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#PROFIT

This Meeting Marks Our Two Year Anniversary!
Come join us on July 10th!

Is Exchanging Really That Easy?

BY JONATHAN HENRICH

This is my first time writing for Dustin's newsletter, and I'm very excited to have the opportunity.

Wayne Arnold and Peter Fortunato started an exchange meeting in St. Petersburg, Florida, about fourteen years ago. I have had the honor of working closely with them both over the past 2 years and I am now attempting to get the concepts and ideas from this meeting out into more people's hands, and I believe that the idea of exchanging is more vital at this moment in history than it has been before. It is a harsh business environment out there and as entrepreneurs we need to adapt, learn, and persevere using new ideas and tools to ensure our success.

From what I have heard, exchanging has been viewed as an advanced theory or for advanced investors only; yet being an uneducated blue-collar Joe from Philadelphia I somehow managed to make a few deals at our Thursday morning exchange meeting. I can tell you it's advanced, but not insurmountable. Just as when we were kids driving seemed daunting and scary at first and we watched others in awe, you just have to learn the rules of the road. Driving is now second nature—you don't even have to think anymore, you just drive. Many people come to our exchange meeting and leave confused. Believe me, I understand. I went to that meeting every week for a year straight until it finally

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We are very excited to announce that Peter Fortunato, Wayne Arnold and Jonathan Henrich will be our special guest speakers this month at Tampa REIA on Thursday, July 10th where they will be teaching us all about "Creative Real Estate Exchanging". See pages 2 & 3 or <http://tampareia.com> for more information.

MAIN MEETING

Thursday, July 10th
6:00pm – 9:00pm

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

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Main Monthly Meeting

July 10th, 2014 @ 6pm

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

Creative Real Estate Exchanging

With Peter Fortunato, Wayne Arnold & Jonathan Henrich

Tampa REIA is very excited to announce that **Peter Fortunato, Wayne Arnold** and **Jonathan Henrich** will be our special guest speakers this month on **Thursday, July 10th** at **6PM** at the **Doubletree Suites Tampa Bay** located at **3050 North Rocky Point Dr West** in **Tampa, FL** where they will be teaching us all about **"Creative Real Estate Exchanging"**.

"Exchanging" in its simplest form, is the exchange of goods and services for other goods and services. "Creative Real Estate Exchanging" is the goods, services and all types of currency for real estate. Even though exchanging is perceived as an advanced investing strategy and may seem confusing to the novice, it can be simplified and made understandable by the right instructors.

Peter, Wayne & Jonathan would love to teach you how to exchange successfully. And in case you didn't know, they all run the Creative Real Estate Exchangers (CREE) that meets every Thursday morning in St. Pete. CREE is a group of investors who get together weekly to exchange ideas and inventory including real estate, cash, paper, vehicles and all kinds of stuff in order to make deals happen. Their goal is to create an environment where investors of all skill levels can come and see how deals are put together or be a part of a transaction.

On Thursday Evening, Peter, Wayne and Jonathan are going to teach you all about Exchanging. You will learn...

- The ins and outs of how to put a transaction together
- How anyone can exchange anytime or anywhere whether you know it or not
- The difference between a "haver", a "don't want", and a "catalyst"
- How to use other people's currency to make deals
- How to start with no money
- How to improve your deal structuring skills
- How to buy real estate with currency other than cash
- How to remove limitations from your thinking
- Learn to identify opportunity when you see it
- And much, much more!

So please come out and join us at Tampa REIA to learn all about "Creative Real Estate Exchanging". In fact, we have 3 different ways you can learn more about Exchanging.

1. **July 10 @ 9:00 AM:**
Creative Real Estate Exchangers Group
2. **July 10 @ 6:00 PM:**
Tampa REIA Main Meeting on Creative Real Estate Exchanging
3. **July 12 @ 9:00 AM:**
Creative Real Estate Exchanging Workshop

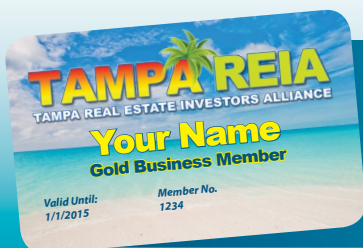


Creative Real Estate Exchanging

MEETING AGENDA*

- 9:00 am: Creative Real Estate Exchangers meeting in St Pete
- 6:00 pm: Tampa REIA in Tampa - Meet & Greet, Networking
- 6:15 pm: Introductions, Haves & Wants, Announcements
- 7:30 pm: Creative Real Estate Exchanging with Peter Fortunato, Wayne Arnold & Jonathan Henrich
- 9:30 pm: Late Nite Networking at Whiskey Joes

*Please Note: Meeting agenda is subject to change.



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Learn How to Accelerate Your Investing with Creative Exchanging Concepts

A Full Day Workshop with **Wayne Arnold and Jonathan Henrich**

Saturday, July 12, 2014 from 8:30 AM to 5:00 PM

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

Wayne Arnold is one of the area's leading experts in many different areas of real estate investing. Wayne knows the ins and outs of the real estate business better than most. He has done everything from wholesaling to paper deals, to seller financing, to warehouses and self-storage space. Many times his deals are done with creative financing strategies using currencies other than cash to fund his deals.

Jonathan Henrich is a newer investor with a fresh, new perspective on the real estate business and has spent much of his time studying how the professionals do business and he is passionate about sharing this information with others. Jonathan, like many investors, started with nothing and faced many obstacles in his early investing career. He has learned to identify opportunity using the ideas, concepts and strategies that legends like Peter Fortunato, Wayne Arnold, Larry Harbolt and others are teaching and doing in their own investing businesses. Jonathan is well versed in personal development and shares a unique philosophy on real estate investing.

At the workshop, Wayne and Jonathan will teach you...

- What is exchanging
- The fundamentals of exchanging

- How you can benefit from exchanging
- Using multiple currencies to complete transactions
- Learn to create value from perceived "junk"
- How to buy real estate using currencies other than cash
- How to profit by being a catalyst in a deal
- How to identify "don't wanters", "takers", "catalysts", and "lenders"
- How to identify different opportunities
- How to position yourself for profits
- How to remove your own perceived barriers to your success
- Learn to increase your own perceived personal value
- All this and much, much more!

Wayne and Jonathan both know what it's like to be broke and to be forced to create opportunity through creative thinking and taking strategic action. Come join us on Saturday to learn new ideas and get a new outlook on your investing business and on your life. Come learn how to cultivate personal freedom strategies for you and your loved ones.

To Register for the Seminar, please visit <http://Exchanging.TampaREIA.com>

2-for-1 Special - Tampa REIA Members can bring a spouse, adult child or parent at no extra charge!



*PLEASE NOTE: Tampa REIA Gold & Silver Members can bring a spouse, adult child or parent at no extra charge. Non-Members who join Tampa REIA between July 1st - 10th can attend this full day seminar for FREE and bring a qualified guest. Tampa REIA Members who renew their membership between July 1st - 10th for an additional year can attend for FREE as well. When joining or renewing your membership, please let us know if you want to attend this event at no additional charge.

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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◀ continued from page 1

dawned on me what was going on. The majority of that year was spent thinking and asking questions. Most of the time I was thinking that I had nothing to offer, and no one wanted anything that I had. I had no money or any skills...I felt kind of useless. It took going to all of Pete's seminars and working with Wayne and studying under the legends and then applying the knowledge at the meeting.

I want to share a story with you that may help you understand exchanging. Once we remove the perceived limitations on exchanging then it will become much clearer on how it is done. The following is based on true events.

I remember in early elementary school, I think it was like second grade, that Jimmy, one of the boys I used to eat lunch with in the cafeteria, used to have shark bite fruit snacks made by Betty Crocker and boy did those look good—and I used to look on at his enjoyment every time he opened them. I used to get the generic, America's Choice store brand fruit snacks. One day I decided I was sick of the generic brand and told myself, "I want those shark fruit snacks." So I approached Jimmy and said, "Hey, I'll

trade you my fruit snacks for your shark fruit snacks." The other kids snickered and Jimmy said, "That's stupid. Why would I give up these for yours? Mine are better." I was a little embarrassed, but then I remembered I had a cheese stick that day as well, so I countered, "If I throw in this cheese stick and my fruit snacks for your shark fruit snacks do we have a deal?" He paused and looked at the items for a second. The group was quiet, eagerly waiting for Jimmy's response; then he looked up at me with a smirk and said, "You've got a deal." The other kids seemed confused. It became obvious that Jimmy had taken the deal because he got more, but the others then said to me, "Jon, are you stupid?! Why would you give up all your snacks for those fruit snacks?" I replied, "Because I wanted them more than what I have; I don't feel like a cheese stick and my fruit snacks today." For the remainder of lunch, Jimmy fattened his belly with his new snacks, enjoying his cheese stick and some fruit snacks while I enjoyed my modest portion of "Great White Betty Crocker Shark Bite Fruit Snacks." Oh yeah! Finally living it up! These were like the Ferrari of fruit snacks.

