



# PROFIT

## HAPPY NEW YEAR!

### New Habits for a New Year

BY DON DEROSA

*"Time and health are two precious assets that we don't recognize and appreciate until they have been depleted." ~ Denis Waitley*

Wow. What a year! The turkey leftovers are gone. There are just a few pine needles left in the carpet. And your Aunt Miriam, thank goodness, has gone home to Indiana and has taken the fruitcake with her. Now it's time to reflect.

I don't know about you, but I reached many of my goals in 2012, and that feels great! Still, I know 2013 will bring plenty more challenges and opportunities. It would be boring, wouldn't it, if we were completely finished with *everything* by the end of the year. I mean, what would we do then?

So we carry our unfinished business into the following year. That's what New Year's resolutions are for, right? "For every single day of 2013. I'm going to eat just 700 calories and jog six miles!"

For many of us, new year's resolutions are made to be broken. In fact, for some of us, the best way to make sure something doesn't get done is to make a new year's resolution to do it. It's the kiss of death!

Thankfully, though, we live in the digital age where help is as close as your iPad. So this month, I've got two apps to recommend.

Before I tell you about them, though, this is a great time for a quick review about the importance of setting – and writing down – your goals.

Yes. I said write down your goals. Think you don't need to write them down? Let's test that. What if I offer you a million dollars to drive to San Diego, California, but with a

*continued on p3* ▶



Join Don at Tampa REIA on Thursday, January 10th and he will share many of his real estate insider secrets, strategies, tactics and the state-of-the-art tools he uses to evaluate deals and make offers fast. See <http://tampareia.com> for more information.

### MAIN MEETING

Thursday, Jan 10th

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

Text TAMPA to  
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<http://tampareia.com>

# Main Monthly Meeting

## January 10<sup>th</sup> @ 6pm

### Real Estate Investor Tools, Tactics & Strategies for Creating Winning Deals with Don DeRosa

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

Tampa REIA is very excited to announce that our good friend from Atlanta, **Don DeRosa** will be our keynote speaker on **Thursday, January 10th** at our next Tampa REIA Meeting to be held at **6:00 PM** at the **Doubletree Suites** located at **3050 N Rocky Point Drive West in Tampa, FL**. Don is a part time real estate trainer, author and mentor and full-time real estate investor who actively buys, sells and holds properties each month for huge profits and long term cash flow.

Join us on **January 10th** and Don will share with you, many of his real estate insider secrets, strategies and the state-of-the-art tools he uses to evaluate deals and make them work – for him, the seller and everyone involved in the deal.

As Don unveils his secrets, he'll share with you the buying and selling strategies that are working for him *right now* in this economy. Yes, he'll show you the secret tools and strategies he uses every day to create profitable deals, even when there appears to be nothing to work with. Don will show you how to create an abundance of deals to choose from! *Plus* he'll show you how he gets the information to evaluate a deal, *wherever he is*, so you'll never waste time with leads you shouldn't spend time on *and* beat other investors to the most profitable deals.

By the end of the meeting, you'll know -

- How to evaluate any lead and decide whether this is a winner for you *and* how much money you'll make *before* you make your offer

- How to combine buying strategies and exit strategies to make a deal work you and the seller
- The Secret to creating passive income deals of \$350 + per month without any of your own money and with NO management on your part
- How to structure a deal in less than 10 minutes, so that you make a minimum of \$20,000 on it, choosing from purchase and exit multiple strategies
- How to become a "mindreader," to find exactly what the seller's hot buttons are so you can craft a deal the seller is dying to take
- How to use Don's *Green means 'GO', Red means 'NO'* tools to negotiate for you, so you never let your emotions talk you into making a bad deal!

And is this is not enough, Don will be back with us on **Saturday, January 12th** for a full day workshop to really drive these points home and give you all the details you need to succeed. Once you are armed with Don's training and the tools he uses every day, you will be able to make 2013 your best year ever... **starting today!**

**PLEASE NOTE:** Guests can Join Tampa REIA as a Silver Member for a full year for only \$100, now through January 12th and attend Don DeRosa's **"How to Make \$20K in 30 Days"** Workshop on January 12th at NO CHARGE.



Don DeRosa

#### MEETING AGENDA\*

6:00 pm  
Meet & Greet, Networking

6:30 pm  
Introductions, Haves & Wants

7:00 pm  
Announcements

7:30 pm  
Don DeRosa  
on RE! Tools, Tactics & Strategies

9:30 pm  
Late Night Networking & New Year  
Celebration 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://tampareia2013.eventbrite.com>

Bring your biz  
cards & flyers



◀ *New Habits for a New Year cont. from p1*

catch: I'm going to drop you off in the middle of nowhere, on a road without any signs pointing the way. You have three days get to San Diego, but you are not allowed to get out of your car or ask for directions. And you aren't allowed to use a map. What do you think? Could you do it?

At the very least, it's going to be really, really difficult to do. You're probably going to spend the next three hours just trying to figure out where the heck you are.

But let's change that offer: This time I offer you \$1,000,000 to drive to San Diego, but I give you a map and point you in the right direction. It would be a very different offer, don't you think?

I write down goals every day. It's a key part of my success both in real estate and in my personal life. I teach my students that goals should be "SMART": Specific, Measurable, Achievable, Realistic, and Trackable.

But if all you do is write down your goals and stuff them in a drawer, they're not going to do you much good. Which brings me to my first mobile app for the year: "Make It Happen!" by Cobalt Techno for iPad and iPhone.

This clever little program is right up my alley. The software is easy to use, and it allows me to plan overall goals, define milestones, and track my progress, too. It even lets me set up monetary goals with specific dollar amounts, so I can save for a vacation or build up private financing for a large real estate deal. With my goals clearly written, updated and always close at hand, I can just about ensure success for 2013.

But I told you I had two app recommendations for January, not just one. I'm also recommending MyFitnessPal. MyFitnessPal tracks exercise, diet, and much more. And because it's Internet based, you don't have to have an iPad, iPod or iPhone to use it. This recommendation may seem frivolous, but success in every aspect of your life – including your business -- depends on maintaining your physical health.

Besides, we both know that even though Aunt Miriam took the fruitcake home, she left behind two dozen of her famous double-dark-chocolate-butterscotch-and-cookie-dough-pecan brownies. And they're calling to me. ☀

*Comment on this article online at <http://tampareia.com/?p=1462>*

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 [www.Twitter.com/DonDeRosa](http://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.

