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#PROFIT

BEAT the HEAT with COOL CASH! How To Get Started with Subject-To Transactions

BY DON DEROSA

MAIN MEETING

Thursday, August 14th
6:00pm – 9:00pm
DoubleTree Tampa Bay
3050 N. Rocky Point Dr. West, Tampa, FL

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But if you don't have all the cash, you have to borrow the money. Most of you know how the typical mortgage loan works: your banker says, "Sure, just sign this promissory note that says you'll pay it all back." In return, you get a security instrument

that says if you don't pay the promissory note, the bank gets the property. In most states, that security instrument is the mortgage (In Georgia, we use security deeds). That mortgage, when it's recorded, creates a lien on the property. In other words, the bank puts everyone on public notice that if the owner sells or transfers the property, the bank has to be paid off first.

A "subject-to" transaction is a little different. When you buy a house this way, you'll take over payments on their mortgage. You'll bring the house up to date on the mortgage and any back taxes and then continue to make mortgage payments, subject to the existing financing. The seller gives you a warranty deed, which conveys ownership to you. That means you get the tax benefits and the profits, but you also get the repairs and costs.

Here is the most important thing you don't get, though: liability for the loan. Your name isn't on the mortgage. Of course, if you don't make the payments, your banker is going to exercise the default clause in the mortgage. In other words, he's going to say, "You've defaulted so we're going to foreclose and grab that house right out from under you."

(Obviously, if you can't afford the payments, you shouldn't be buying that property.)

continued on page 5

Join us on August 14th at the Tampa REIA Main Monthly Meeting and Don will share many of the subject-to strategies, tools and techniques he uses every day to create winning deals for himself as well as his buyers and sellers.. See pages 2 & 3 or <http://tampareia.com> for more information.

Main Monthly Meeting

August 14, 2014 @ 6pm

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

Buying Houses "Subject-To" in Today's Real Estate Market with Don DeRosa

Don DeRosa is a part time real estate trainer and mentor and full-time real estate investor who actively buys, sells and holds properties each month for huge profits and long term cash flow. Today Don is working furiously at buying properties "Subject-To" using the existing financing on the seller's home instead of having to go to a bank or a hard money lender for funding. This allows Don to buy multiple properties fast, without coming up with all the purchase funds on the front end. This is the perfect strategy in today's market where easy funding is not readily available for investors to buy pretty houses.

Join us on **August 14th** at the **Tampa REIA Main Monthly Meeting** and Don will share with you, many of the subject-to strategies, tools and techniques he uses every day to create winning deals for himself as well as his buyers and sellers.

Don will walk you through real world, actual deals, step-by-step to demonstrate how to apply these strategies, tools and techniques. In fact, you can bring your deals, and he'll show you exactly how to evaluate the lead, determine your exit strategy, structure the deal, negotiate with the seller and get the paperwork done almost instantly and without any of the hard work you normally do to get your deals done.

By the end of the presentation, you'll know...

- ★ How to recognize a "Subject To" opportunity and buy with little or no money!
- ★ How to evaluate any lead and decide whether this is a winner for you and how much money you'll make before you make your offer
- ★ How to combine buying strategies and exit strategies – that work right now, in 2014
- ★ How to structure a deal in less than 10 minutes, so that you make a minimum of \$20,000 on it, choosing from multiple purchase and exist strategies
- ★ How to determine the seller's hot buttons so you can craft a deal the seller can't refuse
- ★ How to use Don's proprietary tools to negotiate for you, so you never let your emotions talk you into making a bad deal!

And if this is not enough, Don will be back with us on **August 16th** for a one day workshop called "**Making a Fortune Buying Houses with No Money and No Credit**" to really drive these points home and give you all the subject-to details you need to succeed in real estate investing. Once you are armed with Don's training and the tools, you will be able to do deals you never thought possible!



Don DeRosa

MEETING AGENDA*

- 6:00 pm: Meet & Greet, Networking
- 6:15 pm: Introductions, Haves & Wants, Announcements
- 7:30 pm: Buying Houses Subject-To with Don DeRosa
- 9:30 pm: Late Nite Networking at Whiskey Joes

*Please Note: Meeting agenda is subject to change.



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Tampa REIA & Don DeRosa presents

Making a Fortune Buying Houses with No Money and No Credit



The Ultimate 1 Day Workshop on Buying Houses "Subject-To"

August 16, 2014 from 9AM - 5PM

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

Learn how to buy houses so...

- You don't need credit
- You don't have to sign personally on a note
- You never have to qualify for a mortgage
- You don't have to have any money

Beginner or experienced real estate investors can find immediate success using my simple formula. There are six easy steps to follow when buying "Subject to."

1. **Locating Sellers**
2. **Prescreening Sellers**
3. **Constructing Offers**
4. **Presenting Offers**
5. **Finding the Money**
6. **Selling Houses**

Once you learn to follow these steps, you can do this over and over again for an average profit of over \$20,000 per property.

