

# THE PROFIT

## Beauty in Bandit Signs

BY RUSS HINER

We've all seen them as we pull up to a light or get off the interstate; those temporary signs that line the medians and light poles advertising anything from DJ services to yard work to houses for rent and sale. They are a tacky eyesore and I love them! Some people see gaudy, eye pollution but all I see is dollar signs. Yes, dollar signs. These beautiful bandit signs are one of the best marketing tools in the world and have been many investors' bread and butter. Now don't delude yourself, if it were without some hazards, everyone would be using them, so let's get the skinny on bandits, how and why they work and what the drawbacks are.

The how and why is pretty simple. The reason bandit signs work is because they offer a solution to people's problems in areas where customers might not read the newspaper or

have access to the Internet. And while most households have televisions, most investors don't have additional finances to pay for TV ads (it all goes back into the house). Like all advertising, you need to strike an emotional cord with your customer. As a home investor offering to buy, sell, & rent houses, you already tap into that emotional cord, especially in this desperate economic time. Your sign has the potential to be the answer to the age-old cry for help, "Dear God give me a SIGN!"

With bandit signs you need to have a "critical mass," like in chemistry. This means that you need to have enough signs on the street so that the desperate and motivated will see them. And the more they see it, the better. Potential customers seeing your signs repeatedly helps to build trust and credibility that you can do the job. The critical mass for me is about 100 signs on the street at any one time. I know it seems like a lot, but trust me it works. Because bandit signs have been so successful a whole industry has been built around them. In my area alone there are at least three companies that will place your bandit

*continued on p7* ▶

### MAIN MEETING

Thursday, July 11th  
6:00pm – 9:00pm

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

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Come join us at Tampa REIA on **Thursday, July 11th at 6:00PM** at the **Doubletree Suites Tampa Bay** located at **3050 North Rocky Point Dr. West in Tampa, FL** where **Russ Hiner**, a real estate expert with **over 30+ years experience**, is going to show us **How to Wholesale Houses for Fast Cash!**

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# Main Monthly Meeting

## July 11th @ 6pm

Join us at Tampa REIA to discuss...

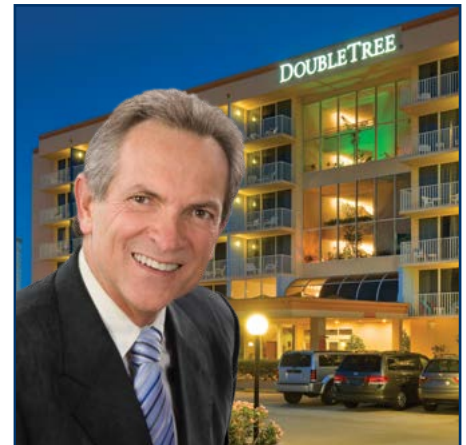
## Wholesaling Houses for Fast Cash With Russ Hiner

Most people wanting to learn about real estate investing often have little or no cash, credit, or experience. Because of this, wholesaling houses is one of the fastest and easiest ways to get involved in real estate investing. It takes little or no cash, the risks are low, the opportunities to learn are BIG!

Come join us at **Tampa REIA** on **Thursday, July 11th at 6:00PM** at the **Doubletree Suites Tampa Bay located at 3050 North Rocky Point Dr. West in Tampa, FL** where Russ Hiner, a real estate expert with over 30+ years experience, is going to show us How to Wholesale Houses for Fast Cash!

Russ's current real estate business is focused on the rentals, wholesale real estate transactions, lease options, notes and deeds, loaning private money, commercial and note buying. Russ has consistently been reaching his goals in real estate for over 30 years and he is going to show you how to do the same thing by starting with wholesaling.

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



Russ Hiner

### MEETING AGENDA\*

- 6:00 pm  
Meet & Greet, Networking
- 6:30 pm  
Introductions, Haves & Wants
- 7:00 pm  
Announcements
- 7:30 pm  
Russ Hiner on Wholesaling Houses for Fast Cash
- 9:30 pm  
Late Night Networking at Whiskey Joes

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



**Tampa REIA Members Can Attend for FREE and Guests for \$10.00.**  
Please RSVP at <http://rsvp.tampareia.com>

**Bring your biz cards & flyers**

# Wholesaling 101 Workshop

With Russ Hiner on July 13th from 9AM – 5PM

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



**Do you want to play the real estate investing game but don't know where to start? Do you have little or no cash or credit? Want to avoid risk, repairs, tenants and toilets? Want to buy houses with no money?**

Wholesaling is a great strategy for making quick cash, low risk, without the use of your credit, income, or money. Wholesaling real estate is among the most popular investment strategies because anyone can do it — you don't need a real estate license or a lot of money to start. And once you start, with a little effort, it's nearly impossible to keep the money from pouring into your bank account.

If you want to learn how to wholesale houses and get paid within 30 days after you put a house under contract, you should consider attending our **Wholesaling 101 Workshop** with **Russ Hiner** on **July 13th, 2013** from **9AM to 5PM** at the **Doubletree Suites Tampa Bay** located at **3050 North Rocky Point Dr West in Tampa, FL**.

At the workshop, Russ will teach you the wholesale strategies you need to succeed and take you step-by-step through the entire process of how to wholesale real estate. All applicable forms and agreements with filled out examples are included.

## Register for this training session if you want to learn:

- ★ How to find the best wholesale real estate deals so you can get them closed quickly.
- ★ How to determine deals from no deal. How not to get stuck!!!
- ★ How to create a property information sheet to get the largest profit for every flip and assignment you do.
- ★ The critical questions to qualify potential buyers and sellers that make all the difference.
- ★ What to include in the contracts and agreements to make sure the deal works every time
- ★ How to answer the phone when it rings and ask the right questions.
- ★ How to structure the deals correctly from start to finish to generate quick cash without risk
- ★ The tips and costly pitfalls to avoid when Wholesale houses, real estate wholesaling and doing assignments
- ★ How and where to find thousands of buyers without depending on local connections for wholesaling.
- ★ Use wholesaling to create cash to pay off those credit card bills, vacation, or buy investment property.
- ★ All this and much, much more!

The best part about wholesaling properties is that you don't get bogged down with tenants, toilets, or holding costs. It's all about finding a motivated seller, putting their house under contract and then selling the house to a motivated buyer for instant profit and moving on to your next big deal. Register now and come learn how to get started wholesaling real estate so you can make all your financial dreams come true.

Register Online at <http://wholesaling101.tampareia.com>

**Early Registration Special\***  
**Register Now & Save!**

**Gold  
Members  
\$24.95\***

**Silver  
Members  
\$39.95\***

**Non-  
Members  
\$59.95\***

\* PLEASE NOTE: Workshop prices will increase to \$34.95/person for Gold Members, \$49.95/person for Silver Members and \$79.95/person for Non-Members after early registration expires. Non-Members who join Tampa REIA between now and July 11, 2013 can attend the workshop for FREE. When joining Tampa REIA, please indicate that you want to attend the workshop at no charge. You can join Tampa REIA at <http://membership.tampareia.com>.

**This offer expires soon. RSVP Now and Save!**



# Your Most Important Deal... Keeping Your Investments and Family on Track!

BY JIM HITT, CEO OF AMERICAN IRA, LLC

## You're prepared right?

The first step is one that many real estate investors have already taken care of... drafting a Last Will and Testament. So, you have it all spelled out...you have met with your lawyer and carefully drafted a Will that details who inherits all of your assets right down to your great great grandfather's pocket watch. While this is an important first step, if you are an active real estate investor, the fact is that you have some additional preparation needed in order to allow your loved ones to continue to maximize the benefits of all your hard earned investments.