**Join Don at our  
Tampa REIA Meeting on  
Thursday, January 10th  
and Saturday, January 12th  
for his Real Estate Investor  
Tools, Tactics & Strategies for  
Creating Winning Deals!**

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

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

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




**Join us on Meetup and RSVP for the meetings you will be attending  
[www.MeetUp.com/TampaREIA](http://www.MeetUp.com/TampaREIA)**

# Would You Like to Make More by Working Less?



Is this really possible? Real estate expert, Don DeRosa says "15 hours a week is all you need to build short term cash flow and long term wealth by investing in real estate."

Imagine taking any seller lead and creating a profitable, winning deal... making *thousands of dollars in profit* where you thought there was none. Wouldn't this be nice? No more wasted marketing dollars. No more wasted phone calls. No more wasted *time*.

If you want to learn how to make more and work less by investing in real estate, be sure to join Don DeRosa for a full day workshop "**How to Make \$20,000 in 30 Days... Tools, Tactics & Strategies to Create Winning Deals**" on **Saturday, January 12th** from **8:30 AM to 5:00 PM** at the Doubletree Suites located at 3050 N. Rocky Point Drive West in Tampa, FL.

Don will share the state-of-the-art tools and techniques he uses to evaluate and structure deals—so you can work less, earn more and spend your quality time doing what you want, when you want and with whom you want. You'll learn...

- ★ How to get your phone to ring off the hook with HOT leads within 60 seconds for less than \$25
- ★ How to put a tenant in a house and still make \$20,000 before you even buy the house!
- ★ The number one thing that will get your houses sold FAST!
- ★ The "Secret" to creating passive income of \$350 or more per month without using any of your won money and with NO management on your part
- ★ How to become a "mind reader" to find exactly what the seller's hot buttons are so you can craft a deal the seller wants to take!
- ★ How to use Don's patented "Green means 'GO', Red means 'NO'" tools to negotiate for your so that you never let your emotions talk you into making a bad deal!
- ★ All this and so much more!

## How to Make \$20,000 in 30 Days Workshop Tools, Tactics and Strategies to Create Winning Deals

January 12<sup>th</sup> from 8:30 AM to 5:00 PM

Doubletree Suites, 3050 N. Rocky Point Drive West, Tampa FL

Register Online at

<http://20Kin30Days.TampaREIA.com>

**2 for 1 Early  
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**Silver  
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\$29.95**

**Guests  
\$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 January 12th, 2013 can attend the workshop for FREE. When joining Tampa REIA, please indicate you want to attend the workshop at no charge.



REAL WORLD REAL ESTATE INVESTING

# Financial Calculator - A Wealth Builder's Most Valuable Tool

BY BILL COOK



**Y**ou're probably asking "Are you really gonna talk about financial calculators?" and thinking: *Yawn, yawn, yawn – wake me when it's over!*

Here's the thing: Our real estate investors group is geared for experienced investors. To master creative deal structuring and financing, we all need to know how to speak the same language. A great communication device that accomplishes this task is a financial calculator.

Remember, a financial calculator is about **MONEY**, not math! Knowing how to make it sing and dance is critical to achieving financial freedom. I promise, once you know how to use a financial calculator, your real estate investing world will never be the same. Plus, you will be head and shoulders above most any investor you meet – *including the so-called gurus!*

Let's use a financial calculator to answer this interesting question: Can you become a millionaire by delivering pizzas part-time for five years? If you think you can't, then you'd be W-R-O-N-G!

Follow along with me. You get a part-time job delivering pizzas that pays about \$125 per week. You invest your \$500 in net monthly earnings (\$125 x 4 weeks = \$500) at 8% interest for 5 years. How much will you have at the end of 5 years? Using a financial calculator, we easily learn that the answer is \$37,738.43.

Now you invest your \$37,738.43 at 12% interest. How much will you have at the

end of 30 years? Go ahead, I dare you to guess. After plugging the numbers into our financial calculator, we learn our investment would have grown to **\$1,320,733!** That's right, you'd be a millionaire all because you delivered pizzas part-time for five years and then invested your earnings for 35 years!

You're probably thinking: *Good point, calculator boy, but don't you know you can't get an 8% yield – much less a 12% yield – on a savings account? After all, right now, my bank is only paying me 0.5% interest.*

Folks, don't you know you can't **SAVE** your way to financial freedom? To be financially free, you must **INVEST** your money and let things like compound interest, appreciation, amortization and time work their magic.

So you think it's *impossible* to find returns of 8% to 12%? What if I told you that returns of 119% are all around you?

Back in 2008, there was no way Kim and I would ever consider a trailer as an investment. It's safe to say we wouldn't touch one even while holding a ten-foot length of underpinning. That changed when we started running the numbers through our financial calculator.

Here's a pretty typical deal: Buy a single-wide mobile home in a trailer park with an all-in cost of \$3,000. Then sell it for \$9,500 giving the following terms: \$500 down, 18.549% interest, at \$250 per month for 53 months. Want to guess

what your yield is on this deal? Would you believe a whopping 119%!

Just for grins, what if you invested the \$37,738.43 you made from your part-time pizza delivery job at a yield of 119% for 30 years? Ready to have your mind blown? You'd have over – and I swear I'm not making this up – \$22 *sextillion* dollars. I don't know about you, but I want me some *sextillion* dollars!

Please tell me again why financial calculators are boring! And while you're at it, explain why they don't teach kids how to use this wonderful, wealth-building tool in school?

Want to learn how to make your financial calculator sing and dance? Gary Johnston ([www.GaryJohnston.com](http://www.GaryJohnston.com)) is an *incredible* teacher. His classes are beyond life changing! We **LOVE** this guy! ☀

*Comment on this article online at <http://tampareia.com/?p=1483>*

## Bill Cook

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Bill Cook is a full-time real estate investor, speaker and author. He specializes in single-family homes and mobile home parks. Bill believes that real estate investing, especially the act of buying and holding rental property, is the surest way to financial independence and wealth. Bill and his wife Kim run North Georgia REIA where they teach others how to successfully invest in real estate.



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**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.

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## Proving Lender Negligence and Fraud Part I: The Paper Trail

BY BOB MASSEY

There are two approaches you can take to determine whether or not there has been negligence or fraud in the loan process. Both paths can be equally effective in uncovering lender misconduct and providing you with leverage for negotiations with the bank. One path follows the documentation from mortgage application through foreclosure documentation, and the other approach follows the money trail. This article will examine how the documentation can lead to a damaging case against a pretender lender. Our next article will cover the money trail method.