In sixth grade more exchanging happened. My friend Bill asked me if I wanted to come help work the snack shack at the local little league games where we played baseball. I said, "Well, what do I have to do?" He replied, "Not much. Just collect money from customers and give them change. There's a cash register so you won't get stuck with the math." He then said, "I'll trade you 20 bucks for three hours of your time." I thought, "Wow, 20 bucks, I could buy a new baseball glove with that," so I agreed. I exchanged three hours of my time and I got 20 bucks. Later that day when I was done with the rush crowd and my three hours, Bill and his dad stayed to finish up and I walked to the local shopping center to the sporting goods store. I was out looking for a new baseball glove. I went to the store and found a glove I liked, a nice leather catcher's mitt. I carried it to the counter and ignoring the price I said to the cashier, "I'll trade you my 20 dollar bill for this catcher's mitt." He looked at me and said, "Kid, the mitt's \$19.99. Don't you know what taxes are!?" I shook my head and put the mitt on the counter. He said, "There's the tax so it will be more than 20 bucks."

I said, "Well this is all I can offer you." We both stood there staring at each other for what seemed an eternity, then when I thought he was going to chase me out with a broom, he aggressively hit the sale button on the cash register. The noise, although startling, made me smile. He shook his head and smiled then said, "You got a deal, kid. Get outta here." So I ran back to the snack shack to see my friend Bill to have a catch with my new mitt. I was eager to show him my new glove. But when I got there he looked at me, then at the glove, and he had a disappointed look on his face. I responded, "What's wrong?" He said, "I didn't know you were looking to buy a catcher's mitt." I said yeah I was, and he said, "I have this extra one my dad bought me last year; it's brand-new. You could have bought mine instead." Bill's dad was locking up the snack shack and couldn't help but overhear our conversation. He looked and said, "That's a nice catcher's mitt, Jon." I said thank you. He said, "I bought Bill one just like it last year but he decided to start pitching and had no use for it." I smiled and nodded, not sure where the conversation was headed. He continued, "You made 20 bucks today, right?"—I nodded—"and you went out and bought that mitt?" I nodded again. He looked at Bill and asked, "Bill, you don't want the catcher's mitt anymore, right?" Bill shook his head no. Bill's dad then said, "You guys could have just traded the glove for your three hours of work." Bill and I kind of looked at each other, dumbfounded. I said I hadn't known he had the extra mitt and Bill said he hadn't known I wanted one. At that moment a ball from some nearby kids playing a scrimmage rolled toward us, and the kids shouted, "Hey we need two more! Bill and I quickly ignored Bill's dad's advice about anything useful for our financial future and ran off to join the game...as is to be expected at that age.

Though it seems easy to put a monetary value on things or give them perceived value, as these stories show in reality the value is subjective to the parties involved. Pete Fortunato teaches us that in his classes: "Value is Subjective. Don't worry about what the other person wants." I learned this point one day in our exchange meeting.

One day I rolled into the meeting, tired and groggy with ordering a cup of coffee ▶



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◀ my first priority. I hadn't really spoken up for about a year as I mentioned earlier and that day was going to mark the end of my silence. That day Wayne and Pete were up front; Wayne had to take a phone call and tossed the pen to Pete to write up any new offers. Pete looked around the room and said, "Is there anyone out there who sees something on the board they want more than something they have?" After two hours of hesitation and putting my own ideas down in my head over and over, telling myself, "No one will want this; I'll look stupid if I present this," I sucked it up and said, "Yeah, I have a box full of Nutrisystem (the meal plan) that I would trade." Wayne chimed in, "What do you want to trade for it?" In a panic I blurted, "I don't know. I'm just putting it up." He said okay and Pete wrote it on the board. I felt so stupid. Who would want Nutrisystem? I knew I shouldn't have put that up there. Then someone in the room said, "I'll give you a guitar for that Nutristystem." I was shocked. When I asked them why they would do that, the person replied, "Well, I don't want the guitar and I think the Nutrisystem might help me lose a few pounds." I got so excited and thought to myself that it was a good deal. I can play the guitar. Then another investor chimed in: "I'll give you 1500 in barter credits that are owed to me for that guitar—you just

have to call the guy and collect them." I thought, wow, yeah I can do that. I like the sound of 1500. We made a deal, I got the barter credits, and have since become very good friends with these investors.

A few months after this particular deal, my friends John and Jay invited me to look at their art shop. I went and traded the 1500 in barter credits for a meteorite that I then gave to my brother as a Christmas present. My brother had dreams of being an astronaut and I thought he would really like the gift. And I was right.

I thought that that deal was a good example of how value is subjective and how we trick ourselves into thinking that another person won't want what we have to offer. You know the old saying, "One man's trash is another man's treasure." Oftentimes Pete would remind me, after nagging him with 1000 questions—I think a cattle prong may have been more effective at that point because I still struggle with the idea—that you offer what works for you not what you think works for the other person. Don't try and get inside their head. We can actually apply this to our daily lives, if we look deeper into what we have to offer the world. Beauty is in the eye of the beholder, value is subjective; don't discount yourself based on your own men-

tal belief systems from your past experiences. The value you place on yourself is subjective to your own perception of yourself; in the same way, we put values on material items.

Tune in next month for some more case studies of transactions as a result of the meeting. ☀

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Jonathan Henrich has been investing part time since 2009 and full time since 2011. He is active in wholesaling, rehabbing, paper, and exchanging. Jonathan currently leads the Creative Real Estate Exchangers Meeting Thursday mornings with Wayne Arnold and Peter Fortunato.

Creative Real Estate Exchangers

We Create Deals!



Group led by Wayne Arnold, Jonathan Henrich & Peter Fortunato
Every Thursday (Except Major Holidays) • 9:00am - 11:00am
Denny's Restaurant, 4999 34th St N, Saint Petersburg, FL
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How to Fight a Foreclosure and Win

BY BOB MASSEY



Over the last two years I have covered in great detail the Securitization Swindle the banks have been perpetrating for over a decade. The banks were successful because they created such a tangled web that it was nearly impossible for everyday people, lawyers, and judges to understand what was happening. For years homeowners just couldn't catch a victory in court, but things have been changing... Courts across the country have started to see the light and rule in the homeowner's favor. In this month's article I'm going to explain how an ordinary homeowner can stand up to the banks and win.

The first step is to find an attorney who truly understands securitization. This was a process that was specifically designed to confuse intelligent people and convince them nothing fishy was happening. You can't expect just any attorney with an ad in the yellow pages to understand the process well enough to convince a judge that you were wronged. You must find an attorney who can convince a judge that the transaction laid out in the mortgage paperwork never happened. The lender never loaned a dime of their money to the homeowner.

In a securitized loan, the money for the loan was provided by an unrelated third party who was never named on the note. The bank got this money from investors who believed they were buying into trusts that funded mortgages. Instead of creating these trusts, the bank pocketed the money and used some of it to fund mortgages in its own name. The bank then covered up its

tracks by fabricating a series of sham transactions it called "proprietary trading."

In any law suit one party must prove that they have been harmed or damaged. Otherwise, there are no grounds for the suit. The best thing for your attorney to do is to force the lender to prove that they have been damaged. That is done in discovery by requesting copies of the lender's books showing that the check or wire actually came from them. Also, request a copy of the receipt for the wire. The "lender" will not come up with either document. If you can find a judge who will allow this line of questioning you will be on your way to a negotiated settlement in which you will end up with a significant reduction of the mortgage balance and a significant reduction in the interest rate. In return, you will be sworn to absolute secrecy.

Again, the transaction described in the loan paperwork was not the transaction that took place. By showing this to be the case, you show that the mortgage was never owned by the party claiming the authority to foreclose, and that the note does not identify the actual lender or the terms of repayment. This would negate the enforcement of the mortgage. The only way the foreclosing bank can disprove this would be to show the money trail from origination up to now and show that it matches the terms laid out in the closing paperwork, which would be impossible.

The fact that the courts are finally wising up to the games the banks played is creat-

ing a massive opportunity for real estate investors. If you know of anyone with a defaulted note, you need to get in contact with my office immediately at (706)-485-0162. I have spent the last two years building up a team of experienced attorneys and fraud examiners/forensic auditors who specialize in exposing fraud committed in the mortgage process and using that fraud as leverage to negotiate the sale of notes.

We have a huge opportunity to help homeowners and do some great deals with multiple exit strategies. We finally have the leverage we need to get the banks negotiating on our terms. It doesn't even matter if the homeowner has already been foreclosed on, we might be able to help. ☀

Comment on this article online at <http://tampareia.com/?p=4351>

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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 process.

Join Us At

**Larry Harbolt's Weekly
Real Estate Investor Meetup**

Every Monday at 7:00pm

Hibachi Buffet, 7610 49th St N, Pinellas Park, FL





Got Private Money?

BY BILL HAM



Private money is the holy grail of the real estate business today and the art of raising it can make or break your business. One of the biggest mistakes that I see new investors make is that they wait until they have a good deal to start raising private money. Most people think that all they need to do is find a good deal and the money will just show up. If you have a good deal you may get lucky and be able to quickly find private equity, but “luck” is not a solid business practice.

