I have accumulated and additional 5800 units... but the naysayers do not acknowledge that, they just focused on the fact that I started out in the right place at the right time. Which was true.

But now everyone has the chance to "be in the right place and buy at the right time" and here is why.

Over the last few years, while the economy has been devastated by this recession. A lot of people lost a lot of jobs, a lot of unsavvy investors have lost a lot of properties, and a lot of banks have lost a lot of money!

Because of this, as everyone well knows, the banks virtually stopped lending. Not only for buying investment properties but especially for the new construction of those investment properties.

Because of this, there has been almost no new multi-family properties built in the last four years.

O.K. so why is now such a good time to be buying? Well, there is this group called "Echo Boomers", they are the babies of the Baby Boomers, there are over 74 Million of them and they just started hitting the age of 18 last year.

Why is this important? Because they have just started coming into the renting age, it is estimated it will take 10 - 12 years for the Echo Boomers to go through the marketplace, just like there were 14 years of Baby Boomers.

So now we are in a situation where there has been no new supply added to the marketplace but a heck of a lot of demand. It's going to take the construc-



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◀ tion industry at least a couple of years to catch up!

So you start buying apartment buildings today at today's lower rents and lower occupancies (remember when buying cash flowing properties, we ALWAYS buy based on current cash flow), you buy using conservative formulas and you buy with at least a 10% cash on cash return. Which means your properties cash flow now.

Then you hold on to these properties, let the management companies collect the rent, deal with tenants, and deal with the maintenance and repairs. You oversee the numbers and cash checks.

As you accumulate more....you cash more checks. Your primary job as an investor is to get into more cash flowing deals. And right now is one of the best times to do this because the rest of the population still thinks real estate sucks because that's all you hear in the news. There is not much competition.

As you start moving forward, the market starts to change. We start coming out of this recession, more Echo Boomers enter the market, rents begin to rise which makes values rise and this makes YOUR monthly checks rise and YOUR equity (your wealth) rise.

This continues for a couple of years and all of a sudden, we are into an economic recovery, housing prices and multi family prices start to rise substantially and the news media starts talking about the "comeback" of real estate and by this time....you are unplugged and living the life of leisure....you are rich.

If you wait until that point to start investing, it's too late! At that point, prices have risen much higher than they were today and there are many more people competing with you to get those deals!

Now is the time to stake your claim, now is the time to secure your future.... now is the big "Property Grab". Go out and grab as much as you can and in 2.5 years write me and tell me how much better your life is! ☀

Comment on this article online at <http://tampareia.com/?p=1320>

David Lindahl



David Lindahl is a national investor who owns over 7,000 apartment units. He is also the principle owner of REMentor.com, a real estate investing education company.



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- **Nu-Set** – Save on Locksets, door hardware, security & lock boxes
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- **And much, much more!**



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HOW TO BE A REAL ESTATE INVESTOR



“Free” Kittens?

BY RUSS HINER

Last week, I was offered some very cute “Free Kittens.” They were small, playful balls of fur tumbling over each other and looking up at me pleadingly. I’ve had cats before, so I was tempted. But even considering the benefits, I refrained because I know that there is no such thing as “free.”

As I walked away from the kittens, I considered the idea that if something looks too good to be true, it probably is. This holds true with real estate deals also: they may look great in the heat and excitement of the potential purchase, the promise of a great deal, the money that we know we will make.

The truth is, however, that kittens need continuous care: food, shots, and attention. Similarly, a real estate investment needs supervision: maintenance, unforeseen challenges, and renovations.

Every day, “deals” that are not deals are presented to me. You will also encounter these “deals,” but be careful. Your ability to discern a good deal from a bad deal comes only with experience, research, knowledge of the market, and a business plan. When you have each of these components in place, you will be able to distinguish a truly great deal from a “Free Kitten DEAL.”

Remember that a “Free Kitten DEAL” looks good. You want to take it immediately. But do not fall in love before you consider all angles. Just like a kitten is a long term commitment, so is your real estate. You make your money on the day that you purchase the property, but that money will not be realized until later. You must make good decisions.