In order to prove that they have the right to foreclose on a property, it is becoming standard for lenders to be required to produce the original note on the property. The note is required before a court will allow a lender to sell a property. It must show that the lender is named with a recorded economic interest in the property. However, in many cases these original notes have been either lost in the securitization shuffle or purposefully destroyed as the note bounced around from entity to entity. The note could even have been Photoshopped or otherwise forged to make it appear that the entity trying to foreclose has the standing to do so. Fortunately, the lenders are being called on it by the courts.

Other documentation issues are found by examining the original mortgage application and what the homeowner was originally told or promised by the mortgage broker. If they were promised one kind of loan and received another, or they were sold a high risk mortgage on the basis of race, ethnicity or the neighborhood they were moving to rather than financial qualification, then there may be a case against the lender based on the Fair Housing Act or RESPA violations.

The note as submitted by the lender in a foreclosure hearing may clearly be fraudulent because it was notarized after the fact with a stamp that was not even valid at the time the mortgage was taken out. Many times the note was signed by a so-called Robo Signer (someone who could not swear in court that they had personal knowledge of the documents in the original mortgage package). Likewise, assignments and other affidavits presented after the initial mortgage was signed may have been to lenders who were in bankruptcy at the time the assignment was made, or companies already out of existence. The document trail is often just a sham constructed to give the impression of legitimacy for the court. With an experienced fraud investigator working on your side, you would be amazed how simple it can be to find clear cut examples of fraud.

We all know about the many fraudulent activities that surround foreclosure documentation. Often these records were signed by a fictitious bank officer who was robo-signing documents for several lenders at one time and signing thousands of documents each day, none of which were read or could be attested to in terms of accuracy of the facts by that fake officer.

For securitized loans the documentation trail is also usually a sham. Some examples are missing or incomplete records, not showing specific notes being placed into specific securitized trusts, or records may show that these notes arrived after the trust was closed out. The Pooling and Servicing Agreements that guide the performance and servicing for the trust may require a higher performance level than the notes included in the trust would warrant. The terms in the notes will almost certainly not match the terms that the investors in the trust agreed to.

One of the key forms of fraud in the lending process is that the name(s) of the true lender(s) will never appear on the note for a mortgage that was securitized. Therefore the buyer never had the opportunity to know who actually provided the funds for the loan.

A huge percentage of the loans written from the late 90s until about 2008 are full of these sorts of fraudulent activities. While it is extremely galling to see what the banks have been getting away with for so long, it also creates a huge opportunity for real estate investors. Not only are we able to use this information to help underwater homeowners get out from under their homes with no short sale, no deficiency, and no coming out of pocket, but we are able to pick up pretty houses at incredibly low prices.

If you would like more information on how you can get involved in helping underwater homeowners while doing some awesome deals, give my office a call at 706-485-0162. ☀

*Comment on this article online at <http://tampareia.com/?p=1459>*

**Bob Massey**

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



CREATIVE FINANCING IS KING

# Different Things You Can Use to Buy Real Estate Other Than Cash

BY LARRY HARBOLT

*Larry's Weekly REI Meetup  
Every Monday at 7PM  
in Pinellas Park*



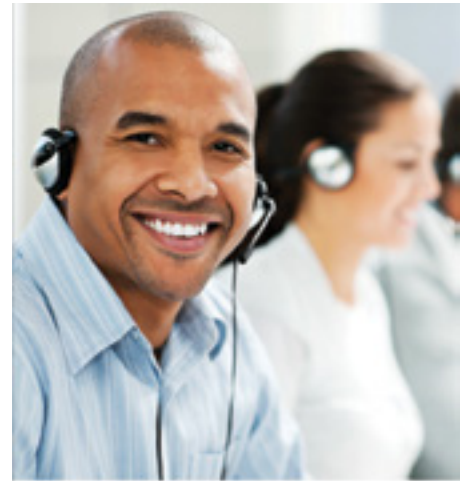
This month I want to give you an example of different ways any investor can use notes to buy houses instead of using CASH. Once upon a time I knew an investor who was trying to structure a deal with a seller who wanted the money from the sale of his property to buy a motor-home so he and his wife could travel the country. The investor asked the seller if he was able to find a motor-home of the sellers liking, would the seller use the book value of the motor-home in exchange for the down payment on the property the investor was trying to buy from the seller. This was regardless of what the investor had to pay for the motor home he would be trading to the seller for his property. The seller told the investor exactly what he wanted a motor-home to have, that he would accept. Once the investor knew what the sellers wanted, he then immediately set out to find a motor-home he could use as catalyst to complete the transaction to buy the sellers house.

After a few days of searching the investor found a motor-home exactly like what the seller of the house wanted. The investor approached the owner of the motor-home and asked if he would be interested in selling the motor-home. The owner of the motor-home was eager to sell because he and his wife could no longer travel as they had once done because of their age and some health issues. Because of this the motor-home had been setting in the owner's barn for over five years, not being used. The investor offered the owner of the motor-home four promissory notes the investor had taken back from sales of properties and had been collecting from his buyers he had sold that were a few years old and each promissory note had a

payer with a good payment history in exchange for the motor-home he needed to complete the other deal he was trying to do. All four of the promissory notes had a remaining balance owed almost exactly totaling the exact amount of what the owner of the motor-home was asking. The owner of the motor-home gladly accepted the investors offer and exchanged the motor-home for the performing promissory notes the investor had.

The investor then had the motor-home he needed as partial payment for the property the investor was trying to buy. The seller of the property the investor was buying also agreed to accept monthly payments from the investor for the balance of the purchase price of the house instead of the investor having to go and get an institutional loan for the balance of the purchase price of the property.

Now, let me ask you, who was the winner in that deal? Everyone was a winner and here is why. The investor got the property he wanted without giving up cash out of his savings account or having to get institutional financing to buy the property. The investor gave up four small income streams (the promissory notes) he had. The seller of the property got what he wanted. He and his wife got a nice motor-home exactly like they wanted and a retirement income every month from the investor for the next 30 years. The seller of the motor-home got what he wanted, a monthly income from a motor-home he and his wife could no longer use. That motor-home was costing the owner money every year for insurance, licenses and maintenance costs even though they weren't using it and hadn't used it for over 5 years. The seller of the motor-home was



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◀ very happy receiving the payments from the promissory notes the investor traded him for the motor-home. At least he was getting some of his money back from the no longer used motor-home every month he and his wife could surely use. Everyone was a winner and in that deal two different catalysts were used, the motor-home and the investor's promissory notes to make that deal happen. Remember, every deal you will ever do will always have a catalyst involved that makes the deal happen and that catalyst doesn't have to be cash! Always find out what the sellers REALLY need and use that item as the catalyst to make the deal happen! ★

Comment on this article online at <http://tampareia.com/?p=1480>

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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 Member Benefits