First rule of private money is you must always be looking for it. Once you have a deal it's far too late to start raising money. Planning for funding is one of the biggest areas that you need to consistently be working on. People invest in you first and the deal second.

Networking is the backbone to raising private capital. Relationships are the key to networking so in short relationships = Money. You must always be building relationships if you want to be good at raising private money for your deals. Relationships can take time to find and form so time is of the essence. Get started now! Don't wait until you have a deal. If you are intimidated about speaking to potential investors about doing business with you then that is a sign that you don't have your real estate education in place as well as you should have. If you know your business, it's not hard to talk about it. If you're nervous then keep studying until that nervousness gets replaced with an excitement to talk about what you are trying to do. It will happen.

Go where the money is. One exercise I suggest is to write down all of the places that high net worth people congregate in your area. Next is to see if you can get yourself into those rooms.

Try country clubs, business events, and social clubs. Make sure you are a fit for the environment because if you are not, networking will be difficult.

When I first got into real estate I was 27 years old. One of my first networking attempts was at a luncheon at a local Rotary club. I live in Georgia and I was told that the money was in the Rotary club so I stopped by for the new member lunch. I was the youngest person in the room by 30 years! Needless to say I didn't do much networking... they made me sit at the kids table. This is what I mean by make sure you fit into the environment.

Next money raising tip I have is to approach all new relationships with friendship first. When you meet a new potential money contact, it's ok to discuss business but offer them friendship first. Many times I have met a new person and tried to become friends first and the person didn't respond well to me. Later on they find out I am capable of helping them in their business and then they are all too quick to be my friend. This doesn't make me trust them because now I know that our relationship will only be about the money or help I can bring them and if that runs out...so will our relationship. People invest in you first, then your deal, so spend the time to invest in them first. Build the friendship and then see if they can help you by investing money into your deals.

Your net worth is equal to your network. If you have friends in the right places then money will not be that hard to find and it will be there for many future deals. Having good financial relationships is not only a good idea, its good business.

Follow up is the last key to raising private cash. Keeping in touch and consistent contact with new money partners (friends) is the key to having money available to you when you need it. Making new contacts and finding deals rarely happens at the same time. You need to not only meet new contacts but follow up with them on a regular or semi-regular basis. I suggest creating a data base of people that you need to stay in touch with and reach out to them and let them know where you are in finding deals. This way you keep the relationship current and when you do find a deal, you have created a pool of potential investors. Stay in contact to get a great return on your investment.

Remember: great deals don't attract money; great relationships with great deals attract money. ☀

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

Doing a Subject-to Deal?

BY BILL COOK



In last month's column, we outlined a Subject-to Deal. This month let's look at this advanced deal-structuring technique in action. (NOTE: You can find last month's column here on AtlantaREIA.com).

In mid-March, we got a call from an experienced investor. He owned several single-family rental homes. He had received a call from a motivated seller, who, because of a difficult family situation, wanted his house sold in less than a week.

For years, this investor had heard me talk about Subject-to Deals. He thought this technique would be the perfect solution for this seller's problem, and called to see if I'd help him with the deal.

(Sidebar: A Subject-to Deal is when you buy someone's property, but instead of paying off their mortgage at closing, the seller leaves his mortgage in place, and you agree to make the seller's mortgage payments, on the seller's mortgage, for the seller.)

The first thing we did was meet at the seller's house to discuss the situation and to look at the property.

The seller was a really nice guy who was having some extremely tough family problems. His mortgage was current, but due to his situation, he was worried about falling behind and ruining his credit. He needed to sell his house immediately!

The house was in great condition, in a nice neighborhood, didn't need any repairs, and was move-in ready.

The problem was, the seller owed about \$90,000, but the property was only worth about \$90,000. Because there was no equity, there was no way for an investor to buy the property, then sell it, and still make a profit.

The seller had a 30-year, fixed-rate mortgage that was a few years paid. The interest rate was 3.75% with monthly payments of about \$420. The property would rent for \$900 a month. Monthly expenses (taxes, insurance, repairs, vacancies and management) would be around \$315 per month. This means the property, as a rental, would have a net cash flow of around \$170 a month from the get-go.

I explained a Subject-to Deal to the seller – including all the risks involved for both him and the buyer. When

talking to a seller, always be upfront and matter-of-fact. You'll sleep better at night – and so will he.

Because the seller could achieve his goal of getting his house sold in a couple of days, he agreed to a Subject-to Deal. We signed a purchase contract with the understanding that we had until closing day to do our due diligence in order to verify the things he told us. He agreed.

Seven days later, we were at the office of Lee Perkins, our long-time real estate attorney. Within fifteen minutes, the deal was closed. The seller got what he wanted – his house sold quickly and his mortgage payments off his back. And the buyer got what he wanted – another really nice cash flowing rental property.

Learning how to do a Subject-to Deal puts another tool in your creative deal-structuring toolbox that helps you make the impossible deals possible! ☀

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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.

THE MILLIONAIRE MAKER

Selling Houses Fast

BY RON LEGRAND



In our last several issues we covered the entire process of buying houses step-by-step. Going forward, we're going to cover the process of selling houses, but they include the same five steps, which are:

1. Locating Prospects
2. Prescreening Prospects
3. Constructing and Presenting Offers
4. Follow Up
5. Close Quickly

Fortunately today, locating prospects to buy houses from you is almost free, and, in fact, many of the things you do will be free. Here in Jacksonville, where we buy 6-12 houses per month and sell them, mostly to lease option tenant buyers, there's only a couple of things we do. The main thing is running ads online to attract buyers to call us, and obviously there's no cost to that. The only other thing we really do is put signs out in front of houses we have ready to sell and pointer signs in several places around the house to drive people to it.

The ads we run are, of course, on craigslist, and the key is to make sure they stay there and are constantly updated. You will need two to three ads per house on craigslist and rotate them; that's all done by a Virtual Assistant. There's nothing magic about the ads, but they will require some key phrases in them to get the people to call you. My favorite key phrase is "No Bank Qualifying" and my next favorite is "Lease Purchase." Don't be afraid to run "No Bank Qualifying," even if you don't intend to sell it, but only intend to lease option it. Remember, the only purpose of an ad is to get someone to call.

The key is handling that call once it's generated. There you have several options. One option is to drive them

in to you personally. That's my least favorite option because it will drive you mad in the process. You'll soon learn that all your buyers ask the same questions. These questions could easily be answered with a voicemail system which you follow up on after they leave you information. The voicemail system could be set up to give them all the information they want on the house, especially using a multi-port system like PATLive offers.

If you want to go this route, go to www.PATLive.com and see what they have to say about a multi-port voicemail system. It's very inexpensive and easy to set up. The callers simply call in and the message says, "If you're calling about the house on Southside press 1, and if you're calling about the house on the Northside press 2," and so forth, and when they get to that port it describes the house, gives them directions, and in my case, tells them where the key is hidden so they can get into the house. If you use this system, you should capture their phone number, which PATLive does for you automatically, and try to get as much information as you can from them by having them leave a message with their name and number. The downside to voicemail is somebody has to transcribe the messages and take the calls off frequently to follow up with and sometimes you can't understand what the caller said. The upside is it's very inexpensive, and it works 24 hours per day. I worked many years by simply using a voicemail system.

Another way to take the calls is a live operator. PATLive has live

operators on the floor 24 hours per day to answer the phone and never miss a call or get a busy signal. This will cost about \$150 a month for 250 minutes, which is very, very cheap. \$0.60 a minute is a small price to pay to have a live operator handle your calls. This means you will give them a short script because PATLive's job is only to collect the front end information, it's not to try to sell them the house or fill out the complete buyer's sheet. The questions we have them ask are only a few.

All you need is their name, their cell phone number, what house they're calling about, and if you want PATLive to ask, how much money they have to put down and how much they can pay per month. That's about it, which all can be done within one minute. Then they email that information to you. If you're making the calls yourself, you can put the ones with money to the top of your list and eliminate the rest. Another question you might want to add in there is "Is your credit good, fair or ugly?" By knowing this, you know your prospects, and you can limit the amount of outbound calls you have to make. ▶

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◀ If you're working with a Virtual Assistant, they will make the outbound call, give the buyer the information about the house they called on and try to collect the information to fill out the buyer's info sheet so you can put them on your buyer's list as well. The more automated you get in this process, the easier it will become for you. I'll say it again, the last thing you want to do is take inbound calls from buyers. They will destroy your attitude about the business, suck up a lot of your time, and you'll get to the point to where you don't even want to hear the phone ring any more.

Now, once you get to the point to where you're doing a few deals, hopefully a few deals a month, you very well may want to have someone on your staff or a virtual assistant, which works pretty much full time for you, answer the calls live during the day and then forward them to PATLive or a voicemail system at night. That's actually what we do here in our office in Jacksonville, and it's what most high producers do as well. They feel like they have more control over the situation, but that control comes with a cost that you might not want to bear at this point.