## The Real Estate Investors Portfolio

- Property Details
  - Address
  - Purpose of Property (i.e. Rental, Fix and Flip, Buy and Hold, Commercial, etc.)
  - Income details (Monthly rental amounts and any other income stream)
- Property Management Details (i.e. name, phone number, e-mail address, and role of each person managing the property, etc.)
- Maintenance Team Details
  - Name
  - Contact Information
  - Wage Information (how much are they paid, how frequently, and how (direct deposit, check, etc.))
  - Skills (i.e. carpenter, plumber, electrician, etc.)
  - Property and/or properties you have them servicing
  - Loan and Mortgage Details
  - List mortgage and loans specific to each property along with
    - Name, Address, Phone Number, and contact person at each Bank
    - Loan/Mortgage Account Number
- Monthly Payment Amount and Due Date
- Maturity Date
- Interest Rate
- \*Remember\* to include this same information for any private investors you may owe money to as well.
- Bank Information
  - List bank accounts you have and which properties they are associated with along with
    - Name, Address, Phone Number, and contact person at each Bank
    - Account Number
- System Information
  - Make a list of any computer systems you use for your business along with
    - Link to Login Page
    - Purpose of the system (property management, bookkeeping, etc.)
    - Property(ies) you use it for
- Instructions
  - Include a personal note outlining any instructions you feel your successor will need to successfully carry on with each investment.
- Documents
  - Include copies of key documents your successor will need. Some documents your successor may need:
    - Leases
    - Purchase Agreements
    - Loan Documents
    - Sale Agreements
    - Rental Agreements
    - Etc.
- Login Information and Passwords
  - You may want to draft a list of login information and passwords that your successor will need.
  - Important Note: Make sure you secure this information properly.

## Hidden benefits

Once you have your real estate investors portfolio completed, you will find that you can rest easy. Your successors will have what they need to carry on with your investments. The hidden benefit is that you will find you now have a phenomenal reference tool that you can use for yourself!

## Disclaimer

*The documents listed, the examples, and the references in this article are merely examples. This is not an all-inclusive list of what you need to include in your real estate investment portfolio; this is absolutely for illustration purposes only.*

*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 our clients can take that information to their professionals to discuss the ramifications of various decisions on their individual situation. ☀*

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



# The Art Of The Conversation With Motivated Sellers - *Part 1*

BY KATHY KENNEBROOK, THE MARKETING MAGIC LADY



One of the concerns many of my students seem to run into is; once they find the deal, what do they say to the motivated sellers? How should that conversation go? On top of these concerns, many of my students say they are not really comfortable with having a conversation with a stranger, so how do they handle that conversation? How do you get over the “jitters”?

Okay, so you’ve practiced what you are going to say, you have a plan, you have your paperwork, you’ve probably procrastinated a little, then scheduled your appointment with the seller, so now what? You still feel those butterflies in your stomach and you’re still not comfortable with how the conversation with the seller is going to go. What should you say first? How should you make the offer? What if they ask you something you don’t know? What if they accept your offer? What if they don’t?

Being “ready” or prepared is a relative term. Just because you don’t feel quite ready or totally comfortable dealing with this motivated seller face to face to make the deal doesn’t mean you shouldn’t just jump right in there and do it. You absolutely should!! Believe me, I understand this concept first hand after having many conversations with motivated sellers. And it only gets easier every time you do it, especially when the seller is truly motivated.

I believe that there are definitely some things you can do to get prepared for a conversation with a motivated seller, especially if you haven’t done it before. With adequate preparation you can be-

come more ready than not, and by being more ready, your chances of a successful conversation with your seller are greatly increased. Readiness is not just a practical matter; it is a state of mind that affects our emotions and feelings of preparedness. When you feel more ready to have a conversation with a motivated seller, you begin to relax, creating a more comfortable atmosphere and leaving you with fewer things to worry about.

Having conversations with motivated sellers is an art can be practiced. With the right approach, it doesn’t have to be scary or unnerving. In fact the conversation with the sellers and the making of the deal should be fun, exciting, challenging and fulfilling, knowing that you are helping this motivated seller solve whatever problem they are having that necessitate them selling their property.

But sometimes it just seems like there are “demons” hiding out, just waiting to turn a normal, intelligent person into a quivering bowl of jello. When we get in front of the seller, we stutter, we mumble, we keep changing the subject, anything to steer away from the matter at hand. And worse still, we start to sweat, our hands begin to shake, and our memory of what we were going to say just fades away and we forget important facts we wanted to share.

Let me share a scenario where I had an appointment with a motivated seller and drove around the block four times before turning into the seller’s drive-way, just to try to calm the jitters I was having. I ended up buying the property and later on the sellers mentioned to me that they had seen me going around the block sev-

eral times. Fortunately we all had a good chuckle over it.

So how do we get past these jitters? And how do we get ready for these all important conversations with motivated sellers?

Be sure to read part two of this article next week when I share many ideas to get ready for these all important conversations with sellers and get your deals made!

In the meantime, be sure to visit my website at [www.marketingmagiclady.com](http://www.marketingmagiclady.com) where you can find many tools I have available for buying and selling properties quickly for your Real Estate Investing business. While you are there be sure and sign up for our FREE Monthly Newsletter and receive \$149.00 in Free Investing Tools. ☀

*Comment on this article online at <http://tampareia.com/?p=2323>*

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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.

ASSETS 101

# Using Trusts to Own Real Estate – *Part 1*

BY DYCHES BODDIFORD



It is impossible to outline a single set of guidelines for due diligence, but here is a basic checklist, in no particular order, to begin your due diligence with a deal presented by another investor (referred to as offeror here). No money or commitment should change hands until you have satisfied at least this preliminary checklist. After all, you spent a significant period of time making your hard-earned money; don't throw it away in 30 minutes. Unfortunately, this happens all too often. In many cases with experienced investors who should know better. Every business that seeks to grow and achieve success has a detailed business plan. Any real estate entrepreneur that expects cash flow and asset growth in any reasonable time period should have a detailed plan as well.

High Taxes and aggressive litigation are today's motivators. Tax risks range from income tax to draconian death taxes that consume up to 55% of the assets a person leaves behind. Trusts are often used along with more modern adaptations of other old entities, such as partnership aberrations, to include family limited partnerships and limited liability companies. The quest is to keep what you have accumulated and to have some extended control of it, even after death.

A perfect example of using ingenuity to keep one's assets away from the grips of the tax man was a trust established by Maria Cristofani in 1984. Maria established a trust and transferred to it real estate with a value of \$70,000. The primary beneficiaries were her two children and, as contingent beneficiaries, 5 grandchildren should the two primary beneficiaries die within 120 days of Maria. All was fine until Maria died and the IRS audited her estate tax return.

Naturally, the IRS wanted more money. They claimed that Maria failed to file a gift tax return and owed back gift taxes. The IRS argued that Maria was entitled to give \$10,000 per year to the two primary beneficiaries, but that taxes were owed on the \$50,000 not excluded. The estate disagreed, claiming that the 5 contingent beneficiaries did have an interest in the trust. The trust had a Crumme power and, in accordance with that power, the trustee had given written notice to all 7 beneficiaries of their right to withdraw. Thus, the full \$70,000 was excludable.

This means that multiple-beneficiary trusts now can be used to expand the fit-tax exclusion. It took someone with a tolerance for risk to mix old law, and an old trust entity with a new way of look-

ing at the old to save Maria's family substantial wealth.

Over the years trusts have been used extensively in the attempt to control how much the government inherits. Some of the more familiar trust names include: Bypass Trust; Marital Deduction Trust; Generation Skipping Trust; Grantor Retained Income Trust; Insurance Trust; etc. The common thread for all of these trusts is to legally avoid paying the majority of the deceased's wealth to the government. Failure to act is to assure that the estate will pay the highest possible tax.