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

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- **Lowe's** – Save up to 7% to 22%
- **Sherwin Williams Paint** – Save 30% to 40%
- **Sherwin William Flooring** – Save on Carpet, Vinyl, Delivery and Installation
- **Sears Commercial** – Save 4%-15% on all Appliances
- **Nu-Set** – Save on Locksets, door hardware, security & lock boxes
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FORECLOSURES GONE WILD



# WARNING! Short Sale Lender Has Mandated Deed Restrictions On Deed For Closing!

BY KIMBERLEE FRANK

The Short Sale lenders are getting crazier and crazier. That is why you need to stay current with the short sale changes. Approximately 3 years ago, Bank of America was the first short sale lender to start requesting that the new buyer of the property consent to not resell the property for less than 30 days. This statement was included in their short sale approval letter. This statement alone caused a lot of challenges to investors who were still looking to close back to back on transactions. A few short sale lenders thereafter, such as GMAC and Wells Fargo, started adding 60 to 90 day resale clauses on their Arm's Length Affidavits, but not their short sale approval letters.

Recently, I was in the process of purchasing a property where I needed to get an extension on the short sale approval letter. The reason was that the Homeowner Association advised us that, pursuant to their by-laws, their 35% ownership of investment properties had been reached and only homeowner occupants can purchase the property. The servicer for the lender was Seterus. I received a brand new approval letter for the same exact buyer as before, but with a few different statements:

1. The purchaser cannot resell the property within 30 days of the short sale settlement date. The purchaser cannot resell the property for greater than 120

percent of the short sale price within 90 days of the short sale settlement date.

2. The deed conveying the property to the purchaser should be amended, in compliance with applicable state law, to include the following provision: "Grantee herein is prohibited from conveying captioned property for any sales price for a period of 30 days from the date of this deed. After this 30 day period, Grantee is further prohibited from conveying the property for a sales price greater than \$88,800.00 until 90 days from the date of this deed. These restrictions shall run with the land are not personal to the Grantee."

WOW! Now the short sale lenders are really placing a deed restriction on the property, as it is being included with the recorded deed because previously the purchaser or seller would have to sign a document either a short sale approval letter and/or arm's length affidavit acknowledging this agreement. This allowed many investors to do two closings using two different title companies and literally ignoring the deed restriction thinking that no one would know about the deed restriction since nothing was filed in public records. Well, the game is over ladies and gents, if you played that game, which I never recommended. Some of the lenders are now requiring it on the deed which also con-

trols your profit. This particular loan was an FHA loan.

Am I saying that all lenders are going to follow suit with these new restrictions? I would assume a few will jump on board, such as Bank of America, Wells Fargo and GMAC. You will need to be sure on your short sale deals that you know how long you will have to hold the property and make sure you have enough profit there to hold it. Please take the time to read every lender document thoroughly and if there is wording that you would like removed, ask them to remove it. I can't guarantee you that they will, as they did not do so on my transaction, but you won't know if you don't ask.

What this really means is that you will need to buy at the right price and hold for the right number of days in order to profit BIG in the short sale arena! However, there are ways around getting your buyer in at the time of closing, which I will share in my next article. Until then... read your paperwork! ☀

*Comment on this article online at <http://tampareia.com/?p=1477>*

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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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# Your Ground Game for Generating Leads

BY DUSTIN GRIFFIN, EXECUTIVE DIRECTOR OF TAMPA REIA



Are you tired of making offers on houses listed in the MLS only to have the price bid up by other investors and hedge funds? Well, that's what happens when there is an inventory shortage and everyone is chasing the same leads. The minute a new listing hits the MLS, there are often multiple offers on the home by the end of the day.

Instead of competing for the same small pool of leads, you need to generate your own leads... leads no one else knows about but you. You can do this by using many of the same methods and techniques that have been working for years such as...

- **Bandit Signs** – Putting out we buy houses signs with your phone number and web address in and around the neighborhoods where you want to purchase will get the leads coming in almost instantly. Be sure to be aware of the sign ordinances in your area to avoid fines.
- **Flyers** – You can distribute we buy houses flyers virtually anywhere to get the leads pouring in almost as soon as you put them out. You can flyer parking lots, neighborhoods and houses for sale. You can also have your flyers distributed with the local paper, on pizza boxes or by the postal service for about 14 cents each.
- **Business Cards** – You should have some attractive business cards printed up with your contact information on the front of the card and your “elevator speech” describing what you do on the back. Make a point to hand out at least a dozen cards every day to everyone you meet. You never know who has a house for sale or who might know someone else who does.
- **Vehicle Signs** – If you are a serious investor, you should consider getting some magnetic we buy houses signs for your vehicle. Alternatively, you could put semi-permanent vinyl lettering on your vehicle or get your entire vehicle wrapped with your marketing message.
- **We Buy Houses Apparel** – You should get some clothing such as shirts, hats and jackets screen printed or embroidered with your marketing message and contact information so that where ever you go, people will know you buy houses and strike up a conversation with you.
- **Dialing for Dollars** – Find houses for sale or rent in the local paper or on online classified ad sites like Craigslist, take down the owner's number and then call them. It never ceases to amaze me how few investors are willing to actually pick up the phone and call anyone anymore. If you take the time to call, chances are, you will be one of the few who do.
- **Driving for Dollars** – One of my favorite methods to find deals is to get in my truck and drive the neighborhoods where I want to buy houses. I

look for listed houses, FSBOs and rentals, especially the ones that have been on the market for a while. I will flyer these houses or get out, knock on the door and talk to the seller. I also look for vacant properties and ugly houses that aren't necessarily for sale and track down the owner to see if they want to sell. I often put out signs and flyers while I am driving for dollars to get sellers to contact me.

These are just a few ways to generate leads. There are many more techniques such as using direct mail, bird dogs, networking, etc. The point is to pick a few of these methods and use them consistently to generate all the leads you can handle. If you do, chances are you will have very little competition for the leads you generate.

And remember, most of the house leads you receive you will not purchase immediately for one reason or another. Just be sure to keep your leads and follow up with them repeatedly, month after month, until the houses are sold to you or someone else. You and your sellers will be glad you did. Have a prosperous New Year! ☀

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

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MARKETING MAGIC TRICKS



# Pre-Screening Sellers For Your Real Estate Investing Business – Part 1

BY KATHY KENNEBROOK, THE MARKETING MAGIC LADY



I strongly believe that pre-screening sellers is one of the most important tasks you will undertake in your real estate investing business. The more quickly you learn to pre-screen prospects, the more money you will make in your Real Estate Investing business. This article is focused on teaching you how to tell a good deal from a time waster in 30 seconds or less.