Some of our best calls come from the signs we put up. There's always a handmade sign in front of the house written with a magic marker that looks like a sixth grader did it. The uglier the sign, the more calls it will get as long as it is readable. You want to make sure the letters are dark and bold so they can be read from a distance, and that you don't over crowd the signs. As to what goes on the sign, don't over think it. It's nothing more than the number of bedrooms and baths, a key phrase like "No Bank Qualifying," possibly "Easy Terms," the phone number, and any amenity you want to put in like "Pool."

What drives the most calls are pointer signs put up around the property usually on the corners pointing to the house.

In other words they have arrows. On these signs are nothing but, "No Bank Qualifying", and an arrow with a phone number in the middle of it. Do not over crowd these signs or they will not get you any response. The sizes are about 12" x 24", some are 18" x 24". We have used white signs with black letters and yellow signs with black letters. Personally, I prefer black on yellow. If these signs are not put up, your calls will dwindle dramatically. If they are put up, you should be getting calls before you even get back to your home. In the beginning, you'll likely be putting these signs up, but quickly, you'll find someone else to do it for you at a very small price.

You can make them up yourself, or you can draw it out on a piece of paper the way you want it to look and any sign company can make the sign look like it was handmade. I'll impress upon you again, I hope, the uglier the sign, the more the calls. You don't need a website to sell your first house, but I will say, a website is a pretty important part of selling houses. A large percentage of our buyers today want to go to the website and take a look at the pictures before they take a trip to the house. However, I've sold many houses before websites existed and many houses after they were prominent. So don't make the mistake of believing that you can't sell a house until you have a website. That same website will be where you will capture information from your prospects to build your buyer's list.

If you use signs and online ads, you will get people calling you about the house. If you have a site built, you'll have a way to show them the house, and you will need a database of some sort to store the information you collect from your buyer's list. We use Aweber.com, while some just use a spreadsheet like Excel. If you have no interest or no knowledge of how to set any of that up, you can go

to many websites to have people do it for you for practically nothing such as fiverr.com, odesk.com, or elance.com. You'll be amazed at what they can do for such a small amount of money.

That's all there is to locating prospects and all you need to do in today's marketplace. Of course, the key is how to handle them after you locate them, so we will take that up in next month's issue. If you need more information sooner, be sure to check out **Ron's Gold Club** where I post weekly lesson videos for members and answer questions every week. ☀

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QUICK FLIP FOR FAST CASH

Don't Suck at Estimating Repairs

BY MATT LARSEN



As a Wholesaler and an Investor, my pet peeve and the pet peeve of almost all cash buyers I talk to is when they get a lead from a Wholesaler and the “repair estimations” are WAY off! You can probably relate. If you are doing this, you are killing your reputation as a legitimate Wholesaler. And your reputation is everything in this business.

This can also apply to when you are co-wholesaling or joint venturing on another Wholesaler’s deal as well. You don’t want to advertise or re-market a property when they are totally off on their repair estimate. Because then you get a bad name because you took their word for it. Time to get a bit more thorough and bit more professional guys (and gals).

An accurate repair estimate is critical in making decisions on real estate deals – especially Wholesale deals. Of course smart investors are going to do their own due diligence anyway, but you don’t want to waste people’s time by claiming a house only needs \$5K in work, when it really needs \$15K in work. It’s best to over-estimate repairs as opposed to under-estimating repairs when relaying that information to your buyers.

And YES – there are two types of repair estimates – the “Rent Ready” estimate – or the “Full Rehab to Retail Flip” estimate. Because we are either selling to Landlords – who may only need to get the place “Rent Ready”. Or we’re selling to Fix n Flippers –

who need to get the place sparkling brand new so they can resell for top dollar. If you know the place is just going to be a rental (for me that’s \$60K and under ARV) – then you can probably get away with just knowing the “Rent Ready” estimate.

“Rent Ready” – means it’s livable and marketable to renters. Functioning kitchen, bathrooms, heating and AC, no roof leaks, windows open and close, electrical and plumbing work of course, decent landscaping, and CLEAN. I’ll elaborate more in a minute.

“Full Retail Flip” Estimate – means brand new everything or close to it (under 10 years old). So if a house hasn’t been updated in say 20 years (that’s only 1994) – it probably needs new everything. New kitchen, bathrooms, roof, AC, flooring (carpet, tile, hardwood refinishing), paint, landscaping – maybe even moving walls around.

Sometimes there’s an in between as well. Like the Hedge Funds that are buying for rentals, but they will practically rehab the house to “Full Retail Flip” extremes. So you have to know who you are talking to when you are selling the properties. And you can advertise like this: “This house needs \$10K in repair to get it rent ready, or \$20K in repair to fix it up all the way for resale.”

So let’s quickly cover all of the things we need to consider when estimating our repairs (exterior 1st):

- Roof – ask the age, check for leaks, check for discoloration, sagging roof
- Gutters
- Siding/Exterior paint
- Windows – do they work? Older (bad insulation); Screens?
- Landscaping
- Pool – functioning pumps/filters
- Fencing

Interior:

- Kitchen – need new cabinets, sink, appliances (oven, dishwasher), countertops, redesign?
- Bathrooms – need new sink, toilet, countertops, cabinets, tile, vanity?
- Flooring – keep or replace existing, new carpets usually, new tile in retail rehabs
- Sheetrock/Drywall – walls and ceilings
- Plumbing – is it old copper? Any leaks?
- Electrical – update service panel (replace knob and tube to circuit breakers), new outlets
- Lighting
- Heating and AC Unit – usually best to update these

Miscellaneous – trash outs/clean outs cost money (\$500 to \$3000) for some-



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◀ one to come haul out junk that may be in the house or yard.

Other Factors – can you add a bedroom or bathroom? Can you add square footage easily? Convert a garage to another bed and bath? Articulate the potential and factor in those costs.

Once you get good at factoring in and knowing ALL THE COSTS associated with a repair/rehab estimate, you will be better positioned when you are making your offers on property as well as presenting properties to your investors. Be a PRO and get good at this. Walk thru Home Depot and see what all of this stuff costs – and factor in the labor costs as well.

I have a “Repair Estimation Spreadsheet” that I got from a hedge fund if anybody wants to see it. It will make you look a lot smarter in front of your sellers and your buyers. Just shoot me an email if you are interested. And of course go to www.HowToWholesaling.com for more helpful information on dominating your local market as a Wholesaler. ☀

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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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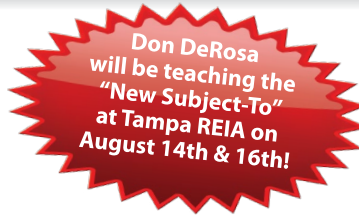


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THERE'S AN APP FOR THAT

Calling in the Home Pro

BY DON DEROSA



"There are no shortcuts to any place worth going." ~ Beverly Sills

Poor Cousin Roy. He sure loves a bargain, and he couldn't wait to show this one off to me. He just bought a property, he said, that would be perfect for a big family. It's got a sparkling pool! A gourmet kitchen! Four huge bedrooms, and three updated bathrooms!

I was skeptical, because I've seen some of Roy's "bargains" before. But, what the heck, I had some free time, so I was willing to take a look. Maybe I could be helpful.

Well, it turns out the pool wasn't exactly sparkling, unless you count the sun's reflection off the black, oily sludge at the bottom. And the bedrooms were huge only if you're a gerbil. The kitchen had all the extras, all right: a battered old garbage disposal sitting on the floor, a vintage double oven in trendy harvest gold, and – well, who really needs a faucet, anyway? And let's not talk about the bathrooms. Ever. To anyone.

Now, my readers already know that this is the kind of property I love, because I can make a ton of money on it. But it takes careful due diligence to make sure it's going to be profitable, and I was pretty sure cousin Roy didn't even know where to begin.

I asked what the renovation would cost. Roy smiled with confidence. "Exactly \$2,542.69," he said. "See, I found t his Internet article on how to renovate a kitchen for under \$500. Then, I figure around \$1,000 for wood floors. Oh, and \$542.69 to put in a new roof. I already figured out the cost of the shingles and everything! You know, I'm doing the work myself."

"Okay," I said, weakly. "What kind of roof did you decide on?"

"Green," Roy said brightly. And it just went downhill from there.

Roy was right about one thing: It is possible to estimate the cost of repairs and renovations. That's one of the things I teach in my courses and it's an essential skill for making quick decisions about which properties to buy. But those estimates have to be based on facts, not guesses. And at some point, you and your contractor will have to come up with some real numbers.

This is why I'm so happy to live in the age of the Internet, with so many great tools for investors and contractors. One of my favorites is Home Builder Pro Calcs, developed by Double Dog Studios. This app, which is available for both iOS and Android, has hundreds of calculators you can use for renovations. Putting up a roof? With just a little bit of information, you can figure out in seconds how many shingles, rolls of felt, and even how many roofing nails to buy. Need insulation? Enter your attic dimensions and the weather zone you live in, and you'll know what kind to buy, and how much. Need to figure out how tall a tree is? How powerful an HVAC system you need? This app will even tell you how long it will take to fill up that grungy swimming pool.