## A NEED FOR PRIVACY

Real Estate Investors often use trusts as business devices. It is hard persons never being in business to understand, but business can be war. There is an ever growing number of enemy soldiers attempting to invade and plunder the investor's castle of wealth. Sometimes this is accomplished by out and out illegal means, such as thieves that rob and destroy property or those who embezzle by not paying rent. The cruelest enemy is he who uses the law to plunder. Today, lawsuits are treated as a lottery.

Enemy troops look for excuses to sue; it is nearly a guaranteed profit. If a person ▶

**Beach REIA**  
 Meets 3rd Thursday Each Month at 6PM  
 at Gators Cafe & Saloon located at  
 12754 Kingfish Dr, Treasure Island, FL  
[BeachREIA.TampaREIA.com](http://BeachREIA.TampaREIA.com)

◀ *continued from page 1*

signs out on a Friday evening and pick them up before 9 a.m. on Monday. They all ask for roughly a dollar a sign (negotiate for a better price) so if you are going to blanket the city (I put up to 8 signs at large intersections), you might want to do it yourself or hire a friend for \$10/hr to place the signs up in your targeted areas.

Now why do these companies place and pick up all bandit signs between Friday evening and Monday morning? Simple, the legality of bandit signs isn't all that clear. In some areas they are ok, and in others they are not. You need to be informed on sign codes in all areas that you are looking to advertise. While you can make a lot of money utilizing bandits, you can also suffer some losses,

i.e. FINES! I have had to pay for code violations, and chances are you might have to also. Do your due diligence and be aware. Call your local code enforcement and find out the rules. And do not be discouraged if they tell you "NO SIGNS" but you see signs all over that area. The reality of it all is that while bandit signs might be discouraged in an area, code enforcers are not on the clock from 5 p.m. Friday evening till 9 a.m. Monday morning, hence the company hours. In most cases if you advertise during these times, you will not incur any fines but I make no promises and assume no responsibility! And remember, make an impact and you can make money, a lot of money! ☀

*Comment on this article online at <http://tampareia.com/?p=2343>*

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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.

◀ can find some excuse to sue, even if very flimsy, the defendant will almost always settle for at least a few thousand dollars because it is cheaper to settle than to incur the cost of legal defense. It has become so bad that in some cities, such as Buffalo, NY, unscrupulous people publish lists of landlords and divulge such things as the number of properties, the number of units and the total value of real estate owned. Why? Because contingency fee lawyers will not spend the time and money to go after someone with minimum assets. They look for the 'fatted lamb'.

**LAND TRUSTS**

A result of this attack is a defense system. Trusts are used by some investors as a key part of their defense. The most common trust used in real estate investing is referred to as an Illinois style land trust. The primary purpose is to remove

the legal title from the investor's name. The title is held in the name of a trustee and the investor is both the grantor and the beneficiary to the trust. the trust does not offer the same kinds of protection a corporation or limited liability company can, but it has a place in the castle's defense and is the most economical of all entities to set up and maintain.

Legal advisors often recommend trusts be used in conjunction with other business entities assuming the amount of wealth involved is sufficient to justify the cost of the business entity. Trusts, on the other hand, are usually very economical. An attorney prepares the original trust and it can be duplicated for additional use. The fee to have a knowledgeable attorney prepare a land trust can range from \$300 to \$1,000. Some of us do our own trusts, but a great deal of knowledge must be obtained before

you consider doing this. There are no additional expenses, such as franchise fees or income tax returns. A land trust is reported on the beneficiary's tax return as if the beneficiary personally owned the property. ☀

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**Dyches Boddiford** is a full time investor who speaks from experience in a variety of real estate areas. His seminars and conferences are intended for the serious real estate investor, though entrepreneurs in other businesses or investments will find his training helpful as well.



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# How Pervasive is the Problem of Mortgage Fraud and Clouded Title Issues?

BY BOB MASSEY



Lenders like to argue that when a homeowner gets behind on the mortgage the issues involved in foreclosure are cut-and-dried. The homeowner owes on the mortgage, they have not been able to catch up over many months, so they should pay and/or lose the house. The reality is far less clear-cut. In many cases homeowners do not argue in court that they don't owe on a mortgage; the real questions are who does the homeowner owe the loan to and does the party bringing a foreclosure action really have standing to file for foreclosure?

An audit ordered by San Francisco assessor, Phil Ting, of about 400 foreclosures was reported in a New York Times article by Gretchen Morgenson showing pervasive irregularities in how mortgages are written and how foreclosure filings are carried out. While the study was specifically of problems with San Francisco area foreclosures, similar findings could be made nationwide. For example, a recent whistleblower report on Wells Fargo exposed the systematic fabrication and alteration of mortgage documents nationwide. Their fraud was so rigorous that they even took loans that were endorsed properly and altered them as well!

Of the 400 foreclosure filings from January 2009 to November 2011 that were examined there were clear violations of the law found in 84% of the files, and two-thirds of the files had more than four violations or irregularities. The study puts to rest the notion that these

irregularities are just isolated cases.

Here is a sampling of the problems found in the San Francisco foreclosure documentation study:

- 8% of the sample did not properly notify the borrower of a default;
- 85% of the sample failed to show proper transfer of recorded documents to a new trustee, or the documents were not filed on time;
- 45% of auction sales were to entities improperly claiming to be the beneficiary of the deed of trust making the sale invalid;
- 6% of cases had the same deed of trust assigned to two or more entities at the same time making it unclear which had the right to foreclose.

The report casts serious doubt on the accuracy of MERS transfers. In 58% of the cases audited found that loans listed in the MERS database showed different owners than were reflected in other public documents filed in the county recorder's office.



But what about that \$25 billion settlement with the largest banks? According to experts, the settlement covers just a small portion of the issues identified as fraudulent and it does not inoculate lenders and servicers from a whole raft of potential liabilities. This audit provides


clear evidence that homeowners are routinely being deprived of their legal safeguards and due process in foreclosures.

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 homeowners' loans, we are discovering unbelievable and 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 while doing some incredible deals.

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

*Comment on this article online at <http://tampareia.com/?p=2313>*

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**Bob Massey** is a recovering corporate executive who is now living the dream running his own successful 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.



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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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THERE'S AN APP FOR THAT

# Striking a Balance: Sucker or Scrooge?

BY DON DEROSA



*“Compassion brings us to a stop, and for a moment we rise above ourselves.” ~ Mason Cooley*

**A**unt Tillie is on fire! Not literally, of course. She’s hot into real estate investing. She’s got six rental houses, all occupied, and every tenant is up-to-date on the rent. At least, they were up-to-date until last month. Mr. Farkle’s rent was three weeks late last month and he still hasn’t paid this month. Tillie’s having a hard time deciding whether or not to start eviction proceedings. She knows he’d pay it if he could, but she can’t afford to give him free rent. Is it better to be kindly and poor, or mean and rich? And are those her only choices?

This balancing act – Should I be a sucker, or a scrooge? – is one of the toughest things real estate investors have to walk through, and we have to do it on a regular basis.

I had a disturbing conversation recently that brought this point home for me. A couple I know invests in real estate together. They have about a dozen rental houses, and they do very well. When the economy tanked, though, they found they had to be a little more flexible about collecting rent payments.

Now that the economy is looking up, the husband has decided it’s time for some tough love. He was never too keen on the flexibility thing anyway, if truth be told. In fact, his usual procedure is to start eviction proceedings on the second day of the month if the rent isn’t paid.