A Few Of The Topics We Will Cover:

- ◆ How to focus on what matters most in the beginning
- ◆ How to track your progress
- ◆ Learn the five ways to profit in real estate
- ◆ Differentiating between a need to sell and someone who wants to sell
- ◆ Find the easiest ways to attract motivated sellers
- ◆ Twenty questions you should always ask a potential seller
- ◆ How to prepare paperwork as if you were an attorney
- ◆ Learn the top five negotiating tactics to get sellers to say yes
- ◆ Find all the private money you need without putting loans in your name
- ◆ Land Trust — how to use them effectively
- ◆ Avoiding the "due on sale" clause
- ◆ How to pick the right kind of hazard insurance
- ◆ Exit strategies that will not only make you lots of money today, but make you wealthy long term

Register Online at <http://subject2.tampareia.com>

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TAMPA REIA'S MISSION is to help insure our members' real estate success by providing extremely affordable, high quality, relevant real estate investing information and education, as well as frequent, fun and rewarding real estate networking opportunities. Our goal is to be the premier educational and networking organization for real estate professionals in the Tampa Bay area.

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◀ *continued from page 1*

But what about that “due on sale” clause you’ve heard about?

Most mortgages and security deeds now have this clause, which says that if the borrower – our homeowner – sells the house, the bank is allowed to call the loan. In other words, the banker can tell the seller he’s got to pay the entire amount of the loan – right now!

Luckily, in almost all cases, the bank could care less who owns the house as long as they’re getting paid. After all, Mr. Banker is swimming in foreclosed houses. He’d rather have the money! And that’s why subject-to transactions work.

Whatever your situation, new or experienced, this is one of my favorite

ways to buy houses. I’d like to invite you to my full day, seminar – Making a Fortune Buying Houses with No Money and No Credit! You will learn...

What you need to know about Subject-to:

- The legal aspects of the deal
- Finding sellers
- Negotiation
- Constructing and presenting offers
- Finding private lenders
- Exit strategies ☀

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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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FORECLOSURES GONE WILD

Short Sale Lenders Present Tough Restrictions “In-Deed!”

BY KIMBERLEE FRANK



I received several emails after my article last month regarding “Are Investors Flipping over the Gray Line.” The questions were about Land Trusts and transferring the beneficial interest at the time of closing. So ... I am writing to all of those individuals who might be ‘Flipping Over the Gray Line’ but not really knowing it. Or maybe you are being coached by mentors and/or partners who are advising you that this is alright to do. If that is the case, then I want you to fully realize who will be liable for the wrong doing.

First off, the Short Sale Approval Letter and the Short Sale Arm’s Length Affidavit will advise you how you can conduct the closing regarding several factors: Closing Date, Approved Short Sale Amount, Approved Commission and Closing Costs, Approved Buyer Name, and any Deed Restrictions such as how long the new Buyer must hold the property before selling the property or if you are aware of any other agreements to sell this property to someone else at a higher price. All of Bank of America’s short sale letters and/or the Short Sale Arm’s Length Affidavit state that the Buyer cannot resell the property for 30 days. However, sometimes the Title Company, due to the wording in the Short Sale Approval Letter and/or the Short Sale Arm’s Length Affidavit, is

not instructed to place this restriction directly on the Deed. This is where the Investor/Buyer thinks they have found a loop hole! The Investor/Buyer will close with Title Company A and then the same day or shortly after will turn around and close with Title Company B who has no knowledge of the Buyer’s requirement to hold the property because they did not do the first closing.

Many Investors/Buyers will close with their end Buyer first with Title Company B and use that money to fund the first transaction with Title Company A. This is where I am very concerned about the Investor and mostly the Seller, as the terms and conditions of the short sale have now been violated. This situation makes the Seller’s short sale void, should the Short Sale Lender ever do a look-back on the closing/sale dates of their approved short sale properties to make sure that the New Buyer/Investor has complied with the holding terms. And ... guess what??? They DO have a department that does just that and I am asking you who, at that time, will take the heat by being sued by the bank? I believe they will go directly after the Investor/Buyer with the deep, deep pockets, as the Short Sale Lender believes, since the Investor/Buyer did sell the property for higher. This also causes them to take a harder look into

ALL activity that the Investor/Buyer has done in the past; if they did it once and thought they got away with it, why not do it again. Here is a list of Plaintiffs that now have the right to file a lawsuit against the Investor/Buyer: Seller, Title Company A, Title Company B and the end Buyer which I call “C.”

Well, Investors are writing me saying, “I just close in a Land Trust and then transfer my beneficial interest at closing to my end Buyer “C” and therefore I haven’t violated any of their rules.” I am not an attorney; however, I did work with them for 18 years. Florida changed their statute to state that any property held in a Land Trust is considered “real property,” versus the wording in our Land Trust claiming that the property is “personal property.” As “real property,” transfer tax becomes due at the time the beneficiaries are changed. In addition, if you are doing a short sale using a Land Trust, they always want a copy of the Land Trust to make sure that the Seller isn’t the beneficiary. In order to get your short sale approved, you have to send them a copy of the Land Trust. If there was a transfer of beneficiaries without paying transfer taxes, then there was a violation of the terms and conditions of the Short Sale Approval Letter and/or Arm’s Length Affidavit. What makes me the

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◀ authority on this? I previously taught how to properly use Land Trusts on Short Sales and no longer teach using Land Trusts on Short Sales due to the statutes changing.

I do teach you how to close transactions correctly, which may require holding the property. However, writing an Article to tell you exactly how to do it is not going to save you. One article cannot possibly cover the many errors that can occur for the Investor/Buyer. My Home Study System, which I personally use along with many successful Mentor Students, teaches the proper way to close when it comes to Deed Restrictions, and it isn't always necessary to hold the property either. As a Mentor who is teaching and partnering with students in Florida, I just want to send a sincere word of warning out to everyone to be very careful on how you conduct yourself. We are all working as a team to rebuild our economy and it only takes one rotten egg (Investor) to

spoil the rest of the deals for Investors who are complying and doing it right. Investors already have a bad name in the eyes of the Banks and Sellers; we don't need any more heat or negative attention. Investors are the ones working hard and actually increasing the values in Florida.