And it's easy to use, too, so you don't need to be a contractor to make sense of it. The calculators are organized by subject: electric, plumbing, floors, and roof, for example. In addition to calculators, Home Builder Pro has some really helpful educational guides, like a chart that explains

lumber grades, and a pretty good glossary of construction terms. It's very handy.

Now, don't get me wrong. An application like this will only help you if you're willing to put in realistic numbers. As computer gurus used to say, "garbage in, garbage out." Wishful thinking will get you nowhere. But good data and careful planning can turn a turkey of a house into an eagle.

Hopefully, even cousin Roy will understand this someday. Until then, though, I'll do my own due diligence. And I'm still not talking about those bathrooms. ☀

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



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HOW TO BE A REAL ESTATE INVESTOR



Practicing Mastery

BY RUSS HINER

Does this sound like you:

“I have spent thousands of dollars on education...I have spent time researching the properties...I have been in a coaching program...I have spent money on marketing...

So why is it I haven't done a deal?”

I challenge you to consider this: Could it be fear of taking a risk that is holding you back?

When you make a change in your life to become successful, you take a risk.

You take a risk because things might not turn out the way you think they should. Instead, I choose to think that, yes, they may not turn out the way I imagined, but *they might turn out even better.*

When I want to make a change, I look forward to it. I do it with mastery: having small wins every day. The small wins give me confidence and a sense of moving forward. The small wins can be that I did three things from my to-do list. Maybe I posted one ad or I answered one phone call or I called a new seller. These small things are mastery: mastery over your time and yourself. Mastery and consistency allow you to win.

When you practice mastery, you will find deals. And when you find deals you...

- Look at what you are buying.
- Look at the after repair value.
- Subtract profit & repairs.
- Make an offer.

And then comes the reality that you are about to embark on something risky. Remember to use the mastery you have practiced. Overcome your fear by breaking the large task of making the deal into small steps that you can do well.

Overcoming Fear

Fear: We all have it. We may fear communicating with the seller, or correctly determining the after repair value or of losing money. Slow down and remember your safety nets: have the proper escape clause in your contract, and pay attention to when that escape clause ends. This gives you zero risk.

Real estate investing is not rocket science or brain surgery. If I can do it, you can do it. Real estate investing is done primarily by being consistent, developing relationships, and being passionate about what you do. Individuals who are successful in real estate are motivated because they are making a difference in the economy, in jobs, and in the community.

Intention

As the Bible tells us, “I tell you the truth, you can say to this mountain, ‘May you be lifted up and thrown into the sea,’ and it will happen. But you must really believe it will happen and have no doubt in your heart.” Your intention, once put into action, can move that mountain. But YOU have to stay motivated. YOU have to set an intention and decide what steps you need to do to get there.

When I have an event, a dream, or a goal, I am intentional about how I achieve it. I stay focused on the steps that will lead me to this event, dream, and pleasure. Every day, I practice mastery: I look at what I need to do to achieve success. I anticipate distractions and challenges so that I am prepared to face them when they come. I ready myself to look at each event and understand how I can achieve the desired result.

Here is an example: The other day, I had a seller who wanted an all-cash transaction. The house was priced at fair market value, and the seller owed what the fair market value is. I knew this was not a deal because I could not make money on it. Therefore, no matter how much I liked the property, ▶



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◀ I knew that this deal would not advance me to my goals.

So I put mastery into effect, and I paused...

- I thought about the positive potential.
- I gave excellent customer service, but did not spend a great amount of time.
- I had a good outcome: because I slowed down, I didn't jump into a bad deal. I didn't lose money or time, and I helped someone who might help me or lead me to a deal in the future.

The Rewards

Recently, a person I was coaching gave me some incredible insight. She said, "Children are either an excuse or a reason." What She meant was that many people use their daily lives as an excuse about why they cannot do something. This superstar uses family as a motivator. She knows that earning \$30,000 in one month means working very hard. It might mean missing a football game or a television show. It might mean being away from family for more time than she anticipated.

She also knows that there are rewards... She just took her family on a trip to Disney Land, something she wouldn't have been able to do without all of her hard work.

The results of facing fear and practicing mastery above all else are worth it. Your sacrifices may allow you to take your children on a vacation or take your spouse on an intimate, romantic interlude... maybe on another hemisphere! What are your dreams? With intention and focus, you can live them.

**Now, ask yourself again,
Why is it you've not done a deal?**

Fear is something we all face because achieving success can appear overwhelming. When we are overwhelmed, we tend to forget our intentions, our goals, the rewards we want. When we are overwhelmed, we make snap decisions that might hurt us later.

This is why Mastery is essential to your success.

I would love to coach you in developing mastery.

I am looking forward to meeting you and helping you on your way to a success! ☀

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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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MARKETING MAGIC TRICKS



How To Acquire Motivated Sellers and Buyers in Any Market and Why You Should - *Part 1*

BY KATHY KENNEBROOK, THE MARKETING MAGIC LADY



One of the first things you will discover as a Real Estate Investor is that there are many motivated sellers out there just waiting to “give you” their property if you know how to find them. What I mean by this is that there are a lot of great deals to be had and big profits to be made if you are proficient at finding the truly motivated sellers. I have spent several years perfecting systems to locate all of the qualified motivated sellers I need regardless of what my real estate market is doing and regardless of what my competitors are doing.

For the many Real Estate Investors who have figured out the formula to getting the truly motivated sellers contacting them with potentially profitable deals, the problem then becomes the difficulties they encounter when trying to find enough motivated buyers for their real estate deals.

By implementing successful marketing systems Real Estate Investors are finding all the qualified motivated sellers they need, including sellers who will hold the mortgage for them or who will simply deed them the property subject to the existing mortgage, so these investors very quickly recognize that they need to acquire the resources and techniques

to locate more motivated buyers for their Real Estate Investing business.

In order to become a successful Real Estate Investor you must reach the truly motivated sellers and then amass motivated buyers for your properties so you can turn your deals quickly for the big check. This creates for you, the investor, a true sense of confidence when you are actively pursuing deals. After all that’s why you became a Real Estate Investor, right?

There are several ways to accomplish this and I am going to discuss primarily how to acquire and create a list of ready buyers for your properties once you have them under contract. The methods I am going to cover will make the whole process a lot easier and a lot more profitable for you.

One of the techniques I use to reach specific types of buyers in my market is to utilize a targeted approach to finding them, primarily by using post cards, internet ads and websites with property photos to get their attention.

I mix in with that other types of more typical marketing tools including business cards, signage, ads, and flyers which I distribute to the places you might find up and coming buyers. Since the buyers market is

changing drastically, especially in our current economy, the way we find and qualify buyers’ needs to change right along with it. I will be discussing several techniques for you to implement in this special report. You can also check out my website at www.marketingmagiclady.com for information on all the tools you need for your real estate investing business.

Today’s market is changing and today’s buyer is changing right along with it. Think about it, we have gone from the baby boomers being the primary target of real estate buyers to a new market of buyers, primarily made up of much younger and more versatile consumers who expect more for their dollar. So let’s take just a second to look at today’s typical home buyer.

Almost all own computers and cell phones. And by the same token the needs and desires of these younger buyers of today are different than they were say... ten years ago. For example, previous generations would buy a smaller home early on and then as they begin their families they would purchase a larger home as they needed it. In today’s market, today’s buyer is willing to wait a little longer and buy a larger home at the onset. Previous generations would typically have used a Realtor to find ▶

◀ their home, where as today's buyer is using the internet and referrals from friends a lot more to find the things they need, including their home. So we as Real Estate Investors need to be cognizant of this new era and adjust our marketing accordingly.

It is important to integrate a specific plan in your business to find not only motivated sellers, but motivated buyers for your properties, whether you are wholesaling, lease/optioning, holding a mortgage or retailing your properties. In this way you will be able to determine the exit strategy for any property you are buying even before you put it under contract. This is the very best way I know for you to get from the deal to the paycheck very quickly.

One technique that I use to locate motivated buyers for my real estate deals is to simply create a direct mail campaign which lets prospective buyers know that I have properties for sale with special terms. The way I prefer to contact these prospective buyers is by using post cards. They are simple to use, quick and easy to prepare and inexpensive to mail. I send these post cards to areas where I know there are a high number of multi-family units such as duplexes and apartments where people are renting. I also send them to areas where I know there are a lot of rental houses. A qualified list broker can help you with this.

One way to accomplish this is to create a zip code range mailing to areas where you know there are a large number of rental properties. Or you can simply work with qualified list brokers who can provide a listing of rental apartment complexes with individual addresses, duplexes, triplexes, and so forth for you to mail to.

In fact, some of these list companies will help you create the post cards and do the mailings for you. Make sure you are actively involved in the creation of your post card or use a post card that is already proven.

Your post card needs to have a grabber headline like "Tired of Paying Your Landlord's Mortgage" in order to be effective. It also needs to have several pertinent bullet points showing the prospective buyer why they should choose to work with you to find their dream home. I would also suggest

bright colors that stand out from the rest of their mail. Within the body of the message I also let them know specifically how to contact me to get more information and I give them choices. These can be a website, your office number or an answering service you choose to use to collect their information. In this market websites are very effective since you have a lot more room to explain your message and use photos to show properties you might have available. Plus the computer pre-screens them for you without any involvement from you or your staff.