So now, one of their long-time tenants is a couple of weeks late on the rent. The tenant, who has lived there for three years and usually pays early, was 18 days late last month. When she called to ask if she could have some extra time this month too, the husband said no. The tenant, who is seven months pregnant, somehow got the money together and hand-delivered a money

order for the full amount of the rent. Unfortunately, she filled it out wrong and has to go to the bank to get a new one. This could be done in less than a day. There was little doubt that the money was coming. Yet the husband started eviction proceedings anyway.

In discussing the situation, I asked the husband whether it mattered that the tenant was pregnant. His response: “Frankly, I don’t care if she has to give birth in the parking lot. I shouldn’t have let my wife talk me into giving her extra time last month.”

Now, I’m all about making money, and I don’t like being taken advantage of, but this guy seems a little extreme to me. The tenant had never been late before last month, and she takes good care of the place. Would I really want to risk an empty house when a couple of weeks would help a good tenant get back on her feet?

Still, there’s that other kind of tenant. You know, the one who is always late, and hasn’t mowed the lawn since he moved in. The one who won’t take your calls. The one whose big Doberman chased the postman for a half a mile last week. Hey, I’m all about tough love for that kind of tenant.

The trick, of course, is figuring out the in-between cases. At what point does a good Samaritan become a sucker?

When it comes to sticky issues like this, I like to see how other investors strike that balance. We all come across the same situations, after all, and I want to hear what you have to say. You already know where to find the kind of community I’m talking about: It’s your local Real Estate Investment Association, or REIA, of course.

I’m a technology kind of guy, though, so I don’t just limit myself to local events. I check out the articles and forums on my REIA website. Maybe I even start a conversation string myself. And I don’t stop there. I can create an Internet “turbo community” by looking beyond my local chapter. Other chapters have a lot to offer, as well as national sites like [www.national-reia.com](http://www.national-reia.com) and [www.biggerpockets.com](http://www.biggerpockets.com). And don’t forget about other resources, like your place of worship. Those folks have created turbo communities, too.

Once you’ve gathered other viewpoints, though, what then? How do you deal with that late tenant?

There’s no chart or graph or excel spreadsheet that can tell you whether to evict a tenant. No website will give you the answer. When it comes down to it, there’s only one place to find the answer, and it’s is right in front of your face. For this kind of answer, you have to look in the mirror. ☀

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 **Don DeRosa** was recognized as one of the nation’s top 21 real estate investors in the New York Times bestseller *The Millionaire Real Estate Investor*. Don, who is a full-time investor, trainer, and mentor, is the first to offer his complete investing system on a mobile platform. Don teaches investors how to *Make More and Work Less* by being more efficient, productive and competitive, leveraging mobile technology and apps on the iPad, iPhone, Android and other mobile devices.

APPRAISER SECRETS FOR REAL ESTATE INVESTORS



# Are Property Values Really Rising Fast?

BY MARK JACKSON

I recently read an article which stated... "If you thought that all you wanted was skyrocketing appreciation on your home or investment property, then one real estate ratings firm is warning you to think again." At [REIAComps.com](http://REIAComps.com), along with its Property Valuation Support and Training, you will know the truth for yourself. Let's continue with that ratings firm... According to a new report from the data analysis firm, recent home price gains may be "too rapid" and contributing to a "market imbalance that could eventually stall or reverse the positive trend." The firm warns that in some markets an "artificially" constrained supply of homes for sale is keeping prices high even though buyers do not actually have the wherewithal, as a population, to sustain these purchase prices. Also they added that "strong institutional investor demand...is keeping the supply-demand balance...even more pronounced."

The ratings agency spotlighted California as a state where the recovering market's fast pace could present a problem. The same can be true in your home state as well. California home prices have risen 13 percent year over year despite employment crunches in many parts of the state. If employment does not soon catch up to housing, this new bubble could burst, analysts warn. In San Francisco, home prices are up 22.2 percent year over year, and are only

going higher thanks to "restricted supply and heightened demand." Lastly, the ratings firm says that more and more borrowers are likely to move to the sidelines in areas where the recovery is "too rapid" in order to wait for prices to stabilize.

Do you think that there is any such thing as a recovery that is too rapid? Using [REIAComps.com](http://REIAComps.com) will put you in a position to know if your market area is "crying wolf" or is there a potential problem in the works? Let [REIAComps.com](http://REIAComps.com) show you the lambs from the wolves. ☀

Comment on this article online at <http://tampareia.com/?p=2329>

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Mark Jackson is an appraiser, real estate investor and property valuation specialist who teaches others to get more out of their real estate investing business. In 1999, Mark founded an appraisal company and soon found his true gift was analyzing property values for real estate investors. Since 2000, has closed millions of dollars' worth of his own domestic and international real estate transactions. Mark's passions are: faith, family, golf and real estate.

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REAL WORLD REAL ESTATE INVESTING

## The Gag Reflex

BY BILL COOK



Last month, Kim and I were part of a panel discussion at Dustin Griffin's Atlanta REIA monthly meeting. The topic was about how we're structuring our deals in the current real estate market. A lot of time was spent answering questions about hedge funds and how they're driving up home prices.

Because hedge funds are gobbling up an ungodly number of properties – and are willing to pay at or above a property's CONSERVATIVE fair market value – many “investors” are no longer able to be high bidders at the foreclosure auction. And because many of these so-called investors know of no other way to buy property, they simply quit showing up – or worse yet, pay WAY too much for a property.

Frankly, Kim and I don't give hedge funds much thought – other than thinking they're making one giant mistake that's gonna bite them in the butt one day soon! Sure, these days we're rarely the high bidders on the steps, but that doesn't mean we're not doing deals. Just the opposite is true!

April was the month Kim and I realized that the foreclosure auction was no longer the best place to find deals. However, we still managed to do *four* deals! Three were found by knocking on sellers' doors; our realtor told us about the fourth one.

Here's the hedge fund's primary problem: Hedge funds are run by Wall Street

people, not by folks who understand single-family houses and landlord-tenant relationships.

Some folks think that when it comes to real estate investing, Wall Street people are the cat's meow. They point to the big returns promised by the hedge funds and say, “I gotta get me some of that!” We say, “Silly rabbit, tricks are for kids!” Do you remember how successful the Wall Street folks were with real estate from 2002 to 2006? Remember how THAT dance turned out?!

Let me tell you a story: There was a very wealthy man in Macon, Georgia. He wanted his son to be a financial success. The son was very young and had zero real estate experience. Still, the dad told the son to go out and buy thirty single-family rental properties for cash over a ninety-day period of time using the dad's money.

Buying ten houses a month, for three straight months, is a very difficult task – especially for someone not versed in real estate. How many of the thirty homes do you think were eye-popping deals? How many “big mistakes” do you think the well-meaning son bought?

After the properties are purchased, next they have to be rehabbed. How much rehabbing experience does the son have? Finally comes the BIG job: Finding and managing tenants. Can you say *train wreck*?

What do you think of the dad's hair-

brained idea now? After this little real estate investing picnic blows up, how badly do you think the dad – *and the son* – will want to chew their arm off to get out of these deals?

OK...there's no “dad” in Macon doing this for his son. However, this is EXACTLY what the hedge funds are doing every stinkin' day – *but with a lot more zeros!* What do you think about those “sharp” Wall Streeters now? Don't you know that soon they're gonna gag on all the goofy deals they've done, taking the fund investors down with them!

And when the gagging happens – *and it will happen* – who do you think will be there to put Humpty Dumpty back together again? Real estate investors who know how to creatively structure and finance win-win deals, of course! ☀

Comment on this article online at <http://tampareia.com/?p=2309>

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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.

800 POUND GUERILLA MARKETING

# Driving for Dollars and Farming with Flyers

BY DUSTIN GRIFFIN



One of our favorite and most cost effective ways to market our home buying business is through the frequent use of flyers. In fact, flyers are one of the most versatile and low cost forms of advertising we use to generate leads on a regular basis.