I hope this Article opens the eyes of Investors who think that they have found a loophole and are not complying with the terms and conditions of a short sale. Please learn from someone highly experienced who knows what they are talking about. Also, for your own protection, do not just assume that when you partner with someone, they know all of the Florida statutes.

Keep investing and flipping those houses, however, be smart about it... "IN-DEED!!"

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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How Do You Fund Your Deals?

BY BILL COOK

Just met with a would-be real estate investor. For two years she's been trying to get into the investing business. Problem is, she has yet to meet with a seller face-to-face.

When I asked why she hasn't met with any sellers, she said: "What if the seller takes my offer? How am I gonna pay for the property? Banks sure aren't lending to investors right now!"

Ironically, the fear of the seller saying, "YES!" is what keeps most would-be investors from ever making their first offer. But the astonishing thing is, if your deal is a good one, the money will ALWAYS find *you*!

We get loads of calls from investors who are looking for money to fund their deals. For example, yesterday an investor contacted me about a 2-bedroom, 2-bath condo he wanted to buy and flip. The condo's ARV (after repaired value) is \$65,000. It needs \$15,000 in repairs. The seller agreed to a \$48,000 sale price. But when all the expenses are factored in, there's no way this investor will make a dime on this deal, and that's why no one will fund this one.

Remember: Some of the *best* deals you do are the deals you *don't* do!

Before she retired from banking, Tina Jennings was one of our institutional lenders. Boy, was she tough! You had to prove to her – *beyond a shadow of a doubt* – that you had a good deal in hand before she would make you a loan. We thought this was fantastic – especially for newer investors. Tina prevented lots of investors from getting into some seriously boneheaded, money-losing deals. We loved her for this! (NOTE: These days, Tina manages investors' condos in Panama City Beach, Florida. She and her husband, Parnick, also invest in real estate.)

Now let's look at what happens when an investor finds a solid, money-making deal.

A couple approached me about a month ago. They needed to borrow \$350,000. Here's the thing: A good number of private-money lenders – including Kim and me – would *gladly* loan the money on this deal without batting an eye!

Why? Here are the rough numbers: The property's ARV is \$550,000. It's in a very desirable, high-end Atlanta neighborhood. The seller agreed to a \$280,000 sale price. The property needs a \$70,000 makeover. This means that there's roughly \$200,000 in raw equity in this deal!

Think about it: If the private-money lender makes this loan, he's gonna get a solid return. If the deal goes belly up, because the property is the collateral for the loan, the lender will foreclose, then sell this house and make an *incredible* return!

Because this was such a slam-dunk deal, the couple had multiple private-money lenders show up on their doorstep offering to make the loan.

The person who is out there meeting with sellers and solving folks' real estate problems is the Rainmaker. Nothing happens until the Rainmaker finds an opportunity and structures it into a win-win deal. Once the Rainmaker has this good deal in hand, everyone else will show up – lenders, contractors, realtors, etc.

Go out there and knock on sellers' doors. Be the Rainmaker! ☀

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SARASOTA REIA WEEKLY MEETING
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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

Pre-Screening Prospects

BY RON LEGRAND



Last month we talked about locating prospects, meaning buyers, and discovered that the two main ways we do it is, putting out signs and running ads on sites like craigslist. This month, we must discuss how to pre-screen those prospects when they get to us so we can determine the difference between someone we should work with and someone we should ignore.

We must start by deciding how we are going to capture these leads as we generate them. They will come in two forms: 1. Phone Call 2. Online. The first thing we must do is figure out how we are going to take the inbound calls. We use PATLive. Here, you have the choice of either having them taken live, or driving them to a voicemail box and just leaving enough information for you to decide whether you want to call them back. And here, my friend, is the key to pre-screening. The goal is to collect enough information to determine if they are worthy of your time. We'll come back to that in just a minute.

If you use a voicemail system, check with PATLive on what's called an IVR, Interactive Voice Response system. They can now set it up so the machine can ask several questions from your buyers without any human intervention. You might note, this

is how we receive all our leads that we drive in from the radio at Global Publishing. A voice recorder handles all of the information and does a couple of upsells before they even get off the phone. This use of the IVR has changed our industry and now PATLive can make it available for you as a real estate investor.

If you get your IVR set up, you will need a lot less human intervention because it can ask the key data you need to enter into your database to create your buyers list. If you want to use a voicemail box until your IVR is set up, really all you need to collect is the basics so a Virtual Assistant can then call back the buyer and collect the information for the buyer sheet. Don't try to let a voicemail box do too much. You can only get so much information on it and sometimes it is not able to be transcribed. By the way, PATLive will transcribe your voicemail messages and email them to you for a very small fee.

If you're using a website, as you should, to capture leads that come online, you'll need to collect the same information on it that your IVR or VA is going to collect for you from phone calls. You'll also need a database to house the information so you can preselect a list of buyers from the list at will. We use Aweber in our

business, but there are many. You could use something as simple as an Excel spreadsheet, which will contain different columns so you can select the list by inserting only that information necessary to create the type of list you want. For example, suppose I want a list of buyers who have \$10,000 or more on the Northside of town. I'll only be able to select that list if I keep track of my buyers' information as it comes in and not just put it all in one big pile.