Post Cards are an excellent source of inexpensive leads for the Real Estate Investor to implement to begin building a strong buyers list, no matter what your real estate market is doing. Once you begin to build your funnel of potential buyers, the whole deal making process becomes a lot easier and a lot more profitable. If you send these post cards out on a regular basis, building your buyers list becomes automated, and you will constantly be getting leads for potential buyers for your properties.

Another method that I have just recently begun to employ to acquire potential buyers for my properties is Craigslist. I am simply amazed at how effective this marketing tool has been for me, and it's free! You can post an ad for a specific property you have for sale including photos or you can post an ad looking for potential buyers outlaying whatever parameters you are looking for such as "Lease/Options Available" or "Owner Financing". Using Craigslist is also an amazing tool to use to find a lot of wholesale buyers for your properties. I have created a huge buyers list for my wholesale properties just from using Craigslist ads. I re-list my ad once a week using different headers in the ad to draw in new buyers and the response has been incredible. Just think about it, using the internet to find buyers is part of the new marketing era.

While we are on the subject of building a list of wholesale buyers to sell properties to, let me share a couple of other effective techniques to use to build your buyers list. You can run an ad in your local newspaper or Shoppers Guide to find wholesale buyers, or you can simply bring your deals to your local real estate club. There are almost always investors there looking for properties to buy.

Here is another easy, free technique you can use to find wholesale buyers. When you see signs as you are driving around that say "We Buy Houses" or "Investor Special" or something to that effect, call those phone numbers and create relationships with these investors. You can also check ads in the yellow pages and the newspaper for "We Buy Houses" ads and call those investors as well.

Obviously these investors are looking for good deals. Find out what types of properties they are looking for and where they are interested in buying and add them to your buyers list. Here is an important point I need to make. Find out from each investor you are working with where their funding for their deals is coming from and how quickly they can close. This is a simple pre-screening tool you can use to find out how able and how quickly they are able to close on deals. Once you have a deal you need to sell, just send out a blanket e-mail to all of them at once and let the offer making begin.

Be sure and read next month's Profit Newsletter for part two of how to find all the buyers you need for your real estate investing business. In the meantime be sure and visit my website at www.marketingmagiclady.com for the information you need on finding sellers, buyers and lenders for your real estate investing business. ☀

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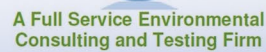
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Kathy Kennebrook is a speaker, author and has been actively investing in real estate since 1999, Kathy currently resides in Bradenton, FL and is known as the Marketing Magic Lady because she is the country's leading real estate marketing expert on finding motivated sellers using direct mail.

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FAST TRACK TO SELF-DIRECTED IRA INVESTING

A Self-Directed IRA Investor, a Realtor, or an Investor?

BY JIM HITT



Have you ever considered which of these options will bring you more money?

- Investing in real estate as a Self-Directed IRA investor
- Using your real estate knowledge to earn your living through commissions (real estate sales as a career), or
- Simply investing in real estate

The truth is that each option has its benefits though, as with any other investment, it is always good to diversify. This means that the best option would be to do "all of the above".

We have met so many realtors who depend upon their real estate commissions to make a living. While realtors and brokers have a wealth of experience in real estate and while they have the unique privilege of seeing the homes coming up for sale before they are advertised, many of them are not real estate investors.

In our last articles, we spoke to you about educating yourself about Self-Directed IRAs so that you can increase your customer base to include Self-Directed IRA investors. In this article, we are going to take it one step further and encourage you to put your real estate knowledge to work for you at a whole new level. Consider for

a moment that you can continue to collect commissions from your real estate sales and you can also use your real estate knowledge to purchase real estate.

You have options...you can buy the real estate within a Self-Directed IRA. That will mean you can save money because the profits will be tax-deferred or tax-free depending on your IRA account type. You can also choose to buy real estate outside of your IRA. Buying real estate outside your IRA will not afford you the same tax-deferred/tax-free status; however, it will allow you to generate "current income" that you can use now. You can also choose to employ both strategies, buying some of the real estate inside your Self-Directed IRA and some of it outside your IRA thus generating both income for your retirement years and current income that you can use now.

Whichever option you select, you will be able to employ the investment strategy you prefer including buy and hold, fix and flip, and much more. We want you to enjoy the maximum success possible and diversifying so that you can draw income from both your commissions and your real estate investments will certainly help you to increase your wealth.

Of course it goes without saying, that

it is important to keep it clean so that it is crystal clear that you did not unduly influence people to sell their real estate below market value so that you can benefit from it. ☀

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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.

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The Secret Weapon in Real Estate Marketing is Now... *Part 3*

BY TONY PEARL



Welcome back to part 3 of this exciting article series about Video Marketing!

Quick refresher of what was in parts 1 & 2: Everyone is online watching *videos* these days. They're using their computers, laptops, tablets, and *smartphones*. When they're looking for the information they want, you'll stand out and get the business if you can effectively attract and engage them with your videos. If you can't, good luck!

You got an example of how to use video marketing to sell houses (in part 1).

In part 2, we discussed *how to create videos, different types of videos, and what to say in your videos*. Shoot, I even gave you a couple of great script outlines & examples for you to use!

So if we're now on the same page, let's move on...

In this article, I'm going to cover the last main steps of what you need to do with your videos: **Optimize, Upload, and Promote** them. Then I'll set you free upon the world to have fun!

Uploading Your Videos

Assuming that you've done the homework & at least *have* a video or two *ready* at this point, it's now time to get your video **uploaded** to a site where anyone with internet access can actually SEE it. In case you didn't know, **UPLOADING** means taking a **FILE** that's on your computer/tablet/smartphone and transferring it to an online server/website where you (or others) can have access to it when you want.

When it comes to uploading a **VIDEO** file to the internet, there are many choices of where you can upload it. If you have your own web host or rented server space (i.e. Amazon), you can place the file there. Or you can choose to upload it to an

online video web hosting site. In fact, I bet you're already familiar with one of the most popular sites out there: **YouTube!**

Before you even say to yourself: "*This is too haaaaarrrd and complicated!*" Let me ask you something: Have you **SEEN** some of the videos on YouTube? Do you think those people who upload videos on there are rocket scientists... or people who have graduated from an Ivy League College with a degree in Computer Science? Answer: \$&! ^ NO!! There are actual **MORONS** who upload videos to YouTube every single day. The sad truth is that these are some of the most popular videos out there... so what does that say about our society?

Before I go down *that* road, I'll just say this:

Uploading Videos to YouTube is SO Easy! Here's How...

Ok, the first thing you'll need to do to upload a video to YouTube is:

Create a Google Account. If you already have Gmail, you're good to go. If not, go make one. To do this, you'll just need to go to: <http://mail.google.com> or just <http://gmail.com>

Next, just pop on over to Youtube.com and sign up for your free account there. Use your Gmail account. Once you've done that, just click on the little link at the top right that says 'Upload' (It's next to the Search Bar). Of course, you can also just go straight to: <https://www.youtube.com/upload>. **TIP:** Don't get distracted by all the bright, shiny buttons. You can play with those later.

Now, before you upload your video, it's important to do **ONE** thing to optimize it first: Change the **TITLE** of your video! What should you change the title of your video to? It depends! What **KEYWORD** would you like it to rank for? What is

your video about? In fact, before we go any further uploading your video, we might as well talk about...

Optimizing Your Videos

Ok, I know you've been asking yourself, "What the *bleep* does "Optimizing" your video mean?" So allow me to answer that deep-burning question for you: Optimizing your video means that you do all the little things that will help you get your video **SEEN** by the right people at the right time. It means that you do things like: **TITLE** your video properly. **TAG** your video, too (we'll get in to that in a second). Give your video a good **DESCRIPTION**. Throw a **LINK** or two in there. Things like that, so your video gets seen. Make sense?

For example, if you just made a video that shows off the 3 bedroom, 2 bath house you want to sell on owner financing in Norcross, GA, you might want to include those keywords in your title, tag lines, and description, right? Don't just leave these things to chance, or it's just not even worth it.

So, before you even upload your video, go ahead & change the **TITLE** of the video to reflect the best keyword. Then **UPLOAD** it by simply dragging & dropping it into that Youtube window you just opened up. As your video is uploading, go ahead & click on the **TAG** field and start throwing in as many keywords & keyword variations that you can, each one separated by a comma.

Next, go to the **DESCRIPTION** section and write a nice, long & healthy description about what your video is about. It can be up to 5,000 words (I believe), so feel free to slap in your keywords here and there. Oh, and if you have a website, you should put a link in there for your site as well. Make sure it's the full site link, including the <http://> part. Also make sure that

◀ the little dropdown menu says “Public” before you upload your video...Unless it’s a personal, “private” video that you don’t want anyone else to see for whatever reason (I’ll leave that part to you to figure out why lol).