A good deal is comprised of three things:

1. Possibility of equity, a high return on investment, and cash flow.
2. Low maintenance costs and low repair costs.
3. Excellent chance for successful exit strategy.

No matter how much you like a property, if you are not confident about the above elements, then this is a “free kitten DEAL”—which is far from free. These elements must be backed up with facts—do your “due diligence” research before you get carried away with dreams of a rich future. Even with planning, weathering the storm is sometimes all we can do with an investment; you must be certain that you can do this before you enter into a deal.

When I am presented with properties that look like great deals, I always consider the above stipulations. If I need to spend thousands of dollars to upgrade the property, will it be sale-able and earn enough money?

What I want you to see is that not all “deals” are good deals. Consider the following example:

I found a potential deal in a desirable area, 30319, but it was on a busy street, so there was a lot of road noise. The house had three bedrooms and one bath, was 1200 square feet, and sat on 1/2 of an acre. The repairs to put in a new bath and kitchen would have been no less than \$40 thousand dollars. The schools in the area were average to poor.

The offering price of \$105,000 sounded like a good deal for a home owner/occupant who would not need to consider the available education. The area was in high demand, so must buyers would have been able to find only a rehab. This was a positive because many people do not want to do all of the work that I could do.

continued on p17 ▶



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The Mystery of the Missing Trusts

BY BOB MASSEY

The more researchers and attorneys investigate the structure and composition of securitized trusts the more phantom-like they become.

Amazingly, what is being found in many, if not most, is there was no trustor, beneficiary, funding, assets, bank accounts or even the sham appearance of being managed by a trust department. No one has even been moving money through the trust, or with reference to a trust, to its "holders."

Often when investigators try to establish a money trail between the holders of a mortgage-backed security, to a pretender-lender and then on to a homeowner to close a specific transaction, that money trail does not exist. There is no trail, for example, between a loan originated by ASBC 1234-1 Trust, a trust claimed by US Bank as Trustee, and a specific homeowner, and no evidence of any assignment to where the money has been transferred.

The bank named as Trustee - US Bank in this case - does not indicate any specific Trustee duties, powers or obligations assigned and does not show any management support over the trust through its trust department for this specific "trust" named ASBC 1234-1. It puts into question whether there was ever any trust to

actually manage.

In many cases the PSA and the note do not state the same payment terms. In this particular US Bank case investors are in the process of suing, but they have no way to enforce notes and mortgages with fatal flaws, where the notes do not accurately state the terms of the actual monetary transaction, name the wrong payee, beneficiary, and/or lender.

Even when the investors refuse to insist on enforcement of fatally defective terms, that does not give license for a pretender-lender to the transaction to claim the right to collect on a mortgage or to enforce terms when it defaults.

Investors are beginning to make claims against the investment banks like US Bank and Deutsch Bank who sold fractionalized shares of mortgage notes on the basis that they had the authority as owner of the mortgage bonds to sell these when nothing could have been further from the truth in most cases. Hundreds of millions of dollars are tied up in these suits alleging that the investment bank received money under false pretenses and failed to account for the money properly. They failed to reveal, for example, that the loans might well have been paid in

whole or in part through mortgage insurance, bank bailouts and the like, but not reflected on any statements sent to the investor-lenders. Once again, the pretender-lender appears to have profited at the expense of the investor-lenders and the homeowners.

These frauds have opened up a huge opportunity for real estate investors to help underwater homeowners AND pick up properties at large discounts. By investigating the specific circumstances behind underwater homeowner's securitized loans, we are discovering blatant fraud that can be used as leverage against the banks in order to negotiate huge discounts. This allows investors to free homeowners from the burden of dumping money into an underwater home.

If you would like more information on this awesome strategy, give my office a call at 706-485-0162! ☀

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Bob Massey

706-485-0162

info@REWealthCoach.com

www.REWealthCoach.com

www.Facebook.com/BobMasseyOfficial



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

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Acquisition, Disposition, Good Decision?! Key Things to Keep in Mind When Investing in Real Estate!