The key information you must collect from these folks at some point in your relationship is:

1. Name
2. Where they want to live
3. The down payment they have
4. The monthly payment they can afford
5. Is their credit good, fair, or ugly?
6. How many bedrooms and baths they require
7. A place for them to put in any other requirements.

If you collect this list, and separate it in your database accordingly, it can easily be inserted by a Virtual Assistant or someone else you choose. The time to collect this list, is on the first contact with the buyer, if possible, which will either be done by your IVR from PATLive or a VA. If you can't get the information on the first contact, you must get it after the prospect has looked at the house and has interest. Somewhere in the process, this information must be collected or you can't proceed further with your prospect.

Once this information is collected, the rest is easy because prescreening means, "Pick out the ones you want

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Tampa REIA Main Meeting

◀ to do business with and get rid of the rest.” If your goal is to put a Lease Option tenant-buyer in the house, or sell it with owner financing, obviously you’re interested in a large down payment. Some of the prospects that call you will have substantial amounts of money to put down on the home. I’m talking from \$5,000 - \$100,000. We’ve had several lately with \$100,000 as a down payment.

When you see these large down payments, it should immediately grab your attention, and these prospects rise to the top of the priority list. Unfortunately, it will be a small percentage of the list, but golly, how many buyers do you need per house? If your goal is to cash out of the house, credit is required. When they say their credit is good or fair, it’s time for you to kick in and find out just how good and how fair because in today’s world a credit score of 600 or more will get them financed. Especially since the FHA has relaxed its rules where even after bankruptcy is six months old, one can get financed today. So it comes down to prescreening, meaning, either they’ve got enough money to satisfy me to lease option it to them or sell with owner financing, or they have credit, or they have both. If they have neither, you have no business proceeding any further and letting them suck up your resources and take up space. Whack ‘em! There’s nothing you can do for them.

Once you decide that the prospect has money, or credit, or both, now it’s time to get all the information you can from them and simply set a meeting to go over all the remaining facts necessary to determine whether you want to drive them to your attorney, if you’re

closing a lease-purchase or owner financing or to your loan originator if you’re going for a cash out. In the next issue, we will talk about constructing and presenting offers at this meeting.

Remember, I’m posting weekly lessons and updates to my Gold Club Website if you just can’t wait for the next article. Sign up today and get access to my wealth of knowledge and resources when you need it. ☀

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To learn more from Ron LeGrand or to get his \$599 Wholesaling course for only \$1, go to www.RonsWholesalingCourse.com

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

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 **Meet The Banksters**

The Biggest Theft in the History of the World and Our Government Bails Out the Perpetrators!

BY BOB MASSEY



Did you hear the news? Citigroup may have to pay a \$7 billion settlement to resolve mortgage probes. Why? To get the government to stop looking into whether it defrauded investors on billions of dollars worth of mortgage securities. Most of the payment will be in cash, but it will also include a few billion dollars to help struggling homeowners. How magnanimous of them! Citi created hundreds of billions of dollars worth of fraudulent mortgages, and now that they've been caught after 7 years of foreclosing like crazy on their fraudulent mortgages, they're finally going to cough up a few billion to help out some of the people they haven't foreclosed on yet.

This news brings to mind a case I read about recently where a REGIONAL bank had the owner of a property falsify mortgage documents in order to originate a riskier loan. That's right, the regional bank has the owner of two VACANT lots certify that there were houses on the two lots. Then the bank made a loan as if the nonexistent homes were actually on the two vacant

lots. Why on Earth would the bank lie and increase their risk by loaning out so much more money than the land was worth? It was all part of a large scale scheme to rake in as much money as possible by defrauding the bank's investors.

The only reason a bank would ever behave like this is that they were never loaning their own money in the first place. This was a securitized loan. The bank used investors' money, and thus had no risk of losing anything if the loan was not repaid. The bank's mission was simple: crank out as many loans for as much money as they could and then lump them together into massive bundles of junk mortgages.

So who paid the bank to do this? Broker dealers paid the banks to originate and bundle the loans together so that they could sell the resulting toxic mortgage bonds to investors who didn't know any better. The broker dealer would then eliminate their own risk by dumping defaulted loans into empty, unfunded trust entities.

This whole process was designed to make it appear that there was a legitimate lender that was qualifying borrowers and writing good mortgages. In reality, the originator and aggregator of the loans never had any risk and therefore had all the reason in the world to grant loans to unworthy borrowers and, in some cases, flat out lie in order to loan out more money. The broker dealer who paid the bank to originate the loans and then sold the aggregated loans as mortgage bonds never faced any risk either.

So what did the government do when this started to be discovered? When the foreclosure crisis got going, the Federal Reserve started buying the toxic mortgage bonds from the banks at the rate of \$60 billion per month - a total of around \$3 trillion! The banks have been settling with some investors, insurance companies, and other parties damaged in the process, but these settlements only amount to about \$1 trillion.

So they committed the largest fraud in the history of the world, and they're ▶

◀ able to get the government to stop looking into it for only \$7 billion.

The fact that the courts are finally wising up to the games the banks played is creating 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. ☀

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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.

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How To Acquire Motivated Sellers and Buyers in Any Market and Why You Should - *Part 2*

BY KATHY KENNEBROOK, THE MARKETING MAGIC LADY



This month I will be discussing even more ways to find all the buyers you need for your real estate investing business.