Now, before you feel like it all has to be perfect before you do any of this stuff, I’ll just say: **KEEP CALM**. Everything is going to be all right. Even if you totally screw all this stuff up, you can always change it later! Yes! YouTube can actually be very forgiving. (thank God!)

All you’d need to do is click on the magic ‘Edit’ button and make the changes you need/want to make later.

Promoting Your Videos

Next up is how to Promote Your Videos. There’s quite a lot you can do, actually. Believe it or not, if you’ve already done what I told you to do so far, you’re a **LONG** way in the direction you need to be. That’s right, by properly **OPTIMIZING** your videos, you’ll already be promoting them quite a bit. Uploading your video to YouTube also helps, because it’s owned by Google, and if it’s done right, your video will eventually show up on the first (or second) page of Google when people search for those keywords! Cool, right? (Maybe I shouldn’t have told you that...)

You can also: Put the link to your video on your website (**HUGE!**); Pay for some YouTube ads; and paste your video link on as many related websites that you can. Those are some really basic & simple things you can do to promote your video and get you started.

Now, there are a few more secrets that I have that will really, **REALLY** blow this whole video marketing thing up like fireworks on the 4th of July! But hey, I can’t give you all my secrets in these short articles, can I? Feel free to contact me for more info if you want to learn more.

Or you can always look up more stuff... on YouTube.

All righty then! This concludes our awesome three-part article series about how to use the incredibly powerful new secret weapon in marketing: Videos!

Recapping What You’ve Learned:

You learned **WHY** videos are so important these days (people looking for information);

WHO is watching them (everyone, including your prospects);

WHERE they’re watching these videos (everywhere, including the bathroom);

WHAT they’re looking for (the information that **YOU** can provide them);

WHEN they’re watching videos (when are they **NOT?**); and...

HOW YOU can take advantage of this powerful tool to help promote your business, get more prospects & leads, and therefore, make more money (and have fun doing it).

With all that out of the way, I now feel better saying this to you:

Go out and have some fun making videos to promote yourself & your business!

See you next month!

To Your Success

Tony Pearl ☀

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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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FORECLOSURES GONE WILD

Are Investors “Flipping” Over the Gray Line?

BY KIMBERLEE FRANK



Recently I got a short sale approved on a 4 bedroom, 1 bath for \$43,800.00 and my partners and I were going to flip the property to another Investor. However, after reading the required verbiage that the loan servicer required to be written into the Deed, it made it impossible to sell the property on the same day that we purchased it. The servicer was Bank of America and the Seller was going through the HAFA program. Bank of America always places a 30 day hold on the property. In addition, item #8 on their Approval Letter states “Another buyer cannot be substituted without prior written approval of Bank of America. The buyer may not alter how he will take title. For example, a buyer may not enter into a contract to purchase a property and then amend the contract to purchase the property as Trustee for a trust or any other legal entity.” Based on that verbiage, you cannot close in the name on the approval letter and then immediately place it into a Land Trust, even though I hear people state that the Land Trust is for Asset Planning. I totally disagree with the fact that a Land Trust is used for Asset Planning, as it only covers who the beneficiaries are, and the Trustee is responsible for signing all the documents. In addition, this means you must not sell the property to anyone until 31 days have expired. There are ways around the 31 day hold; however, I only teach that Super Secret at my

Foreclosures Gone Wild Boot Camp. Check my website for the next event.

On the HAFA Short Sale Affidavit, which all parties sign including the Realtor, it states “(b) There are no agreements, understandings, contractors or offers relating to the current sale or subsequent sale of the Property that have not been disclosed.” What this means is that you cannot have a signed contract with another Buyer to purchase the property from you until after the sale of the property.

I have closed 100’s of short sales and on this short sale, they included the following verbiage on the approval letter which must be placed on the Deed granting the Mortgage Company a deed restriction: “There are no transfers of this property within 30 calendar days of the closing of this transaction. For the period between 31 and 90 calendar days after the closings, the purchaser is prohibited from selling the property for a gross sales price greater than 120% of the HAFA short sale price. If the closing agent is aware of any agreement whereby the buyer is to transfer title or possession of the property to any, entity, including borrower or a third party, the closing agent must obtain the prior written approval of Bank of America.” Normally we would fight over this wording and change it a little so we could sell it right away. However, this is

a new letter that I have never seen before which also gives the Seller their \$3,000 relocation fee by mail within 5 days after closing.

Two things above upset me. One is the fact that they are controlling the investor to not resell the property for more than 120% of the HAFA Short Sale price during the 31 to 90 days. It is NOT ok for the Bank to take advantage of our Sellers, now they are trying to control our Buyers, too! There is a way I work around this again, which allows the property to be sold at a higher price, versus the Bank telling my partner and I how much money we can make. The second thing that upsets me is that the Seller doesn’t get their relocation money until 5 days after the date of closing. Many Sellers cannot move without this \$3,000 in their pocket.

So....where is the Gray Line I am talking about?

Closing the property in the name based on the short sale approval letter and then doing a Deed and placing the property into a Trust. Yes, I could argue it is for asset planning, however, when the Bank looks back on the deal, which they do, if they see any red flags with a transfer to anyone, including a Trust, this Short Sale is null and void. The Seller can sue the Buyer, you, for not following the guidelines of the Short Sale Affidavit and ▶



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◀ the Seller will now owe the deficiency. In addition, if you did transfer the Deed anytime during the 1 to 90 calendar days, you are in violation of the terms of the Short Sale Agreement and you could be sued by the Seller, Realtor, Title Company and the new Buyer. IS IT WORTH IT? Heck no. You should have bought that property for a low enough amount that would enable you to hold it for at least 91 days.

After you purchase the property, you can start marketing for a new buyer. If you decide to sell the property to an FHA Buyer and some Conventional Buyers, then you can't sign a contract for 31 days, due to seasoning issues, and the 31 days starts from the time that the end Buyer signed the contract. You might have heard that you can sell your property within 90 days to an FHA Buyer, however, because of this deed restriction, you can't sell it to them until it is 91 days.

So what did my partners and I do? I spoke with an Investor/Attorney that owns his own title company and he said that, yes, there can be a transfer into a Trust. I further asked his assistant if we could do both the A(Seller) to B(Us) transaction with them, then do the B(Us) to C(End Buyer) through them and she put me on hold. She then came back on the phone and said "Yes." Because I am the mentor and I joint venture with partners, I will continue to state that there is a "Gray Line" and I prefer to wait it out. My partners agreed with me so we are closing on Tuesday. We are looking to resell the property for more than the 120% of the HAFA Program, so we will wait for 91 days, unless a cash buyer comes forward and all the paperwork is done correctly.

Don't be desperate on your deals! If it looks like a duck, quacks like a duck, then it is a duck. We will sell the house after the time period has elapsed and I believe it will be sold for much more. Remember, if you are buying your houses at the right price, then some extra holding time won't kill your profit.

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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CREATIVE FINANCING IS KING

What Not to Do When Negotiating - Part 1

BY LARRY HARBOLT



Jimmy Napier made the following quote and I truly believe these words are a key to create wealth in today's real estate market.

Quote: "You Make The Majority of Your Money In Real Estate During Your Negotiations".

Last month I made reference to what I believe will be the key to success for real estate investors in the event the economy tanks like the economist Harry S. Dent has recently predicted. As you may remember I talked about how every investor needs to learn how to talk to sellers face-to-face and negotiate profitable deals without thinking that all every seller wants is all CASH. Since then I have had much thought about things I have experienced through my career of over 35 years that were what I call "Deal Killers".

If you want to be a successful real estate investor you need to not make the same mistakes I made when negotiating with sellers. For the first 20 years of my career I had no training of what to say and what not to say, I learned negotiating by just opening my mouth and saying what I thought every seller wanted to hear. I can't tell you how many deals I screwed up just by saying the wrong things or by not asking the right questions. This article is about some of the things I have said and how those things were deal killers for me.

1. **Stuttering and Stammering** – In the beginning when I had no money and no credit and I would sit at a kitchen table to talk to the sellers about buying their house there was one thing I knew for sure, one offer I couldn't make was to offer to pay the seller all CASH for their house. As I talked to the sellers my mind would go blank and the only thing I could think of to offer the sellers was all CASH. Because I was trying to think quickly while talking to the sellers I would stutter and stammer which made the sellers recognize that I didn't know what I was doing and because of my confusion I rarely bought a house when I would stutter or stammer and was red in the face.
2. **Look and Act Scared** – Because of my inexperience talking to sellers and not knowing how to come up with a solution to buy the sellers house I have been told that I looked and acted scared which was another red flag that gave the sellers no confidence that I was capable of paying them every month for their house.
3. **Trying to Mimic a Seminar Speaker** – After I attended a couple seminars and listened to the speakers I tried to mimic what they had said but it wasn't too successful for me. I didn't have enough experience to make much sense why I said the things I did. When it came time to make the seller an offer to buy their house I would say I had to run the deal past my partner before I could make them an offer. Just because I couldn't make an offer myself that made sense to me I said what the speakers told me to say but the problem was I would leave without making an offer to buy the property and I would never go back. You see, I didn't have a partner to run the deal past. I was just doing what the speaker had told me to do. I didn't have enough money to buy the speakers course so I had to rely on my memory of the words they said to the audience.
4. **Over Dressing for Success** – Another seminar speaker told his audience to go home and buy a \$2,000 suit, a man's diamond ring and a Rolex watch and drive up to a sellers house in a Mercedes

500 SL and try to buy the sellers house when I didn't have the availability to borrow money nor did I have access to other people with money at that time. I didn't do everything he told us to do, but I did dress up as much as I could afford. I quickly realized when the sellers saw me all dressed up they became less flexible, they asked more for their house and expected only all CASH. I quickly learned that this method wasn't working for me so I quickly started dressing like a normal person who needed seller financing terms and had limited money.