Flyers can be used in a variety of formats such as handouts, posters, mini bandit signs, over sized business cards, postcards, free reports, brochures, door hangers, newspaper inserts, tear off flyers, etc.

We like to use full size 8.5" x 11" (or 9" x 12") or half size 8.5" x 5.5" (or 8" x 6"), double sided, full color, UV coated, card stock flyers for our ongoing marketing efforts. We can get 5000 of these full color, double sided, UV coated, 9" x 12" flyers for \$480 or .096 cents each. We can also get 5000 of the same flyers in 8" x 6" size for only \$190 or .038 cents each! This can give us a lot of bang for our buck, depending on how we use these flyers.

When it comes to using these flyers, there are many ways to distribute them. Two of our favorite distribution methods are "Driving for Dollars" and "Farming".

**Driving for Dollars** simply means to grab a stack of flyers, drive around neighborhoods and flyer houses you'd like to purchase. These houses could be For Sale by Owner, listed with a Realtor®, For Rent, vacant or whatever types of houses you choose. You could put your flyers on the mailbox, in the driveway, on the front door or the garage door. While you're at the house, you can snap a photo or two, write down the address and a phone number too, if one is available, for future follow up by phone or direct mail.

Driving for Dollars is, by far, one of the cheapest, easiest and most cost effective ways we use to get fast, targeted results

using flyers. Driving for Dollars is a perfect example of Direct Marketing at its finest since we are able to target and market directly to sellers who have homes for sale right now in neighborhoods where we want to buy.

Farming is when you, or someone you hire, distributes flyers to every single home in a neighborhood where you want to buy houses, over and over again, to generate leads and continuously build your brand as a serious homebuyer in your area. The goal is not only to market directly to the sellers with homes for sale now, but to also build rapport and credibility among all the other home owners whose house isn't for sale yet. The idea is to get current sellers to call you now and future sellers to call you first when they are finally ready to sell.

**Farming** has been a very effective marketing method for us since the sellers with homes currently for sale call or visit our website as do many of the people who are "thinking" about selling (the shoppers) and haven't listed their homes for sale yet. Farming is an excellent example of Mass Marketing since you are advertising to everyone in a neighborhood where you want to buy homes even though only a dozen homes may be for sale at any given time. You can get quite a few referrals this way as well, especially if you mention a finder's fee on your flyers.

## Thoughts to Ponder When Using Flyers:

1. What types of flyers will you use to market your business?
2. What size, color and type of material will you use for your flyers?
3. What marketing message will you use on your flyers?



4. How will you capture the leads your flyers generate?
5. How many times must you flyer someone's house to get them to respond?
6. How much will your flyers cost to have printed?
7. Where will you distribute your flyers?
8. How much will your flyers cost to distribute?
9. How often will you flyer the same house or neighborhood?
10. How will you track the leads your flyers generate? ☀

*Comment on this article online at <http://tampareia.com/?p=2376>*

**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.



# Playing Hide and Seek with Lenders

BY KIMBERLEE FRANK

Working an effective short sale can seem impossible if your Seller is not providing you with accurate information. The very first thing I require from all Sellers is a 'complete' Seller Information Sheet. My Seller Information Sheet is customized to specifically catch every pertinent fact about the Seller and the house.

Below are several things that I need in order to review the deal and determine my exit strategy as an Investor and/or Realtor.

1. Seller(s) name, phone number, email address.
2. Property Address.
3. Their estimated value and how they came up with that figure.
4. Their asking price and how they can up with that figure.
5. Is the property listed or has it ever been listed?
6. Is the home vacant or occupied by the Seller or a Tenant?
7. If Tenant occupied, I request the terms of the lease, rent amount and security deposit.
8. Information about the house – beds, baths, square feet, lot size/location, garage, construction - brick/stucco, pool – operative or not, date purchased and amount owed.
9. Lenders/liens on the property, amount owed, adjustable or fixed, interest rate, monthly payment and does it include taxes and insurance.
10. Is there a Homeowners Association and if so how much? Yearly, Quarterly, Monthly. Are they current or behind and how much in arrears.
11. Name of the Homeowners Association.
12. If they pay their own taxes, how much is it and are they current or behind?
13. What type of mortgage do they have on their home? FHA, VA, Conventional 80/20 loan?
14. Will they sell the house for what they owe? If yes and it is upside down, then it has to be a short sale. If no, then after all the debt is paid off including closing costs, how much do they want in their pocket? Once they give me that amount, I ask them if that is the best they can do? Believe it or not, they drop it even more.
15. What are they going to do if they can't sell the house?
16. Do they own any other houses?
17. I will also need to know what the values are on the home. I use my MLS, ReiFax, Zillow and Trulia for sold comps. When looking at the values, you should only go back 90 days.

Only after I have all this information am I properly equipped to structure a successful and profitable deal. You skip these questions and you are asking for

trouble down the road that will kill your deal, maybe even at the closing table. If your Seller is not willing to provide you with the above information, then they are not as motivated as you thought. Most of my Sellers initially tell me that they are working on a loan modification or they have hired an attorney to represent them in the foreclosure action. Understanding what the Sellers want will assist you in making your deal happen. When they are attempting a loan modification, I ask them what they want from the bank. Is it a reduction of the principal or a change in their monthly payment? I will walk them thru why a loan modification may or may not work for them. If they have an attorney involved, I ask "What is the attorney doing for you? Are they doing a forensic exam to dispute the paperwork or are they stalling to either get a loan modification or get you more time in the home?" Understanding their expectations of the attorney will help you construct your deal.

Many loans have been sold off multiple times which may require you to do some investigation as to who is holding the loan that we are attempting to short sale. I am currently working a deal wherein the Sellers had two loans on the property. Both were with Countrywide and then bought by Bank of America. The short sale lenders that we deal with are typically the servicers on the loan, so many times we are not dealing directly with the investors of the money. Many people don't understand this practice. The money was loaned by a group of investors, which could be REITs or Trusts. Then they give the money to the banks, who are servicers for their money, who in turn loan the money to the Sellers. The first loan on this deal went back to

◀ Bank of America who has no knowledge that there is a second on the property as the servicers don't pull title work. And if you are not pulling title work well in advance of closing your deals, then you can expect some harsh last minute surprises. Please be proactive on this, I want to see you closing deals, not losing deals! The second loan was given to Litton Loans but is no longer active and was given to a collection agency. That is where the trail goes cold. I have sent an authorization to the collection agency and they are going to research who has the loan.

Do you remember when 60 minutes had busted the banks for Robo signing of documents? If not, you need to google [www.60minutesvertime.com](http://www.60minutesvertime.com) and look up Robo signing. **Mortgage Electronic Registration Systems, Inc. (MERS)** is an American privately held company that operates an electronic registry designed to track servicing rights and ownership of mortgage loans in the United States. When a lender assigns their rights to MERS, no information is given to the public as to who now owns the loan. However, you are able to find out who is the servicer just by going to [www.mersinc.org](http://www.mersinc.org) and click on "information for homeowner" and then "my mortgage info." Then click the "online" link and you have several options to locate which lender is servicing the loan. I would recommend that you put in the MIN number which you can find on the front page of the mortgage or use the sellers name, social security number and zip code of property. With the help of MERS I was able to find that the second mortgage is with Ocwen.

In a worst case scenario, if it's not a MERS loan and the seller has been out of the property for over a year, you can have them submit a new change of address with the post office which only lasts for 1 year. That way, all communication from the unknown party(ies) will come to them again.