If you have taken the time to build your dream team, you might also want to talk to your dream team Realtor to see if they work with any wholesale buyers in your area. They almost always have clients looking to buy wholesale deals. They may also have pre-qualified buyers for your other deals as well. Having a Realtor on your dream team is a necessary part of building a successful Real Estate Investing Business and if you have trained your Realtor correctly from the beginning they should already be providing these leads for you.

Many home buyers in the current market are asking friends and family members for possible leads on properties. So another technique I employ to find more potential buyers for my properties is to offer incentives to folks who have already purchased properties from me in order to get referrals. This is a technique that many Real Estate Investors simply forget about, but it can be very profitable for you.

I also discovered early on in my business that there is another market of folks who have money for down payments and want to buy homes for their families that most Real Estate Investors are not tapping into. These are buyers who just need help in getting through the process

and sometimes they need help by way of creative financing.

The market I am referring to are Spanish Speaking buyers. The obstacle for many Real Estate Investors is that many of these folks don't speak any English and most Real Estate Investors don't speak any Spanish. But they often have the funds they need to purchase a home or put down a significant down payment.

So I developed a system in my own business to market to these folks effectively since they have the same problems every other buyer has, which is finding a home they can afford with the financing they need. They also have the additional problem of the language barrier.

Several of my students had also contacted me to find out how they could effectively use direct mail and other types of marketing techniques to reach the Spanish speaking market in their areas, since I am the country's leading expert in this area. They are finding, as I am, that these folks are looking to sell homes and purchase homes for a variety of reasons in a variety of ways and no one is tapping into this market. Part of the reason for that is the difficulty caused by not being able to speak their language and not being able to make themselves understood. I found the way to solve that problem for these sellers and buyers, and for you the investor.

I simply had all of the marketing pieces I use in my business every day including my direct mail pieces, Post Cards, ads, advertorials, business cards and flyers to find qualified sellers and buyers translated into Spanish. It was a huge undertaking since I had to make sure I addressed all of the dialect differences but it was well worth the effort. It has caused a huge influx of new sellers and prospective buyers into my pipeline which means more deals and more paychecks. Check out my website at www.marketingmagiclady.com for all the tools you need to reach Spanish Speaking sellers and buyers.

I send these post cards and print ads targeted to the specific market areas where I want to find buyers for my properties, such as apartment complexes and areas of town where there are large numbers of duplexes and rental homes, which means large numbers of renters who may be looking for homes they can buy.... just like I did for the English speaking market. I also targeted areas of town where there were high numbers of Spanish Speaking homeowners, since many of these folks have family members looking to purchase a home. This has proved to be a very effective marketing plan.

You can either send these Post Cards or flyers out written in English on one side and Spanish on the other, which can be a little confusing, or you can create a specific advertising piece in Spanish. This is ▶



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◀ the way I prefer to do it to keep it really simple.

One of the things I discovered very quickly right from the beginning was that while I was getting a lot of response from the Spanish speaking market, I was unable to process the sellers and buyers due to the language barrier. I solved this problem in two different ways. The first was to send the calls from the post cards and marketing pieces to a 24 hour recorded message which I had recorded in Spanish describing my buying program. I used a professional translator to do this for me so that the grammar, the dialect and the language were correct.

The second way I solved this dilemma was to use a Spanish answering service to take the calls and translate the responses into English so my office staff could read them. I provide the telephone scripts for them to use. I have them both in English and in Spanish so I can provide them to the answering service in whatever format they want it. The telephone questionnaires have all the pertinent information that we need in order to qualify the sellers and buyers.

I then use an interpreter who will meet with me and my sellers or buyers so I can put the deals together. I will also use an interpreter when I am having open houses, lease/option open houses or Round Robin Auctions in Spanish speaking areas. The interpreter's fees are very reasonable for their services and they are easy to locate. I found the person I usually use in the yellow pages listed under "interpreters". Do try to find someone who specializes in real estate. This makes the whole process a lot easier. By putting a system in place to deal with this market, I am able to do a lot more deals, make money and help Spanish speaking buyers find homes for their families. I am also able to buy houses from highly motivated Spanish speaking sellers with absolutely no competition whatsoever.

Another method you can employ is to use a Spanish speaking Realtor to help you with your deals and act as an interpreter, and pay them a fee you decide upon ahead of time for providing this service for you. If you already have a Realtor on your team performing a variety of services for you, this shouldn't be difficult to do. This is just another way to find a reliable person to act as an interpreter for you when you need to structure these deals with Spanish speaking sellers or buyers.

Of course, you will be closing these properties with a title agent or real estate attorney. Almost every title agency in the country is bi-lingual. If yours isn't find one that is.

Once you get past the language barrier, there are lots of motivated sellers and buyers within this marketplace. You can easily set up systems in your business that will bring you many sellers and buyers from the Spanish speaking market. And remember...now you have a distinct advantage over almost all of your competitors since none of them know how to do this.

I also have a couple of other easy solutions for finding and tracking motivated buyers. One solution to this dilemma is to make sure you keep good records of all prospective buyers who visit your website, answer your Craigslist ads, or attend your lease/option open houses or round robin auctions. Have a registration desk at the front door of the home you are selling and get the information of everyone who visits your property.