JIM HITT, CEO OF AMERICAN IRA, LLC

Due Diligence When Investing With a Self-directed IRA and/or Self-directed 401(k) – Where do I Start?

With a self-directed IRA and/or a self-directed 401(k) you are always hearing that you must do your ‘due diligence’. At American IRA, we discovered that many clients did not know how to do their ‘due diligence’. While we cannot give investment advice at American IRA, we can offer a detailed summary of ‘due diligence’ items that our clients can use as a guide. This list gives our clients a healthy starting point that they can use during discussions with their professionals. In this article we share with you ‘due diligence’ items related to real estate acquisitions. As every investment is different, you should consult with your professionals about whether there are ‘due diligence’ items you need to consider in addition to what we share in this article.

Due Diligence – Real Estate Acquisition – The Basics

These are the basics that you look at if you’re buying any property whether you are buying it with your real estate self-directed IRA or self-directed 401(k) or whether you are buying it outside of your IRA. These are some items you absolutely must look at:

- Location – is the real estate located in a desirable location?
- Financing – you want to make sure you get the type of financing you need, whether it’s owner or bank.
- Property values and comps – you absolutely ‘must’ obtain these so you are educated about what you are purchasing and what its true value is in the market place.

- Homeowner’s association rules and fees – it is critical that you know these in advance. Did you realize that some homeowner’s association rules actually ‘prohibit’ you from renting or leasing the home?
- Property liability insurance – make sure the real estate is insurable and find out how much that insurance costs. There are some wonderful homes that are sold cheap and would make great vacation rentals in places such as Florida...but they are either uninsurable or the insurance premiums are so high that their current owners are selling.
- Title insurance and title issues – always make sure a title search is done on the real estate before you purchase it and always follow-up by protecting yourself with title insurance.
- Surveys – it is critical to obtain a survey to make sure the real estate you are purchasing as well as the land it is situated on is free from encumbrances.
- Property condition – a home inspection is a great way to properly assess the condition of the real estate.
- Rental values – check the rental values in the area to make sure that you can obtain enough in rent to cover all your expenses and still make a profit.

Due Diligence – Real Estate Acquisition – The Don’ts

When investing in real estate via your real estate self-directed IRA or self-directed 401(k), it is critical to avoid some common mistakes.

- Do not trust the seller’s numbers.
- Do not take too long to decide. Good deals do not last.
- Do not trust appraisals unless you ordered it, paid for it, and gave the appraiser instructions.
- Do not fudge, play with or use ‘hope that this will happen with’ the numbers.
- I hope that I can rent it for \$1,100. You need to know that you can rent it for \$1,100. If you don’t know, use \$1,000. Use the number that you know.
- Do not underestimate the time to flip.
- Do not overestimate the rental market
- Do not underestimate the repairs.
- Do not underestimate the “as is” value.

Due Diligence – Real Estate Acquisition - Key Thoughts

Here are some final thoughts to keep in mind when investing in real estate:

- Do good deals.
- Follow through and deliver as agreed to with whatever person you’re dealing with.
- Use professionals. Many times you think ‘I don’t need that professional’. Trust me when I tell you that I have seen many things that had a professional been involved, they would not have the problems they have.

continued on p14 ▶

◀ *Quick Start Guide cont. from p5*

4. Get the essential information:

About the House: Property address, number of beds & baths, square footage, etc.

About the Deal: After-Repaired Value; Asking Price; Loan Balance(s) (if applicable); Current or in Arrears (if applicable); Payments (if applicable); Cost to Repair; WHY They're Selling (Essential!); WHEN they'd like to close/sell.

5. Depending on your comfort level, you can close the call by either...

- a. Making an offer right there on the phone, or
- b. Telling the seller that you have their information and will get back to them.

Now was that so hard? Five simple steps to handling those phone calls!