Again, you must always, always have title work pulled first thing on your short sale deals. This tells you upfront

if you are going to have any challenges with additional liens. The title company will conduct a search going back 40 years to expose any liens or encumbrances. They also conduct a name search. The name search will pull up any outstanding credit card judgments, civil judgments (child support liens) or any other liens. On my particular deal, there was a child support lien. Although the names were similar, in this case, the lien did not belong to my Seller. If it did, I would have had to also short sale that lien.

The best advice that I can give you on any deal is to have your team player ready that will work with you and do whatever is necessary to close this deal. In this case, it is my Title Company. I would also recommend having a relationship with more than one Title Company, as their rules and regulations change.

I look forward to providing you with future tips so stay tuned or join me at my next boot camp.

Happy Negotiating!

Kimberlee Frank ★

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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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# More Marketing Mistakes Most Marketers Make

BY TONY PEARL



Welcome back! If you're joining us from last time, you'll remember that we talked about the "*Biggest Mistake Most People Make in Their Lead Gen Marketing*". Whether you've read it or not, I'll just re-cover it here, so that we're all on the same page.

The *biggest* mistake is that most people try to SELL something too early in the process, rather than just get the prospect (reader) curious enough to take action and request more information.

Most of the time, we want them to either *call us* or *fill out a form* on our website.

By simply getting them to take that ONE, easy action - The First Step, you give your sales process the chance it needs to succeed. Of course, after the first step has been taken, the *second and third steps* are next. These steps should be a natural progression down a "slippery slope" that eventually leads to you closing the sale/deal.

For example, after you get your prospect to call you, you would have someone answer the phone, and pleasantly ask a few questions to get the appropriate information from your prospect in order to see if you can help them. If they fill out a form (name & email) on your website, your next step might be to take them to the next page, where you deliver your Special Report/Video, then offer them more information in exchange for getting the rest of the information you need, such as phone number, location of their property, ARV, Repairs, etc., so that you can follow up with them later.

Make sense? Great! So, with that out of the way, let's now take a closer look

at some other marketing boo-boos & blunders that most marketers make, shall we?

## Here's 5 More Common Marketing Mistakes Most People Make:

### 1. Not Getting Your Marketing Message Out Where Your Prospects Can See It.

Once you've written at least a halfway-decent marketing piece (using the advice from above), you then need to get that message OUT and in front of the eyes that will benefit from what you're offering. It won't do anyone any good if you can't get the word out about what you do. Even a crappy ad blasted out all over the place will make more money than a brilliant ad only seen by a few people (in most cases).

*"He Who Has a Thing To Sell, and Goes and Whispers in a Well, Will Never Make As Many Dollars As He Who Climbs a Tree and Hollers!"*

Remember that.

### 2. Not Getting Your Marketing Message Out To Enough Places.

These days, your prospects are everywhere. Online and offline. Me personally, I'm a very technologically-oriented kinda guy. I do most everything online. When I need something, I go clickety-clack on my keyboard to find what I'm looking for.

More and more people are doing the same. So you should be able to be found online - *in as many places as possible!* Do some research to find what your

potential prospects are doing to find people like you online. And build several pieces of virtual real estate to have them find you.

For example, put up an optimized website (or 2 or 3). Build a FACEBOOK Fan Page or 2. Get yourself listed in a few online business directories. That's huge. Put up some ads on Craigslist. Take out some online Classified Ads. You get the idea.

### 3. Only Paying Attention to Either OFFLINE Or ONLINE.

Just as it's important to serve the ever-growing ONLINE community, you'd be shooting yourself in the foot if you forgot about all the people who are OFFLINE! I know it's hard to believe, but there's still a TON of people who don't use a computer. There's even more people who don't know how to use it the *right* way! Even if some of your prospects *have* a computer, they may not know HOW to FIND YOU! Right?

So get your marketing message out to *them*, too. The last I heard, Bandit Signs and Direct Mail still work very, very well. Target your market & get your signs up and your letters out.

### 4. Forgetting What I Just Taught You.

In the opening paragraphs, as well as the last article in this column, I told you that the biggest mistake most people make is to try and SELL the prospect right away. Please remember that that ain't gonna happen 99 times out of 100. Your first ad should simply arouse enough curiosity and give them a strong enough benefit (reason WHY) they



◀ should take that first action and request more information from you... by calling or filling out the form, etc.

**5. Not Doing Anything.**

I saved the best for last. Listen, the easiest thing for anyone to do is *nothing*. Just curl up in a ball and blame the world for all your troubles. A lot of us have been there - especially over the past few years, when real estate and the economy in general were both crumbling like a cookie.

But doing nothing *won't* solve your money issues. It *won't* make things better. And most of all, if you do nothing, you'll be missing out on all the FUN you could be having by working and helping people who truly *need* your unique skills and talents... and the services you can provide them.

So write your ad. Get it out there. Get on the phone and *talk* to people. Make some offers.

Even though my last 2 articles talked about NOT making mistakes, perhaps the REAL *Biggest Mistake* is to Not Do Anything. Don't be afraid to fail!

As a smart guy once said, "You don't have to get it *right*, you just have to get it *going!*"

I remember a few years ago, when I first started experiencing success in real estate investing. I was young, hungry, and knew *just enough* to be dangerous. But I took massive ACTION by putting up ads everywhere I might be able to get a deal. I talked to banks & actually got them to *believe* me! I made offers on houses I had *no idea* what to do with. Some deals worked out and some didn't. But I kicked up a big cloud of smoke and improvised along the way. And when the dust settled & the smoke cleared, I'd closed a bunch of deals... and was a millionaire!

It was the most terrifying, exciting, and fun time in my business career. I made friends, rubbed elbows, and earned the respect of people who were WAY above me. Why? Because I took action.

In closing, I'd like to remind you that there are a few *great* tips in this article about how you can avoid some commonly-made marketing mistakes. But again, the *real* "Biggest Mistake" would be to *not do anything*. Hey, mistakes are going to happen. You can't avoid them, no matter how hard you try *or* how many of my great articles you read. But just do the best you can to avoid writing big checks, making promises you can't keep, or personally guaranteeing debt, and you should be just fine!

Until Next Time, I'm...

Wishing You Success,

Tony Pearl 🌟

*Comment on this article online at <http://tampareia.com/?p=2336>*

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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.

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CREATIVE FINANCING IS KING

# Summertime is a Great Time to Buy Houses

BY LARRY HARBOLT



**H**ello fellow investors, Now that summer is officially upon us it's time to do some serious thinking how to maximize our profits over the next several months in the most effective ways. A few years ago I noticed another investor I knew who became very intensively busy starting in late March and early April. One day while we were having lunch I asked him why he did most of his deals in the summer months. He gave me a very well thought out and profitable explanation of his strategy, why he used it and how profitable, if done right, his strategy could be.

With so many schools continually receiving poorer evaluations, for many parents sending their children to good schools is becoming more and more important in today's world. My friend explained that as the school year draws to a close and summer is quickly approaching that many parents start to look for areas with the best school accreditations to send their children and find a house to rent or buy. Once he explained what he was doing I started looking for three and four bedroom houses in the best school districts where I could buy houses affordably I could fix and rent or fix and sell to these families. I started looked for houses in those area's that needed some cosmetic work done to them that I could buy at an affordable price or with terms that would allow me to make a monthly profit no matter what I did with the houses, rent or sell.

My criteria for the houses I wanted to buy were, 3 and 4 bedroom houses in more upscale neighborhoods, but not where

the houses were ridiculously high priced. I wanted area's where working class families who could qualify for a mortgage want to live. I needed houses that had good curb appeal and a floor plan that was well designed for a family with several children. I wanted houses in good areas where there weren't too many senior citizens. Area's where families with children already live. I found senior citizens in nice, quiet neighborhoods with children playing in the streets all hours of the day and evening don't work well together.