Another solution to this problem is to simply run an ad in the newspaper advertising a property for sale or lease/option, even if you don't have one available at that time. When the prospects call you or visit your website, let them know that the property advertised is no longer available, but that you, a Real Estate Investor have other properties that come up for sale or lease/

option regularly. Make sure you get all of the prospect's information, including what area they want to buy in, how much of a mortgage they are approved for and how much of a down payment they have available. Then add these prospects to your buyers list.

In order to simplify this process I personally send these responses to an answering service or my website where all of their information is captured. It is then input into a software system that was developed for me that tracks all of my sellers, my buyers and my deals. That way I have all of the information I need on potential buyers giving me a lot more power when I am out negotiating deals with motivated sellers, knowing that I have a specific exit strategy for each deal I buy.

For all the information you need on how to buy and sell houses quickly in any market be sure and check out my website at www.marketingmagiclady.com. ☀

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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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QUICK FLIP FOR FAST CASH

Make Money with Other Wholesalers

BY MATT LARSEN



Do you think that the other wholesalers in your town are your competition? Not if you position yourself as a useful ally. Other wholesalers can be wonderful resources to help you grow your wholesaling business. So what do I mean by positioning yourself as a useful ally?

First of all, be useful. Bring value. In wholesaling you are either providing the Deal (the property at a great price) or you are providing the Buyer. Or both. If you have one but not the other, you may want to consider teaming up with another wholesaler.

Example #1: You have a friend of a friend (Billy Buyer) who has just inherited \$100K and wants to buy a fix and flip property at a wholesale price. You have heard of wholesaling, but haven't really done any deals yet, and haven't been doing any marketing – so obviously you have no deals that are your own. You have another friend (Harry Wholesaler) who has started marketing for wholesale deals, and has found a sweet deal – way under market value (\$55K) that would work great as a fix and flip and meets Billy Buyer's criteria. But Harry Wholesaler has no buyers. So you step in and put Harry's deal under contract with an assignment (for \$60K total). Then you go ahead and assign that deal to Billy for a FEE (for \$65K total). \$65K is still a great deal for Billy Buyer and you and Harry make \$5K each for putting together the deal.

Example #2: You have just started marketing for motivated sellers and after talking to 15 sellers that aren't that motivated you find one that is. You get your 1st deal under contract and it looks really good on paper. You don't have any buyers yet but you do have a REIA meeting to go to the next day. So you pitch it at the meeting. Another wholesaler there says he has a

buyer for your deal. Ideally, you want to give him ONE day to pitch it to his buyer before you blast it out (Craigslist, Zillow, etc). So the next day, the other Wholesaler say his buyer wants it. You can write up an assignment contract with you and their names on it as well as the breakdown of the assignment fee – OR – you can assign the contract to them and they can assign it to their buyer (much easier on one contract IMHO). So – you have your property sold in 2 days which is great and you didn't have to do any marketing for buyers. Not bad.

Example #3: You have been doing wholesaling for a while now and have a good buyers list. A good buyers list would be 200+ buyers and at least 5-10 buyers that have actually bought something from you. An acquaintance from a Facebook real estate group (Frankie Flipper) asks you if you have any buyers in a particular side of town because they have a deal under contract (and they never usually work that side of town). They say they are in it at \$50K and whatever you can get it sold for, you guys will split it 50/50. So you get the details from them – you don't blast it out because you are not technically under contract, but you do mention it to your most serious buyers. If they show interest – then you put the deal under contract yourself and then negotiate with the buyer and assign it to your buyer or do a double close.

I could show many more examples of how you can work with other wholesalers. I once was told a story of a girl that wanted to get into wholesaling and did her 1st deal by simply calling all the bandit signs on the side of the road advertising deals and asking them what they had for sale and asking if she could mention this to her buyers. Then she would call all of

the "I BUY HOUSES" bandit signs and mention that property until she found somebody interested. Turns out she was able to do a deal and make \$4K by doing this. Pretty funny and creative.

Don't let any mental blocks hold you back from doing deals. Just get out there and make it happen. Working with other wholesalers is a great way of finding deals without doing any marketing for either buyers or sellers – but it works best when you have one or the other (Deal or Buyer - directly). If you need any additional help – go to: www.HowToWholesaling.com – for more tips, tricks, and helpful information.

Good luck!

Matt Larsen ☀

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



No One Cares

BY BILL HAM



This is one of the most powerful business lessons that I have learned. That may not be what you were expecting to read but let's face it...its true. No one cares about you, your business, your services or you in general. The one thing that people always care about is their own problems and finding solutions to those problems. Now let's put that into the real estate world.

Whether you are interested in commercial real estate or single family homes... people still only care about solving their own problems. They don't care about your investment or doing business with you or what deal you may be working on. They care if you can solve a problem for them and that is the root of becoming wealthy in the real estate business. If you can master the art of creatively solving problems then the financial doors to financial freedom and cash flow will swing wide open for you. If you view real estate and the world at large as a place to serve yourself, the doors to wealth will stay firmly shut. You may be able to force your way into the business world with self-serving actions but why? Why not have all the people who have what you want just simply give it to you and say "thank you" when you take it?

Everything you want in the real estate world is likely to be owned or controlled by someone else. There is no more free land in the world waiting for you to run out and stick a flag in it. Everything is owned. Now your job is to go out and get

those sellers and owners to "give" you what you want. You do this by solving problems. Here are some very common problems in the real estate world today.