If you don't learn to pre-screen prospects quickly and efficiently, you will get burned out of the real estate investing business by working with sellers who won't sell you their house, no matter what you say. Your job as a real estate investor is to very quickly determine the difference between a prospect and a "suspect", meaning someone who needs to sell versus someone who just wants to sell their property.

People who just want to sell will either reject you immediately (don't take this to heart, it just helps you move on quicker) or they will jerk your chain with a bunch of excuses as to why they won't sell to you. Don't waste your time with these folks!!

I know from first hand experience that motivated sellers will make themselves known to you quickly and they are a whole lot more fun to work with. Their attitude is more like "Please take my house off my hands..... now!" They are usually pretty easy to identify once you ask the right questions.

This is why I suggest using a specific letter when you are mailing to these sellers and a

specific telephone script when speaking to motivated and non-motivated sellers. The answers to the questions you need to ask will very quickly identify for you whether you are working with a motivated seller or a time waster. And if you did your direct mail campaigns correctly in the first place, you usually have most of the information from these sellers already in order to make that determination. So that just removes one more obstacle for you.

When speaking with sellers, don't worry too much about being perfect. In fact, if you are not "perfect" or totally professional, you are probably more likely to build a better rapport with a motivated seller. They are much less likely to feel like they are being taken advantage of, even when they aren't. So relax and enjoy your conversations with these motivated sellers.

When you are working with a truly motivated seller, they will hang on your every word and do pretty much whatever you need them to do in order to get the deal done. They will be glad you came into their lives in order to relieve them of the stress the property is causing them and they are counting on you to help them out of their current situation. This is your job as a real estate investor.

Remember, usually you will be contacting a seller who has already contacted you in another way, such as responding to a direct mail piece you may have sent them or some type of advertising you have implemented.

If the seller contacts you first, you are much more likely to make a better deal.

As a Real Estate Investor, when you do speak to a motivated seller, make sure to take plenty of good notes so you don't have to try to remember what they told you later. It will be important for you to have all the facts when you get to the point of actually structuring the deal.

In my next article I will discuss the basics to determining whether or not a seller is truly motivated. In the meantime, feel free to visit my website at [www.marketingmagiclady.com](http://www.marketingmagiclady.com) to check out all of the products I have available for finding and following up with motivated sellers.

I also have a wonderful product to help you called "Kathy Kennebrook's Magic Seller Conversations" which is a group of recorded conversations with both motivated and non-motivated sellers to help you learn to quickly pre-screen sellers. I actually analyze each deal for you to show you the specific reasons why I did or didn't buy the property. This is an incredible tool for the Real Estate Investor just starting out or the seasoned investor looking for a really effective training tool for your business. ☀

*Comment on this article online at <http://tampareia.com/?p=1474>*

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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.



# The Five Critical Steps to Success

RON LEGRAND

There's a lot of ways to make a million bucks, but most involve some kind of business, and that business must have the potential to achieve a high income, or all one has is a low paying job he/she happens to own. We all have a choice. So, why not choose a business that can make you rich?

I know a dentist who spent \$400,000 on two sandwich shops which his family runs and can barely break even. There's no way to sell because there are hundreds on the market and a business making no money isn't worth much, especially when it has no upside potential. He's headed for a \$400,000 seminar, but hey, we all take them and look how much smarter he'll be the next time.

In 1982, I was bankrupt broke, working as a mechanic, 35 years old and clueless. I got into a heated argument with my wife over a washing machine. She wanted a new one and I wanted to fix the old one because I didn't have the \$150 to spend.

That night, there was no sleep. All I could think about was how big of an "a—hole" I was for arguing with a mother of four whom I'd already been married to for 17 years because she wanted to wash clothes for her family. The next day, I started looking for a way out. I didn't want to live like this for the rest of my life. There had to be something I could do to make a better living.

My way out was real estate. I started reading books and attended a seminar to get me started. Greed and hunger took over from there. Before I knew it I'd bought and sold several hundred houses without using my money or credit, and still do it today, over 2,000 now.

I tripled my income easily the first year, and it continued to climb for years thereafter until I started creating courses on

what I know, and selling them in 1987. Then my income tripled again.

Today, my company continues to market information products to real estate investors and those who want to triple their income on the internet or learn how to start and grow any business. Since that has become my chosen field and hundreds of thousands have gone through our training, it puts me in a good position to see what people do right and what they do wrong.

One lesson I learned the hard way has become my credo:

## The Less I Do, The More I Make

No, that doesn't mean you get paid for not working. But, it does mean you must do only the things no one else can and let other people do what they do best and get out of their way. If your life is never-ending minutia and every day goes by with no activity to grow your business, it'll never be more than a job and soon be one you'll want to quit. The boss must stay focused on revenue and spend every day increasing it. No one else in the company cares about it more than the boss, the owner, the receiving the major benefits of a business.

Most waste time the same way, day-in and day-out and not one productive thing gets done.

These are five steps to any business, regardless of its product or service. I buy and sell real estate, own a restaurant, have several online businesses, develop real estate, own an information marketing company, a consulting business, speak at events and a few other odds and ends. These five steps apply to all of them. FYI, I don't have to be present for any of these businesses to operate and, in fact, I'm not present much.

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◀ **HERE'S THE FIVE STEPS**

1. **Locate Prospects** – Without them there is no business and this is where many owners fail. They're great at doing the thing they sell, but suck at marketing. I'd rather be great at marketing and suck at the thing I sell. It can and should be hired out anyway, not done by you. I'm a lousy cook, so it's a good thing I'm not my own chef. I'm great at buying houses, but not one thing I do can't be done by someone else. I love internet marketing, but the day you find me building my own website you have my permission to shoot me. My time is spent getting business until I replace myself, then I watch my replacements. Focus on revenue, not cost control.
2. **Prescreen Prospects** – There's a big difference between prospects and suspects. Until you receive money for a product or service you have a prospect, not a customer. Until a prospect shows serious interest and is predisposed to do business with you because they know what you can do for them, you have a suspect. Your objective is to get suspects to prospects to customers ASAP cost effectively. That means 20% of the budget should be spent on getting suspects and 80% on converting to customers, the exact opposite that most businesses do. Usually 80%-95% of any suspect pool will never buy so don't spend time trying to make chicken salad out of chicken manure.
3. **Construct and Present Offers** – With no offer, there is no sale. In real estate, it's the offer to purchase. In a restaurant, it's the menu and a waiter upselling. Online, it's the

sales letter. In retail, it's the inventory proudly displayed or on sale. In all businesses, there better be an offer and the owner must learn to present it in the form the consumer wants to receive it. That usually means multiple media. A business with only one way to get customers is a business on its way out. One is a bad number in business.