By the way, those same 5 steps work for outbound phone calls, too (To FSBOs, for example). You obviously just need to adjust the first 2 steps to 1. Dialing the phone (duh!); and 2. Ask if they also have another number to call them.

**The next big question is:
What Do We DO With
Those Leads?**

**How Do We Turn Those
Motivated Seller Leads
in to CASH?**

Don't worry, I'm going to cover that in more detail in next month's article.

So do those first few steps for your homework, starting TODAY!

But for now, I don't want to leave you hanging, so I'll give you a couple of quick ideas on what to do with those leads, just in case you need them.

You can start calling some of the OTH-ER 'We Buy Houses' guys & see if they

want to buy the deal... or the lead... from you... for a fee, of course!

You can partner up with another investor from you REIA group by either wholesaling it to them, selling the lead to them, or partnering up with them.

Common sense should tell you to not give out too much information. You don't want them going behind your back & stealing the lead from you. Geez, that never happens (kidding)!

Of course, if you've done this before, you should know what to do.

In our next article, we're going to discuss the types of leads that come in, and some possible exit strategies on how to handle them to start getting those checks coming in (again)!

But for now, go crank up your buying machine by putting up some signs! That's your homework. Go get busy!

Until Next Time,

Tony Pearl ☀

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Tony Pearl

202-556-0670

Tony@TonyPearl.com

 www.TonyPearl.com

 www.Facebook.com/TonyPearl

 www.Twitter.com/TheTonyPearl

 www.Youtube.com/TonyPearl



Tony Pearl is an entrepreneur, copywriter, proud father, mentor, marketing consultant and talented teacher who resides in the Washington, DC area. He has traveled to over 26 countries, speaks 4 languages, and continues to travel extensively. He has been a professional Ballroom and Latin dance instructor, competitor, and exhibitor for over 19 years. As a Real Estate Investor, Tony has bought and sold over Ten Million dollars worth of real estate, and has been educated by and associates with the best.

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◀ *Acquisition, Disposition cont. from p12*

- Stay on top of the numbers/bookkeeping.
- Do not cut corners. I have been punished every single time I've cut a corner. The corner-cutting gods come down with lightning bolts and they strike.
- As soon as you think you are smarter than everyone else, you will find out "The Hard Way" that you're not.
- Slow and steady beats fast and sloppy – ALWAYS!
- Have a plan and work your plan.
- Do not get tangled up in the bigger better deal mentality.
- You've got to be prepared to walk away at any point in time that the

deal does not match up to what you want or what you believe is in your best interest.

For more information, or to explore your options, call American IRA today at 866-7500-IRA (472). We look forward to working with you. ☀

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.

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Jim Hitt

800-750-0472

JimHitt@AmericanIRA.com

 www.AmericanIRA.com

 www.Facebook.com/AmericanIRA

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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.

MARKETING MAGIC TRICKS



How To Create A Solid Direct Mail Piece

BY KATHY KENNEBROOK, THE MARKETING MAGIC LADY



One of the most important aspects to a marketing campaign to find highly qualified sellers and buyers that is going to work is to create a solid mail piece for your business. These are key points for creating a solid direct mail piece that folks will respond to no matter what business you are in.

1. The first thing you'll want to do is to "touch" your prospective customer or seller with "the dream", or "the solution" to their problem. You'll want to touch the basic emotions and the needs of your client or seller within the body of your letter, whether that is fear, relief, greed, pride or vanity.
2. Keep it simple. The grammar doesn't necessarily have to be perfect. You want to reach this person at their comfort level. Keep your letter relaxed, personal and conversational.
3. Use simple language; don't fill your letter with big words or technical words or "industry jargon" that your seller or your customer might not understand.
4. I also use paragraphs so that there is a specific break between thoughts and so that the letter just flows better and is more pleasing to the eye.
5. Even though this is a personal letter, I still begin with a powerful headline or first sentence to make sure I have their attention so that they read the rest of my piece.
6. I also list the benefits to the seller of choosing to work with me the investor, as opposed to perhaps listing their home or trying to sell it themselves. You always need to list the benefits of whatever it is you are selling and why they should buy yours.
7. In any piece you send out you need to have your USP (Unique Selling Proposition). For the Real Estate Investor this is going to be the ease with which you can help the seller solve their problem, and/or debt relief. For every business the USP will be uniquely different.
8. Always include a strong P.S. In my case the P.S. is "contact me immediately since we budget to purchase a certain number of homes each month." This motivates them even more to contact me right away.
9. Create residual mailings so that your seller/customer sees your message over and over again. By doing this you create credibility with your prospect and when they need your services they will contact you first. 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.