- Distressed assets- These are properties that may need repairs or may not be producing the revenue that they were bought to produce. They may be costing the owner money and not making it.
- Distressed Owners- Owners of real estate that are motivated to sell. They may be owners of a distressed asset. They may have personal issues in their life that may cause them to be motivated to sell. They may just be tired of dealing with the business and want to move on.
- Investors who need a good return- There are people every day who have cash and are getting low returns on that money. I have borrowed tens of thousands of dollars from people who were not professional lenders who just wanted a better return on their cash. I have investors in my deals that love the higher returns they get for being part of my deal as opposed to putting that money in a CD or checking account.
- Some people just don't have the time- there are plenty of property owners and high net worth people that just don't have the time to deal with the property they own or don't have the time to learn the real estate

business well enough to place their own capital in a deal. Do you think you may have a few extra hours in your week to help someone spend all that cash they have or to help a seller deal with a property if they were willing to finance it for you?!!

These are just a few problems I have solved in my real estate career. In each one of the situations, I created a solution which created wealth for me. Each problem I solved moved me to a new level in my real estate investing. Creative financing is also a great avenue for creating offers that get accepted. Some of those techniques may be a master lease option, seller financing, or just good old fashioned sweat equity. The options are only as limited as your own creativity. 🌟

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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.



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FAST TRACK TO SELF-DIRECTED IRA INVESTING

How to Add Real Estate to My IRA

BY JIM HITT



There's nothing out there that quite offers the unique advantages of direct investment in real estate:

- Tangible value
- Potential for substantial income from rent
- Potential for capital appreciation
- Effective safeguard against inflation
- Extensive availability of leverage
- Ease of borrowing against the asset for other investing
- Effective hedge even against economic collapse

Real Estate Ira Basics

The good news is, though, is that it's quite easy to hold real estate – actual, tangible real estate – within your IRA, provided you adhere to a few basic rules.

Why might you consider real estate within an IRA?

- Deferral of income tax on rental income
- Deferral of capital gains taxes
- Potential for tax-free income and tax-free growth in the case of Roth IRAs
- Substantial protection against bankruptcy. Federal law protects up to \$1 million in IRA assets against creditors, and some jurisdictions provide even more.

You can even employ leverage within your real estate IRA. Many people are unaware that IRAs can, indeed, borrow

money in order to invest in real estate or meet other liquidity needs. Generally, you can borrow up to 65 percent or so of your real estate's value provided the mortgage or loan meets the following criteria:

- The loan must be on a non-recourse basis. That is, the creditor can not secure the loan with anything outside of the IRA itself. You cannot pledge assets other than those inside the IRA as collateral.
- The loan cannot come from you, your spouse, your ascendants or descendants, or their spouses.
- The loan cannot come from any entities any of these individuals control.
- The loan cannot come from a fiduciary advising you on the IRA, his or her spouse, nor any entity they control.

Self-Directed IRAs

The real estate IRA is a subset of a concept called the self-directed IRA. This simply means that the IRA owner takes on much more control of how the assets in the IRA get used. Rather than delegating control to a fund manager, for example, the owner of a self-directed IRA account personally decides what properties to buy and at what price, what to rent them for and whom to rent them to (or what property management firm will take care of that for the owner), when and how to make repairs and withdraw rental income or capital gains, as appropriate.

A self-directed IRA such as a real estate IRA puts you, not Wall Street, in control. ▶



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◀ The IRS enforces a few simple rules designed to prevent self-dealing and A few simple rules to keep in mind:

- You cannot mix personal and IRA assets.
- You cannot use the property for your personal convenience.
- You cannot direct the real estate IRA to use a company you own for maintenance or property management services.
- You cannot rent the property to yourself, your spouse, ascendants or descendants or their spouses.
- You cannot direct the IRA to hire any of the above to provide goods or services, nor can you direct the IRA to hire any entities the above individuals control.

You can, however, borrow against your property using a non-recourse loan in order to fund additional acquisitions.

You can rent a property held within a real estate Roth IRA for generally tax-free income (however some income may be taxable under unrelated debt income tax rules if you have borrowed money from outside the IRA to purchase the property. See IRS Publication 598 for more information on unrelated debt

financed property and income tax).

You can defer taxes on capital gains on property held within real estate IRAs.

Want to learn more? Simply attend one of our free online seminars, at no obligation and no cost to you. We offer several of them per week, where we'll cover all the basics. [Select one and sign up here.](#) ☀

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

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Working Probate

BY RUSS HINER

What is Probate? Probate is a vehicle to create inventory. A common misperception is that probate is automatically a good deal, but putting a contract on a probate property is the same as putting any other property under contract.

Finding probate properties is the same as finding foreclosures, divorces, and tax liens. Spending time building or purchasing databases and then marketing directly to them allows us to have more probate properties to select from.

These are the **factors** that affect whether or not a probate is a good or bad deal:

1. The purchase price in relationship to the after- repair value
2. Appreciation
3. Cash sale or owner financing
4. Condition
5. Type of property

In today's current real estate market, appreciation is happening at such a rate that paying current market value has its advantages. Here are some things to consider:

- If the estate needs cash, the probability that this opportunity is a deal drops to 20%. Chances are that this will not be profitable.
- If the estate asks for all cash, this limits the creative deal structuring. Typically, estates ask for all cash due to a large number of heirs. Most of the heirs are hoping that the seller will die earlier so they can get their cash fast. Many times, one of the heirs, often the executor, is broke and cannot contribute to monthly payments, utilities, taxes, insurance, and upkeep on the property.