4. **Follow-Up** – 82% of the revenue in most businesses comes from the second to the seventh contact with a prospect. No doesn't mean no. It only means see me later when time and circumstance change my mind. That means a business that doesn't follow up with a sequential campaign to capture customers will lose up to 82% of its potential revenue. Ask yourself, when's the last time a business, any business, followed up with you? The key is to work hard converting prospects and a little on suspects, but neither can be done without a database of both. I'm appalled at how few businesses even keep a list of their customers, which is their largest and most valuable asset. Have you seen a restaurant lately even ask your name, much less do any work to capture your contact info? I can assure you, mine does. You ain't getting out the door until we give you a shameless bribe to get on our newsletter list.
5. **Close Quickly** – That means get the money. I'm shocked at how many businesses get the bride right to the altar and never ask for a "call to action." You must ask for money, fully expect to receive it and not quit until you do. There's no shame in swapping products and services for money. It's how businesses sur-

vive, and the better you get at it the faster you'll triple your income. Let the staff handle the minutia while you focus on closing sales and training others to do the same, until you're not needed anymore.

Let's recap! If you want to have a successful business and triple your income, you must:

- Put yourself in a position to do so in a business where it can happen.
- Second, build a marketing system to attract suspects, convert to prospects and then to buyers.
- Third, repeat, repeat, repeat

It's not rocket science: It's the Chunka Theory – the chunka comin in must be larger than the chunka going out. ☀

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**Ron LeGrand** is the world's leading expert in residential quick turn real estate and has bought and sold over 2,000 single family homes over the past 30 years, and currently owns commercial developments in nine states ranging from retail, office, warehouse, residential subdivisions and resorts.

Ron is an active teacher, author and writer with a best selling book in stores today and a new one recently released.

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# Real Estate IRA Investing Technique... Re-Stealing Properties... A Potentially Profitable Technique with a Double Edge!

**JIM HITT, CEO OF AMERICAN IRA, LLC**

## Real Estate IRA Investing – The Purchase

A young couple found a home they wanted to purchase with their real estate IRA. The purchase price was \$50,000. They borrowed \$55,000 and had \$800 worth of repairs. I know that \$800 worth of repairs for a house purchased with 1,400 square feet, three bedrooms, and two baths through a short sale sounds absurd, but these are actual numbers from an actual deal.

## Real Estate IRA Investing – The Repair Bill

I've personally never seen \$800 worth of repairs in my entire life and I've been in this business for 40 years. I can't even walk through the house for \$800. I don't know what it is but I've never done that, so that was phenomenal to me. The deal's great but how did you get \$800? They actually got a little cash back at closing since they borrowed \$55,000 for a \$50,000 purchase.

## Real Estate IRA Investing – Net Equity

The market value was \$90,000 at the time of closing and the loan was \$55,000, so they had a net equity of \$35,000.

## Real Estate IRA Investing – Net Monthly Income

The couple borrowed \$55,000, from a self directed Ira at 8% amortized for 20 years, all due in seven years. The rent on this property is \$875 a month, and their monthly expenses, including their loan payment and a vacancy allowance, are \$665.00.

They are netting \$210 a month on this deal. That's correct, positive cash flow with no points.

## Real Estate IRA Investing – Re-stealing

The reason that they got this property is there was a lot of bidding going on and a

lot of offers being made, but because of the marketplace everyone was trying to re-steal the property.

Do you know what re-stealing is? It's already a fabulous deal and it's not good enough so investors place offers that are below the already great price in an effort to re-steal the property. It was on the market for \$50,000 and the other investors were offering \$42,000 and \$43,000 in an attempt to re-steal the property.

Sometimes, as an investor, you've got to take a step back and say I'd rather have the deal. It's a good deal. Suck it up that you didn't get \$2,000 off or you didn't get \$5,000 off. You're already buying it cheap – 55% Loan to Value. The young couple realized they already had a good deal and offered the asking price. As a result, the young couple walked away with the deal and the investors that were trying to re-steal the property were left empty handed.

## Real Estate IRA Investing – Re-stealing, the Double Edge

Re-stealing can lead to some great deals in which investors can maximize their profits by placing low offers on properties that are already listed well below market value. On the other edge, as you saw in this deal, re-stealing can also lead to lost deals. When using this technique, it is important to weigh the situation and determine whether you are willing to chance losing the deal for a lower price or whether it is time to seize the opportunity and pay the asking price.

The moral is *if the deal is good enough don't let greed get in the way of PROFIT!* ☀

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



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PEARLS OF WISDOM

# The Best Deals To Do in Real Estate in 2013 & Beyond! – Part 1

BY TONY PEARL



As I write this, it's coming up on the end of 2012. The real estate market is still crazy, and there are a lot of questions in people's heads as to what the market is going to do. What else is new? ☺

Ever since I first got in to real estate investing, back in 1996 (wow!), the market has ALWAYS been changing. So that's NO excuse not to get involved & do some deals. The KEY is to just recognize WHAT the best strategies are to use at the moment, then learn all you can about them, and - most important of all – ACT on what you learn!

Winners with tiger blood running through their veins will tell you that CHANGE (and chaos!) just creates more opportunity, and the real estate market right now is certainly no exception. It used to be that the hot things in real estate were: Wholesaling, Short Sales, Rehabbing, and of course, the related "Get the Deed" system, where you take over existing houses 'Subject To' the existing mortgage.

While those methods still certainly work, they've definitely changed.

One example of how those changes have happened is: Who would want to get the deed on a property that's declining in value – or is underwater in value (owed more than the house is worth)? Not me, that's for sure! I doubt your would, either. But wait a minute! There IS a way to still help people in those situations – and still make money! Keep reading...

Wholesaling is still a good business model. But how many junkers can you deal with? And how many are there in your area? Who's still buying them right now?

Then you have your Rehab deals. I don't know about you, but I'd rather dance "Gangnam Style" for 5 hours straight than do another rehab. Dealing with contractors, retail buyers, and BANKS (not to mention title companies, appraisers, etc.)

almost made me quit real estate completely a few years ago. I'm not kidding. Of course, YOU might like to do rehabs. If so, more power to you.