When you are creating direct mail pieces or letters no matter what business you are in remember to think about writing your letter as though you are writing to just one person.

For example, you wouldn't begin your letter "Dear Neighbors" you would begin it "Dear Neighbor" or "Dear Friend" or "Dear Mr. Smith". Within the body of the letter you should write as though you are writing to just one person, so you wouldn't say something like "all of you" within the body of your letter. These few points will help you to create direct mail campaigns that will net you excellent results just as ours have over the years. For specific information on how to create direct mail campaigns visit my website at www.marketingmagiclady.com. I also provide a free monthly newsletter you can sign up for while you are there. ☀

Comment on this article online at <http://tampareia.com/?p=1329>

Kathy Kennebrook

941-792-5390

KPaddler@ATT.net

 www.MarketingMagicLady.com

 www.Facebook.com/Kathy.Kennebrook



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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THERE'S AN APP FOR THAT

CallerID Note Pro: Get the Names Straight!

BY DON DEROSA

Meet Don DeRosa Next Month at Tampa REIA!



“Discretion in speech is more important than eloquence.” ~ English Proverb

It's eight p.m. on a Saturday night. You've just settled into your front-row seat at the opera – you're seeing your favorite, La Traviata.

Okay, so you're really at a WWE wrestling smackdown. Work with me here.

At any rate, you're in your seat waiting for the action to begin, and your phone vibrates. Caller ID says it's Francine Fudley, a very motivated seller who's on the verge of signing a contract. But wait, that's wrong! Isn't Francine Fudley the name of your brother's second wife's third cousin? The seller's name is really Freddie Pfeffer, right? Or is that Frances Furman?

Sheesh. What a dilemma! You've got to take a call from the seller, even if it means missing a perfectly good cage match. But if you take the call and it turns out to be your brother's second wife's third cousin, you'll be stuck in a long, long conversation about how her gout is a sure sign of a decaying society.

Do you answer the call, or not?

Let me just mention at this point that you can customize your cellphone ringtones for different kinds of callers. One ringtone for sellers, another for business associates, and still another for cranky, distant relatives. Of course, you knew that already. (You did know that, right?) But different

ringtones don't help you much when your phone is set to vibrate.

That's why I love CallerID Note Pro. This simple Android app allows you to attach post-it style notes to your contacts. There is no limit to the number of notes you can associate with an individual contact.

So how does this work? When Francine Fudley calls, you'd see her name, plus a note that you created, saying, "motivated seller," or "she's a talker," or "whatever you do, don't mention gout!" Happily, the note would then disappear, reducing the risk that anyone will see what you really think of your family.

Depending on your settings, CallerID Note Pro can prompt you to create a new note after each phone call. This is handy if you want to jot down a short note about your conversation, or if you want to remember to follow up on something during your next call. You can also search for particular notes, another nice feature. You can even disable the caller ID function and just keep notes on all your contacts.

CallerID Note Pro is available at <https://play.google.com/store/apps/details?id=com.thirtymatches.callerid-notes.pro&hl=en>. It's very easy to use, even if you're not very computer literate. As of this writing, the software costs all of \$0.99. But you can also try out the lite

version for free at <https://play.google.com/store/apps/details?id=com.thirtymatches.calleridnotes.lite>.