It is a proven fact that these parents who are more concerned with their children's education start to think about moving into school districts that have higher scholastic scores about the time the school year is about to end giving them the entire summer to find a new house to live in where they want to live. As an investor I needed to buy the houses for these families in March and April to give me time to fix them and get them ready for these families to move into as soon as the school year ends. From my years of experience repairing houses I know for a fact that to have a house ready to sell to a family who can qualify for a loan takes approximately 4 months from the day I buy the house until the day I go to closing to sell the house. If I had a family who wanted to rent my house I knew it would take approximately 3 months from the day I buy it until I could move a qualified tenant into my house. I've done too many houses over the years to know my time-frames are pretty close to reality.

The houses you buy must be affordable for the buyer or the renter and provided

I bought the properties at the right price or with good terms I could sell or rent and make the deal affordable for the buyer or the renter and still make a very good monthly cash-flow.

This is an excellent strategy for any investor looking for a specific type of buyer or renter where you can buy houses in good area's where you will have many buyers who want to live in good areas. Just remember, start looking in the spring so you will have as many houses ready to sell during the summer months before the new school year starts.

Happy Investing,

Larry ☀

*Comment on this article online at <http://tampareia.com/?p=2328>*

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Larry Harbolt is the nation's leading creative Seller Financing expert as well as a popular national real estate speaker and teacher whose time-tested strategies and nuts and bolts teaching style has helped thousands of aspiring real estate entrepreneurs realize their financial dreams with little or no money and without the need for credit. Larry has been successful creatively buying and selling real estate for over 30 years and has written numerous popular articles and real estate courses. Larry also has been running a meetup group in St Petersburg, FL for real estate investors for over 13 years.

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QUICK FLIP FOR FAST CASH

# Real Estate Investor Daily Success Activities

BY MATT LARSEN



My article this month WAS going to be about “A Day in the Life of a Full Time Wholesaler”, but after thinking out the article in my head it came down to productivity, focus, goals, and time management – which are all interrelated. I also thought that these things can be applied to any area of real estate investing, not just Wholesaling.

No matter if you are full time or part time, you still need to be very cognizant of what activities are getting you closer to your goals – whether it’s doing wholesale deals or any type of real estate investing (finding seller finance deals, finding good buy and holds, finding good fix n flips, finding buyers, finding private lenders, building your team, etc).

This article will be more focused on the “Daily Success Activities” of a Wholesaler, but can be applied to most types of real estate investing (plus I think everyone should be doing some wholesaling in their RE business). So like I said, no matter if you are full-time or part-time in real estate investing, you need to have goals, and you need to focus on the activities that will move you closer to those goals. As a wholesaler, your goals are typically to close deals (flip houses and/or contracts for cash). You determine how many deals you want to have done by the end of the year or how much money you want to have made from this. That’s an example of a goal you could have – now how do we get there?

## Here Are Examples of Daily Success Activities

- **Review your goals:** do this once a day
- **Education:** try to do 30 minutes of education a day: Podcast, Audio Book,

Video, REIA Meeting, Read articles, etc – don’t get bogged down by this( don’t want information overload or “paralysis of analysis”)

- **Marketing:** one of the most important activities – got to have leads coming in: driving for dollars, writing yellow letters, posting Craigslist ads, calling Craigslist ads, building a website to capture leads, contacting buyers, putting out bandit signs or flyers, working on a direct mail campaigns, etc.
- **Networking:** You always want to be building your network – this is a people business. REIA Meetings are great. Meet other investors, realtors, contractors, title people, property management, buyers, lenders – anyone that can help you in your business
- **Talking to Sellers:** ranks very high on the success activities, the more sellers you talk to, the more deals you will get
- **Analyzing Deals:** the better you get at this, the less time you will need to spend, but will always be a part of your day. Make sure you are getting good deals.
- **Face to Face appointments with Sellers:** normally an important step (can be done over the phone if they are not local). Viewing/Inspecting the properties normally necessary
- **Making Offers to Sellers:** Can’t close any deals if you don’t make any offers – the more offers you make the more deals you will get
- **Closing Deals:** this is where you make Money( YEAY!). Usually includes advertising a property, finding a buyer,

open Escrow, Closing with Title Company or Attorney

These activities are fairly universal to anyone that wants to be successful in real estate investing. You will want to track these activities on a daily basis to ensure you are moving towards your goals. If you aren’t getting the results you want – just increase those activities. Pretty simple right? These things are all easy to do. But they are also easy not to do aren’t they? So track and measure them – things that get measured, get done.

We have a Real Estate Investor Daily Success Sheet that we provide to those who sign up for our FREE Fast Cash Crash Course on our website. We also include a video to show you how to use the sheet on a daily basis and what activities to focus on – there is a scoring system (which makes it fun right?). So go check it out and at least stick to these daily success activities that I’ve mentioned above, and you will be on the right track. Best of luck to you and feel free to contact us anytime for help in your real estate investing business. ☀

*Comment on this article online at <http://tampareia.com/?p=2341>*

**Matt Larsen**

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Matt Larsen started buying and selling real estate in October 2012. In the last few months, he and his wife Courtney have done over 25 wholesale deals with no prior real estate investing experience, very little cash and none of their own credit. Now they are both full time real estate investors, work on their own schedule and report only to each other.



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THE MILLIONAIRE MAKER

# 7 Deadly Mistakes You Can Avoid – Part 1

BY RON LEGRAND



Over the last 23+ years, I've known many investors and entrepreneurs. I've seen every possible scenario, from overnight success to plodding, sit-on-your-butt-and-do-nothing failure. I've known people who would get off to a great start, and then fade away, and some who would piddle around and never seem to get anywhere. I've known those who made a very successful living and even a few who became super wealthy.

Is there a magic formula for success? I wish I could tell you there was. It could have saved me a whole lot of headaches over the years. And having the copyright on that formula would have made me an awful lot of money. Unfortunately, there's no more magic in being successful than there is in anything else worthwhile in life.

However, from years of experiencing my own successes and failures, as well as witnessing those of others, I have identified a few mistakes that can short-circuit an entrepreneur's rise to fortune. I've compiled a list of the most common roadblocks you'll face on the road to becoming a successful real estate entrepreneur.

Now, you may be one of the fortunate few, and never find yourself faced with any of these problems, and that's great. More likely, you'll recognize parallels in your own situation in what I'm about to discuss. My goal here is to put you in a position where you can identify these pitfalls. Then, when you encounter them (and you will), you'll be armed with the ability to direct yourself around them and get back on track . . . *immediately*. You won't have to worry about these things hindering you from achieving your goals. So, let's dive in and go down the list.

1. **Lack of focus.** I define focus as concentrating only on the work you must do to succeed in your business, avoiding all distractions and not getting side-tracked by every "great idea" that pops up. It's not easy. The world we live in today is filled with things that beg for our attention. We live in what's being called the "Information Age", and that's great except all this bombardment of information makes it hard for most of us to sift through the junk and come up with the good stuff. That's why most of us have a problem staying focused – even when we're trying to con-

centrate on something we know will make us wealthy. There are a million ways to make a million bucks and every day a new avenue for riches is presented to us. But I've learned through trial and error (lots of error) that the only way to make something work is to filter out everything else and stick with what I know works.

I get frustrated when I see people with tremendous potential for this business get off track with a so-called "get-rich quick" scheme (and there are a lot of them – just watch a little late-night television). If you dabble in one business, jump to another then try something else completely different, you're not likely to be successful at any of it. Focus takes work, determination and discipline. Sometimes it hurts. Like when you have to say no to your family so you can go out and make them five or ten thousand dollars when you could be watching Seinfeld re-runs at home. Believe me, when your increased income starts showing up in trips to Disney World, new clothes, cars, etc., your spouse and kids won't have a problem with it.