And then there are Short Sales. Lord knows I've done more than my fair share. Got pretty good at 'em, too! Believe me, there was nothing like sticking it to the banks by negotiating a *super* discount on a property, then getting a huge, fat check when the deal closed by selling it to a buyer! But while that scenario is still possible, our so-called leadership in Washington, D.C. has changed a crapload of laws that pretty much make it a crime in some states to help people in certain situations. I used to live in Maryland, and that was one of the first to screw us investors over, all because of a handful of idiots that messed it all up for us. There's a bunch of other things that make doing short sales extremely challenging in today's financial environment. And there's a LOT of hoops to jump through.

So the big question remains: What do we do NOW to make money in real estate? If all those other kinds of deals basically suck these days, what type of deals *should* we focus on? (Again, if those are the types of deals you're doing now & they're working for you, then stop reading now & keep doing what you're doing. Nothing to see here, folks!)

Let me get right to it. I believe that the best types of deals to focus on for the foreseeable future is:

**WHOLESALE PRETTY HOUSES!** That's right. But what the heck does *that* mean, and HOW do you wholesale a PRETTY House, right?

So let me explain...

Wholesaling *pretty* houses is very similar to our ol' fashioned, tried & true method of wholesaling *ugly* houses, with a few noticeable differences. (See table on the next page.)



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◀ Here's what it means to wholesale a pretty house: Get a house under contract. Find a tenant-buyer who will live in the house. Get your money from the tenant-buyer & assign the deal. Done.

Let's break that down. You find a motivated seller, typically one who doesn't have much equity, or is even underwater. If you're familiar with 'Subject To,' or 'Get The Deed' deals, this should sound very familiar. But here's where it gets a little bit different...

You explain to them that you can help them get their house sold with minimal hassle and without having to come out of pocket (pay) much, if anything at all, to help them get the peace of mind they crave. How will you do this? By finding a lease-purchase tenant buyer to live in their house & make the payments until such time as the property value goes back up and/or they are in the position to secure new financing and buy. You further explain to the seller that this is their best situation, because it solves their problem while at the same time providing an opportunity to someone who desperately wants it that everyone else is ignoring.

Of course, not everyone will go for it. But many will, trust me. What are their other options? Short sale, foreclosure, cash for keys, or do nothing & ride

it out. So you explain their options to them, and the advantages & disadvantages to each one. Then you show them what you can do for them, and how it makes sense, and get the deal done!

Hey, we're just getting warmed up! I didn't realize that this article was going to run so long, so MAKE SURE you join us next month for Part Two of this article: "The Best Deals to do in 2013 & Beyond"

We'll cover a few of the important details you'll need to know, such as how & where to close your deals; How to Sell these types of Deals; How to get PAID; WHEN to DO these deals; and when NOT to do these deals... and much more!

So won't you join me next month to read Part Two? It'll be worth your while, I guarantee!

Until Next Time,  
Tony Pearl ☀

Comment on this article online at <http://http://tampareia.com/?p=1488>

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

Wholesaling PRETTY Houses vs. UGLY Houses:	
Wholesaling PRETTY Houses:	Wholesaling UGLY Houses:
Buyer: Tenant Buyer (Who Will Live in House)	Buyer: Investor (Who Rehabs House)
NO Repairs Needed!	Repairs Needed. Your Buyer Will Do These.
HUGE Market Available Now.	Small Market. You're Limited.
Medium-Sized Checks. Easy to do.	Medium-Sized Checks. Easy to do.
LOTS of Sellers Now. Relatively Easy to Negotiate.	Not Many Sellers. Must Negotiate Low Price.
HUGE Field of Potential Buyers!	Very Limited Buying Pool. Investors w/ Cash.

And the list goes on & on. Believe me, those are just a few of the differences.

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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!

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Ad Size	Annual Plan		6 Month Plan		Month-to-Month Plan		
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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



HOW TO BE A REAL ESTATE INVESTOR



# Tampa Real Estate Market Has Hit Bottom!

BY RUSS HINER

Isn't that a great headline! Wouldn't it be great to have hit the real estate bottom in Tampa?

We all know that the real estate market in any city is micro economic. This means that you can pick an area that is white hot... and within one mile of that location you will find an area that is dead like week old fish. *You need to know* where the white hot areas end and the dead fish areas begin: these are micro-niches. You need to find the micro-niches—YOU NEED INFORMATION, information that I can help you find.

If you are an investor who is determined to buy real estate immediately, then this information is for YOU.

Okay, you're determined, but you don't have \$200,000 stuffed in your mattress, and you're nervous about investing. Everyone is, but the good news is that the market is looking better—and there are experts like me in the field with good information. The Tampa market is moving forward with investors who have a business model of buy and hold. The buy fix and sell is being done on a very limited basis. The end product for your buy fix and sell has to be priced aggressively and have superior finishes.

In the Tampa area, investors are buying properties at a rate of 60% of the total sales. 50% of the total sales in the hot zip codes are cash sales. This is a buyer's market. You need to get in the game NOW! The wholesale business strategy is working but they have to be priced right!

If you want the keys to your dreams and to your wealth machine, keep reading. Right now, you may not even know what you need to know! Below I've provided the kind of information that you will need to collect and, as your mentor, I will teach

you how to find it and how to use it to your benefit.

**I know what you need to know:**

*You need to know* that the fourth quarter figures are in: the Tampa market is looking much better than it did earlier this year. *You need to know* that the phantom inventory is still there, and that the bank owned sales are not keeping pace with the foreclosure rate. The Phantom inventory is growing ever so slightly (3%). If you are a landowner, the bank is on your side. *You need to know* that the banks are keeping the prices artificially higher and that the absorption rate of houses in the Tampa market below \$100,000 is flat. (see Table 1)

*You need to know* that right now, the white hot areas of the city are in the zip codes below. These are areas where you can cash flow. You can do the buy fix and sell business model and most definitely the buy and hold. The zip codes outlined below have the highest number of properties being sold below \$175,000. The price point below \$50,000 is shrinking and prices are drifting up. (see Table 2)

*You need to know* that the dead fish areas are those located in the zip codes. The zip codes have the lowest number of homes sold below \$175,000. If you're looking to buy or sell in these areas you're going to be waiting a long time.