With CallerID Note Pro, you can create instant "cliff notes" for each of your contacts. With this simple organizational tool, you'll never miss a call from a motivated seller. You'll never have to hear about a distant in-law's medical conditions. And you won't miss a moment of that WWE cage match. ☀

Comment on this article online at <http://tampareia.com/?p=1324>

Don DeRosa

info@DonDeRosa.com

www.MobileRealEstateRockstar.com/Atlanta-REIA

www.Facebook.com/Don.DeRosa

www.Twitter.com/DonDeRosa



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

◀ *"Free Kittens" cont. from p9*

I mulled this over considered what two other investors had done with similar houses in the same neighborhood.

Property A: Buy, rehab, and sell. This deal required the cost of acquisition and of rehab, the holding cost, and the realtor fees for a total of \$150,000. This left a profit of \$20,000: the return low and the risk high. Consider also the "what ifs" of the market. Also, when you buy at a discount because of an undesirable feature such as the busy street, you have to give that same discount to the next buyer. The after repair value is \$170,000. Here is their gamble: Was this enough profit?

Plan 2: Buy it, demolish it, and build a mini-mansion on the property. The cost to build in this neighborhood is \$110/ sq ft. plus the cost of the land. The minimum size of other houses in the area is 2,200 sq ft. with the total cost to the buyer of \$425,000. With this scenario, you know that the profit potential is there, but do you have the capital, education, experience, and desire? You **MUST** be confident in order to consider this plan. Here is the gamble: Will someone want to live in their castle on a busy street?

These were the two plans available to me on the property in question. I know I have the experience and capital to demolish and rebuild, but would an individual who makes \$200,000 want to live in the house?

Since I couldn't confidently answer the above three stipulations, I passed on what looked like a "free kitten." The two investors who bought the other properties may have thought they had good deals, but they did not. Investor A's house was on the market for 6 months and had an over-run of \$50,000. Investor B did not sell for over 4 months.

As you can see, both plans involved a risk that I had to consider carefully. I knew my strengths and weaknesses and made an informed decision. You must also know your strengths and weaknesses so that you will show a good profit. Don't get fooled by "Free Kittens." There is no such thing as "free"; there is only a good deal.

For more personal attention, please attend my Creative Deal Structuring Subgroup. We discuss real estate deals and investments:

**White Hall Grill
the first Wednesday
of every month at 6:30 pm.**

I also do affordable online coaching sessions twice monthly.

I will not, however, be tempting you with any of those elusive "free kittens." ☀

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Russ Hiner
404-660-4289
Russ@RHiner.com

 www.RHiner.com

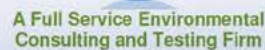
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Russ has been investing in real estate in Atlanta Georgia since 1981. His company currently controls apartment buildings and single-family properties in Georgia and other states. His focus is on raising private capital through Hedge Equity, LLC.

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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For more information, see
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CREATIVE FINANCING IS KING

“If You Think Education is Expensive, Try Ignorance.” ~ Derek Bok

BY LARRY HARBOLT



When I started over 30 years ago, like many of you I didn't have any extra money to pay a mentor or buy an investing course. I decided I would learn the real estate investing business by just doing it. I thought I could shorten my learning curve by going to real estate meetings. I went to a popular real estate meeting in my area for several months. Then I got the bright idea that if going to one meeting was a good idea it would have to be better to go to more meetings. So I decided I would go to four meetings in my area every week. I thought that the real estate meetings I went to were where the seasoned investors with all the knowledge of how the business worked went and if I could meet them I could pick their brains and learn the secrets of investing that would catapult me to success.

After a few months of what seemed to be endless meetings I realized that going to meetings was not giving me what I wanted. I wasn't getting the details, the investor's secrets I needed to be able to buy real estate profitably. I saw other investors who were constantly doing profitable deals but none of them would give me their secrets or the details I needed to be able to do the same. At the time I thought I was saving money by trying to learn the business the inexpensive way but I was just fooling myself because after all of the months of attending those meetings I still didn't have the information to be able to generate the money I needed. I found out it wasn't the inexpensive way to learn at all; it was the extremely expensive way to learn the business. I continued to learn the real estate investing business without spending any money for training until one day I decided it was time I needed

to make a change. I decided I would take a quality training. The key word in that sentence is “Quality” training.