More next month....

Happy Investing

Larry ☀

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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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Prices Are Rising, But Maybe Not For The Reasons We Think

BY MARK JACKSON

Really good real estate investors know and rely on valuation of their deals as the key to success and profits. The economic slump that richer countries have suffered during the past seven years can be blamed on a runaway housing bubble that started right here in the U.S. All the market areas covered by **REIAComps**, insure when pricing changes happen you are not caught off guard.

When it comes to the tic of the housing bubble, there were other issues like poor oversight of the broader financial system which led to the crash. But without the real estate bubble, there would likely have been no financial crisis.

Which is why the fact that similar-looking bubbles inflating in countries from Canada to the U.K. have economists worried that there might be other catalysts of future crises laying wait for us in the weeds.

Last week, in a Forbes article, IMF economist Min Zhu published an article called “Era of Benign Neglect of House Price Booms is Over,” in which he sounded the alarm over rising global home prices. Zhu explains how he determines whether home prices in a particular country are overpriced.

“Theory asserts that house prices, rents, and incomes should move in tandem over the long run. If house prices and rents get way out of line, people would switch between buying and renting, eventually bringing the two in alignment. Similarly, in the long run, the price of houses cannot stray too far from people’s ability to afford them—that is, from their income. The

ratios of house prices to rents and incomes are thus often used as an initial check on whether house prices are out of line with economic fundamentals.”

Okay, that was nice high end financial speak, but what does it mean to us as investors who want to buy right to make a profit? The problem is, it’s difficult to do anything about a growing asset bubble while it’s in progress. Congress can work to make sure that credit isn’t too widely available and lending standards are tightened, but sometimes the logic of a bubble can overcome even these measures. The only reliable way to eliminate a bubble, in my opinion is to let it burst.

Here is something to think about, what if real estate isn’t overvalued? What if there is something happening in the economy that’s causing real estate to become more valuable? As developed economies become less reliant on agriculture and manufacturing, and more reliant on creative industries that thrive on close collaboration, land is becoming once again very important. These factors are merely another clear indicator of the importance in having access to solid valuation data through **REIAComps**.

Wrapping up, we can see the close collaboration in industry happening in the U.S., where rents in cities like San Francisco, Washington D.C., New York and other innovative cities are skyrocketing along with salaries. In an environment where the most productive workers are seeing rapidly rising property values, it makes sense that people would want to buy a home rather than rent.

Using this explanation, I have reason to believe the recent run up in real estate prices has both a rational component (the evolution of the economy is making location more important) and an irrational component (people think that nothing will stop this trend). It’s difficult to say which force could be a bigger factor pushing real estate prices higher, but it’s important to realize that just because prices have always behaved a certain way in the past doesn’t mean it will continue that way in the future.

Of course, use **REIAComps** to determine the best acquisition and ARV for every deal you look at. Don’t for one moment let someone tell you the value of a deal. Let **REIAComps** show you for yourself. ☀

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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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Tampa Area Meetings

<http://TampaREIA.com/Meetings>

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
P: 813-358-8050
E: admin@tampareia.com
<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
P: 727-420-4810
E: larryharbolt@gmail.com
<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
P: 941-927-0040
E: sireproperties@gmail.com
<http://sarasotareia.com>

Every Other Wednesday
(See Calendar for Dates)
Tampa/Clearwater Real Estate Group
11:30am - 1:30pm
Joe's Crab Shack
2730 Gulf to Bay Blvd
Clearwater, FL
Leader: Jim Miera
P: 727-415-6325
E: jim415@hotmail.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
E: wcreatedeals@gmail.com
Co-Leader: Jonathan Henrich
E: creeinternational@gmail.com
<http://cree.tampareia.com>

1st Tuesday of the Month
Suncoast REIA
6:00pm - 9:00pm
Ramada Tampa Westshore Inn
1200 North Westshore Blvd, Tampa, FL 33607
Leader: Dave Marek
P: 813-287-1515
E: admin@sreia.com
<http://sreia.com>

1st Tuesday of the Month
Florida Gulf Coast REIA
5:30pm - 9:00pm
Bonita Springs Elk Lodge
3231 Coconut Road, Bonita Springs, FL
34134
Leader: Jon Iannotti
P: 724-283-5021
E: jon@fgcreia.com
<http://fgcreia.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
P: 941-927-0040
E: sireproperties@gmail.com
<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
P: 813-838-0171
E: mattclarsen01@gmail.com
<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
P: 407-645-3540
E: chuck@ircflorida.com
<http://ircflorida.com/>

PLEASE NOTE: This schedule is subject to change.

Visit <http://TampaREIA.com/Calendar> for the most current schedule.

If you have a Tampa area real estate investor meeting you would like to see listed here, contact Tampa REIA at 813-358-8050 or admin@tampareia.com.



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TAMPA REIA CALENDAR OF EVENTS

JULY 2014

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
<p>THIS MONTH</p> <p>July 10: Tampa REIA on Creative Real Estate Exchanging</p> <p>July 12: Creative Real Estate Exchanging Workshop</p>		<p>1 Florida Gulf Coast REIA (Bonita Springs) 5:30pm - 9:00pm</p> 	<p>2 Sarasota REIA Weekly Meeting (Sarasota) 12:00pm - 1:30pm</p>	<p>3 Sarasota REIA Monthly Meeting (Sarasota) 7:00pm - 9:00pm</p> <p>Creative Real Estate Exchangers Meeting (St Pete) 9:00am - 11:00am</p>	4	5
6	<p>7 Larry Harbolt's Weekly REI Meetup (Pinellas Park) 7:00pm - 9:00pm</p> 	<p>8 Suncoast REIA (Tampa) 6:00pm - 9:00pm</p>	<p>9 Sarasota REIA Weekly Meeting (Sarasota) 12:00pm - 1:30pm</p> <p>Tampa/Clearwater Real Estate Group (Clearwater) 11:30am - 1:30pm</p>	<p>10 Creative Real Estate Exchangers Meeting (St Pete) 9:00am - 11:00am TAMPA REIA MAIN MEETING with Peter Fortuanto, Wayne Arnold & Jonathan Henrich On Creative Real Estate Exchanging 6:00pm - 9:00pm Late Nite Networking at Whiskey Joe's 9:30pm - Late</p>	11	<p>12 Creative Real Estate Exchanging Workshop with Wayne Arnold & Jonathan Henrich Tampa, FL 9:00am - 5:00pm Networking After Workshop at Whiskey Joe's</p>
13	<p>14 Larry Harbolt's Weekly REI Meetup (Pinellas Park) 7:00pm - 9:00pm</p>	15	<p>16 Sarasota REIA Weekly Meeting (Sarasota) 12:00pm - 1:30pm</p>	<p>17 Creative Real Estate Exchangers Meeting (St Pete) 9:00am - 11:00am</p> <p>IRC Main Meeting (Winter Park /Orlando) 6:00pm - 9:00pm</p> <p>BEACH REIA (St. Pete) 6:00pm - 9:00pm</p>	18	19
20	<p>21 Larry Harbolt's Weekly REI Meetup (Pinellas Park) 7:00pm - 9:00pm</p>	22	<p>23 Sarasota REIA Weekly Meeting (Sarasota) 12:00pm - 1:30pm</p> <p>Tampa/Clearwater Real Estate Group (Clearwater) 11:30am - 1:30pm</p>	<p>24 Creative Real Estate Exchangers Meeting (St Pete) 9:00am - 11:00am</p>	25	26
27	<p>28 Larry Harbolt's Weekly REI Meetup (Pinellas Park) 7:00pm - 9:00pm</p>	29	<p>30 Sarasota REIA Weekly Meeting (Sarasota) 12:00pm - 1:30pm</p>	<p>31 Creative Real Estate Exchangers Meeting (St Pete) 9:00am - 11:00am</p>	<div style="border: 2px solid orange; padding: 10px;"> <p style="text-align: center;">UPCOMING EVENTS</p> <p>Aug 14: Tampa REIA on Subject-To Investing with Don DeRosa</p> <p>Aug 16: Tampa REIA Subject-To Workshop with Don DeRosa</p> <p>Sept 11: Tampa REIA on Where to Get the Money Now with Jay Conner</p> <p>Oct 9: Tampa REIA on Financial Freedom Principals with Gary Johnston</p> </div> 	