**Join Us At** **Larry Harbolt's Weekly Real Estate Investor Meetup**  
**Hibachi Buffet** **Every Monday at 7:00pm**  
**7610 49th St N, Pinellas Park, FL**

◀ 2. Getting into the rental business before your cash-flow needs are met. Boy, did I ever get tangled up in this one. When I first got started with real estate, I decided to buy all the rental property I could. I figured with a lot of tenants in a lot of houses, the cash would just fall into my lap every month, right

Wrong. It was the biggest single mistake I made for a very simple reason – I just wasn't ready. Like yours truly, many beginning real estate investors get into the rental business because they think it's some kind of quick path to wealth. But it's not. It's slow and long-term. Soon after I built my "rental empire" back in 1982, I discovered that my daily cash flow needs were not being met. I had a huge amount of capital tied up in equity and a thin stream of income. And I had a family to feed

Don't get me wrong, I've got nothing against rental property as an investment. I'll probably have them until the day I die. However, if you don't have a cash cushion built up, you'd better get really good at buying properties dirt cheap. But even when you do, you'll discover a million ways to spend down your cash flow.

Busted toilets, leaky roofs, paint, carpet, yada-yada-yada, it all eats great big holes in your income stream. Even if you do have enough ready cash to get into the rental game, you need to know what you're doing. For instance, do you know about "professional tenants" who make a living "getting over" on landlords? These creeps know the landlord tenant code and eviction laws inside out

and they can make your life a living hell before you finally get them out of your house. If you want to become a professional landlord, you'd better understand how the game is played and get the education necessary to deal with all the potential problems.

Bottom line, my advice is this: Make some fast cash by quick-turning a few houses before you get yourself mired down with rentals. Get into some low risk, high-return deals before you start piling up equity and dealing with tenants. Then, when you do become a "Super Landlord," your chances of retiring on your rental income will be much better.

Well, I see I've ran out of space, so I'll continue this list of roadblocks in your next issue. Don't miss it. I'm just gettin' warmed up. ☀

*Comment on this article online at <http://tampareia.com/?p=2332>*

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# Be Valuable

BY BILL HAM



Of all the creative financing techniques I use to build my business, the one that made me the most money and will make you the most money is the art of being valuable. Creative financing is one of the fastest ways to get started in the real estate business. This can include things such as seller financing or a master lease option. No matter what tactics you use, it always comes back to creating value for your buyers.

The first thing you want to do when you are getting into business is to decide what it is you bring to the table. What things do you have that others will value? Once you figure out where your worth is then you must decide how you will trade that worth for what you want. In most cases you are trying to trade your value for entry into a real estate deal but remember, the real estate business is more than just closing a deal. There is partnerships, private money, experience etc. All of these things have value and you will want to focus on gaining as many of these skills as you can.

So the idea here is to be as valuable as you can to sellers and partners. This leads to doing more business and to getting started faster in the real estate game.

Now let's focus on things of value that you might bring to the table.

- **Education-** an education in real estate is one of the most valuable things that you can trade. Once you have an education in the business you can trade that to partners who may have cash but don't know how to invest in real estate.

- **Experience-** once you have done a few deals, then create a resume or credibility kit for yourself. This will help you network with confidence.
- **Know your market-** expert knowledge of a market is highly valuable and free to get. Spend some time learning your market. When investors come to your area you will be able to partner with them based on your market knowledge.
- **Key relationships-** build relationships with the top agents, brokers and sellers in your area. These relationships are gold!
- These are just some areas that you should focus on to become more valuable. There are obviously too many to list here but you get the idea. Gather the skills that make you valuable and then trade those skills or "sweat equity" for the access to deals and partners that will ultimately make you a highly successful real estate investor. That's how I did it!! ☀

*Comment on this article online at <http://tampareia.com/?p=2311>*

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**Bill Ham** has been in real estate for 8 years and has created a portfolio of nearly 400 units in Macon, GA using creative and seller financing.

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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
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## Tampa REIA Main Meeting

### 2nd Thursday of Each Month

**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>

### 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://larrysmeetup.tampareia.com>

### Every Wednesday (Except Major Holidays)

**Sarasota REIA Weekly Meeting**  
**12:00pm – 1:30pm**  
 Oriental Buffet  
 4458 Bee Ridge Rd, Sarasota, FL  
 Leader: Jim Willig – 941-927-0040  
<http://sarasotareia.com>

### Every Thursday (Except Major Holidays)

**Creative Real Estate Exchangers Meeting**  
**9:00am - 11:00am**  
 Denny's Restaurant  
 4999 34th St N, Saint Petersburg, FL  
 Leader: Wayne Arnold  
<http://cree.tampareia.com>

### 1st Thursday of the Month Sarasota REIA Monthly Meeting

**7:00pm – 9:00pm**  
 Bank of America  
 1237 Old Stickney Point Rd. Sarasota, FL  
 Leader: Jim Willig – 941-927-0040  
<http://sarasotareia.com>

### 3rd Thursday of Each Month Beach REIA

**6:00pm - 9:00pm**  
 Gators Cafe & Saloon  
 12754 Kingfish Dr, Treasure Island, FL  
 Leaders: Matt & Courtney Larsen  
 (813) 838-0171  
<http://beachreia.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

**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

## JULY 2013

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
30	1 <b>Larry Harbolt's Weekly REI Meetup</b> (Pinellas Park) 7:00pm – 9:00pm	2	3 <b>Sarasota REIA Weekly Meeting</b> (Sarasota) 12:00pm – 1:30pm	4 <b>HAPPY 4<sup>TH</sup> OF JULY</b>	5	6
7	8 <b>Larry Harbolt's Weekly REI Meetup</b> (Pinellas Park) 7:00pm – 9:00pm	9	10 <b>Sarasota REIA Weekly Meeting</b> (Sarasota) 12:00pm – 1:30pm	11 <b>Creative Real Estate Exchangers Meeting</b> (St Pete) 9:00am - 11:00am <b>TAMPA REIA MAIN MEETING WITH RUSS HINER ON WHOLESALING</b> 6:00pm – 9:00pm <b>Late Nite Networking at Whiskey Joe's</b> 9:30pm – Late	12	13 <b>WHOLESALING 101 WORKSHOP WITH RUSS HINER</b> Tampa, FL 9:00am - 5:00pm <b>Networking on the Beach at Whiskey Joe's</b> 5:30pm - Late 
14	15 <b>Larry Harbolt's Weekly REI Meetup</b> (Pinellas Park) 7:00pm – 9:00pm	16	17 <b>Sarasota REIA Weekly Meeting</b> (Sarasota) 12:00pm – 1:30pm	18 <b>Creative Real Estate Exchangers Meeting</b> (St Pete) 9:00am - 11:00am <b>IRC Main Meeting</b> (Winter Park /Orlando) 6:00pm – 9:00pm <b>BEACH REIA</b> (St. Pete) 6:00pm – 9:00pm	19	20
21	22 <b>Larry Harbolt's Weekly REI Meetup</b> (Pinellas Park) 7:00pm – 9:00pm	23	24 <b>Sarasota REIA Weekly Meeting</b> (Sarasota) 12:00pm – 1:30pm	25 <b>Creative Real Estate Exchangers Meeting</b> (St Pete) 9:00am - 11:00am <b>North Port Investors Meeting</b> 11:30am – 1:30pm	26	27
28	29 <b>Larry Harbolt's Weekly REI Meetup</b> (Pinellas Park) 7:00pm – 9:00pm	30	31 <b>Sarasota REIA Weekly Meeting</b> (Sarasota) 12:00pm – 1:30pm	1 <b>Creative Real Estate Exchangers Meeting</b> (St Pete) 9:00am - 11:00am	2	3 