That first “quality” training cost me \$3,000 to attend. At that training I learned several easy-to-use ideas that I immediately applied upon arriving home after the training. One of the techniques I learned that day allowed me to make \$10,000 in just over 30 days after the training and I still continue to use that technique to this day. Over the years I've learned dozens of techniques that have made me thousands of dollars and I continue to make even more money right up to today. As I look back, that was the best \$3,000 I've ever spent in my life. Since then I have attended many quality trainings and will continue to attend quality trainings as long as I am in the real estate investing business.

It didn't take me long to realize that the cost of that training was a mere pittance of the cost of a college education. The cost of a four-year college education would be many thousands of dollars. I don't believe college would have helped me make the kind of money I've made from real estate. I have heard that there are PhDs working at McDonald's. I knew back then that I didn't need general knowledge. I needed specific knowledge.

If general knowledge is what it takes to be wealthy, then college professors would be the wealthiest people on the planet, and we know that's not the case. Specific knowledge of how to do a task that will generate money is what it takes to create wealth.

Today, you have choices! You can spend 5-10-15 years learning how to be a real estate investor by doing it the hard way, by making mistakes simply because you don't want to spend the money to learn from someone who has already made the mistakes you need to avoid. If you try to do it on your own you will quickly discover that you don't really know what you're doing.

You can learn the real estate investing business by reading as many books about real estate investing as you can find. You can go to as many meetings as you have the time to attend, but until you understand the business you will find it very difficult to make any money at all. ☀

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Larry Harbolt
727-420-4810
LarryHarbolt@Gmail.com

www.LarryHarbolt.com

www.Facebook.com/Larry.Harbolt.7

www.Twitter.com/LarryHarbolt



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>

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 - 9:00pm
St. Pete Meeting Location Varies
See website below for details
Leaders: Matt & Courtney Larsen
(813) 546-5716
<http://reihappyhour.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/>

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.

Tampa Real Estate Investors Alliance
THE PROFIT

Advertise Your Business in The Profit

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

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

DECEMBER 2012

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY	
2	3	4	5	6 Sarasota REIA Monthly Meeting 7:00pm – 9:00pm	7	8 Peter Fortunato's Paper Course (Tampa) 8:00m – 4:00pm 	
9 Peter Fortunato's Paper Course (Tampa) 8:00m – 4:00pm	10 Larry Harbolt's Weekly REI Meetup (Pinellas Park) 7:00pm – 9:00pm	11	12 Sarasota REIA Weekly Meeting (Sarasota) 12:00pm – 1:30pm	13 Tampa REIA Main Meeting with Guest Speaker, Kimberlee Frank 6:00pm – 9:00pm Late Nite Networking at Whiskey Joe's 9:30pm – Late 	14	15 Foreclosures Gone Wild Workshop with Kimberlee Frank (Tampa) 9:00am – 5:00pm 	
16	17 Larry Harbolt's Weekly REI Meetup (Pinellas Park) 7:00pm – 9:00pm	18	19 Sarasota REIA Weekly Meeting (Sarasota) 12:00pm – 1:30pm	20 IRC Main Meeting (Winter Park /Orlando) 6:00pm – 9:00pm REI Happy Hour (St. Pete) 6:00pm -9:00pm	21	22	
23	24 CHRISTMAS EVE 	25 CHRISTMAS DAY Merry Christmas! 	26 Sarasota REIA Weekly Meeting (Sarasota) 12:00pm – 1:30pm	27 North Port Investors Meeting 11:30am – 1:30pm	28	29	
30	31 NEW YEAR'S EVE Happy New Year! 2013 	JANUARY HIGHLIGHTS ★ JAN 10 Tampa REIA Meeting with Don DeRosa ★ JAN 12 Tampa REIA Workshop with Don DeRosa ★ JAN 23-27 Ron Legrand's 2013 REI Convention, Orlando, FL					