**TABLE 1**

**HILLSBOROUGH COUNTY**

- 33573** Cypress, Del Webb, W, BFH
- 33578** BFS, BFH
- 33610** W, BFH, BFS
- 33511** BFS
- 33647** BFS
- 33604** W, BFH
- 33570** BFS
- 33614** W, BFH
- 33594** BFH
- 33612** W, BFH

**PINELLAS COUNTY**

- 34698** Ambrelea, Barrington Hills BFH, BFS
- 33710** Sheryl Manor/ Lake Pasadena/ jungle BFH, BFS
- 33756** BFH, BFS
- 33702** W
- 33709** W, BFH
- 33707** BFH
- 33763** W, BFH
- 33705** W, BFH
- 33771** W, BFH

BFS= Buy Fix Sell, W= Wholesale, BFH = Buy, Fix and Hold

**TABLE 2**

**HILLSBOROUGH COUNTY**

- 33527**
- 33565**
- 33567**
- 33598**

**PINELLAS COUNTY**

- 33762**
- 33704**
- 33715**
- 33776**

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<http://Subscribe.TampaREIA.com>

◀ I know what you need to know. When I meet with my real estate group on the first Tuesday of each month, I know that I am giving everyone valuable information. I have become increasingly successful in real estate over the past 30 years. I am qualified to coach and mentor you. I know this because I have mentored many people who are now extremely successful. I don't live in the Tampa area, but I know the hot areas in Tampa and the dead fish areas. If you're interested in getting this type of quality information then you will want to schedule with me a time for your education.

I want you to be one of these people.

You need to BUY NOW!

What are your next action steps? Wholesale and build your wealth portfolio.

Get into the game! Start wholesaling!

I want to thank Lynne Florian (813-220-5278) for helping get this data.

Please contact me for affordable, 1 hour online coaching sessions twice a month at low cost of \$49 per month. ☀

*Comment on this article online at <http://tampareia.com/?p=1504>*

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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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**[www.YouTube.com/TampaREIA](http://www.YouTube.com/TampaREIA)**





# The Winners and The Losers

BY ERVEN KIMBLE

*“Such wicked people are detestable to the Lord, but he offers his friendship to the godly.”*

*(Pr 3:32, NLT)*

**A**s a business person, have you ever considered that honesty produces a substantial financial gain? Or, that dishonesty inherently produces huge monetary losses? I realize that everyone might not agree with this conclusion.

However, the biblical evidence suggests there are many advantages to being honest and there are dire consequences to dishonest practices in business and in life. It is clear that ethics do have a profound impact on the bottom line. An even more basic thought, indicates that our business practices dictate our relationship with God! The Book of Proverbs contrasts the financial outcome of the honest versus the economic decay of the dishonest. Let’s examine some of these profound truths.

## Wealth Accumulation vs. Inevitable Losses

*“There is treasure in the house of the godly, but the earnings of the wicked bring trouble.”*  
*(Pr 15:6, NLT)*

To be sure, personal integrity, honest practices and high moral standards are associated with financial wellbeing. The household of the honorable person contains

**...ethics do have a profound impact on the bottom line...**

great treasure because it is established on wisdom and a proper response to God. Even though a parent may not be affluent or financially wealthy, they can leave their children a spiritual heritage of great value.

The treasures that exist in the house of the virtuous individual consists of things like

happiness, harmony, friendship, kindness, and financial security. In contrast, the unscrupulous man or woman that acquired assets dishonestly or illegally brings trouble and financial ruin upon himself and his family suffers as well. The wicked never gain enough to be satisfied, and eventually lose what they have because of their dishonest ways.

*“Wealth gained by dishonesty will be diminished, But he who gathers by labor will increase.”* *(Pr 13:11, NKJV)*

The simple truth is wealth gained by dishonest means is not sustainable. Acquisitions using such means will eventually produce long-term consequences of cheating and illegal activities. People who lack integrity may gain short term financial gain merely to postpone their inevitable ruin.

The day will come when their cheating catches up with them. Cheating doesn’t work! The wealth of the dishonest is reduced. Conversely, diligence and hard work produces lasting fiscal return.

*“Wealth that comes from telling lies vanishes like a mist and leads to death.”*  
*(Pr 21:6, NCV)*

The financial gain that is the result of deception is short lived and ultimately destructive. Some prosperity is good and some is bad, but the important thing is how the assets are obtained. Deceitful speech produces a negative return. God desires that riches be accumulated in an honest way.

If the getting of riches is by lying, deception and robbery, God will see to it that

those riches will not be enjoyed. Do you get the impression that there are some rich men and women today who are not really enjoying life to its fullest? So you see, how you get there... determines the winners and the losers!

### Thoughts to Ponder

- I. Honesty has a definite monetary value.
- II. What are your core principles by which you operate your business?
- III. Do these core values embrace honesty and integrity? ★

*Comment on this article online at <http://tampareia.com/?p=1465>*

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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.

# 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](mailto: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](mailto:admin@tampareia.com).**

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# TAMPA REIA CALENDAR OF EVENTS

## JANUARY 2013

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
<b>FEBRUARY HIGHLIGHTS</b> ★ FEB 14 TAMPA REIA MEETING ★ FEB 16 TAMPA REIA WORKSHOP			2 <b>Sarasota REIA Weekly Meeting</b> (Sarasota) 12:00pm – 1:30pm	3 <b>Sarasota REIA Monthly Meeting</b> 7:00pm – 9:00pm	4	5
			6	7 <b>Larry Harbolt's Weekly REI Meetup</b> (Pinellas Park) 7:00pm – 9:00pm 	8	9 <b>Sarasota REIA Weekly Meeting</b> (Sarasota) 12:00pm – 1:30pm
13	14 <b>Larry Harbolt's Weekly REI Meetup</b> (Pinellas Park) 7:00pm – 9:00pm	15	16 <b>Sarasota REIA Weekly Meeting</b> (Sarasota) 12:00pm – 1:30pm	17 <b>IRC Main Meeting</b> (Winter Park /Orlando) 6:00pm – 9:00pm <b>REI Happy Hour</b> (St. Pete) 6:00pm – 9:00pm 	18	19
<b>CAPTAINS OF THE DEAL CRUISE</b> See <a href="http://CaptainsOfTheDeal.com">http://CaptainsOfTheDeal.com</a> for more information.  (L-R) Pete Fortunato, Dyches Boddiford, Bill Cook and Kim Cook						
20	21 <b>Larry Harbolt's Weekly REI Meetup</b> (Pinellas Park) 7:00pm – 9:00pm	22	23 <b>Sarasota REIA Weekly Meeting</b> (Sarasota) 12:00pm – 1:30pm	24	25	26
 <b>5 DAYS</b> <b>Ron LeGrand's Real Estate Investor Convention 2013. For more info see <a href="http://Ron.AtlantaREIA.com">http://Ron.AtlantaREIA.com</a></b> 						
27	28 <b>Larry Harbolt's Weekly REI Meetup</b> (Pinellas Park) 7:00pm – 9:00pm	29	30 <b>Sarasota REIA Weekly Meeting</b> (Sarasota) 12:00pm – 1:30pm	31 <b>North Port Investors Meeting</b> 11:30am – 1:30pm		