- If the owner/estate is financing all or part of the purchase price, the probability of creative deal structuring dramatically increases along with the profit. We are thus able to keep the cost down.
- If the property is older, and probate properties generally are, it may not have been updated or cared for, has personal items in it, and does not show very well. A probate property in this condition is a hard property to sell on the open market.
- If the property is upside down, the best opportunity is a short sale because the lender cannot collect any deficiencies against the estate. For investors, this over
- leveraged property is not a good value or profitable.

The ideal probate purchase price to after-repair value is \$.60 on the dollar. An example is a property for which the repair value is \$100,000, and the contract price is less than \$60,000 minus the repairs.

In today's real estate market, there is appreciation on houses that are clean, neat and in above average condition. They are selling rapidly. There is not enough inventory on the market. If we purchase a probate property at 60% of the after repair value, and the housing prices go up 10%, then our profit also increases. Houses that are in a middle income and above are ripe for this profit strategy.

Remember This: We cannot the control the circumstances outside of our business's control such as whether or not a property appreciates. From my experience, properties located in the war zone and low income areas will not have much appreciation.

The WOW Factor: As with other properties that you will consider, the potential number of profitable probate deals rises dramatically when there is a WOW Factor from the curb. Properties that have a WOW Factor will sell in a shorter period of time and at a slightly higher market price. *Most retail buyers make the buying decision on a property before they get out of the car.* They only go inside to verify that they want it. WOW Factors include a level lot, curb appeal, neighbors in close proximity, and style of house. Split foyer homes are slower to sell and sell at a lower price. Homes that are below the road level are slower to sell. Homes that are on a major thoroughfare are selling at a lower price (10%). Popular architectural style will sell a home quickly. Fantastic landscaping will sell a home fast and at a higher price.

Considerations: When real estate professionals consider a potential opportunity, they evaluate the cost and profit of getting involved. By due diligence, we can limit the amount of risk that we have when purchasing a property. Understand that in a wholesale deal we are not doing the due diligence, but allowing the buyers to evaluate the risk. As investors, we get paid more when we have the ability to do creative deal structuring, find properties, and put them under contract at a great value. Once you have a marketing machine in place, the probate property will come along.

Now What? You will evaluate your next probate deal just like any other potentially profitable real estate transaction. Great deals/opportunities come along because we make them. When you have excellent negotiation skills, people skills, self discipline, and emotional control, your business will soar to the next level. By continuing

◀ our education partnership and being realistic with the current resources that we have, you and I will succeed together.

I have helped people to be successful.

I have seen them as they grow and achieve their success.

I have talked to them years later and know that our work together has brought them their dreams.

I want to help you to do the same.

I am looking forward to meeting you and helping you to achieve 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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Full Recovery of Home Values Maybe by 2017

BY MARK JACKSON

Recent indicators clearly show home values in nearly half of the country's largest metro areas will not reach their pre-recession peak levels again for another three years or more. The data I have been seeing using **REIAComps** during the first half of this year are proof the recovery is still very much in its middle stages.

Nationally, home values remain double digit percentages below their 2007 peak. Looking ahead, U.S. home values are expected to rise through the early part of 2015. Really though, it will take another 3+ years for national home values to recover their pre-recession levels, assuming a steady rate of appreciation. And this is not every where. Las Vegas will take another decade.

For those of you already connected to **REIAComps**, the control and feeling of confidence you have over your deals is priceless. These new statistics add power and knowledge to your tool belt. Using **REIAComps** to investigate the value of houses as they come to market, against other less reliable sources continues to be a no brainer.

In dozens of markets, homeowners that bought at the peak of the market

in 2006 or 2007 will have to wait until nearly 2018 or later to get back to the breakeven point on their home, a lost decade in which they will have built up no home equity. This is reflected in stubbornly high negative equity and effective negative equity rates, with more than a third of Americans with a mortgage lacking enough equity to realistically list their home for sale and buy another. This came from Chief Economist Dr. Stan Humphries, someone in the valuation field I respect. But there is a silver lining as we navigate these tricky middle innings of the recovery. Because home values remain so far below their peak levels in so many areas, it is still possible for buyers to find bargains. This will be critical to maintaining home affordability over the coming years, especially as mortgage interest rates rise.

Today, U.S. home values have climbed 6.3 percent year-over-year in the second quarter of 2014 to \$174,200, the slowest annual pace of appreciation recorded so far this year and a sign that the market is returning to more normal levels. In a more normal market, home values appreciate at roughly 3 percent per year. Home values nationwide were up 1 percent compared to the first quarter of 2014 and 0.5 percent from May.

Take these musings in realm of homes across the country seek to recover their value and turn some extra profit. 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. ☀

Comment on this article online at <http://tampareia.com/?p=4551>

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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.

Beach REIA

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at Gators Cafe & Saloon located at
12754 Kingfish Dr, Treasure Island, FL

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CREATIVE FINANCING IS KING

What Not to Do When Negotiating - Part 2

BY LARRY HARBOLT



Last month we discussed four of the major mistakes I made when I was learning to be a real estate investor sitting at sellers kitchen tables trying to structure profitable deals to better provide for my family and the dumb things I did that cost me thousands and thousands of dollars over the years. This month I am sharing with you more of the things I did when I didn't know what I was doing when negotiating. If you will learn from my mistakes it should take years off of your learning curve and help put thousands of dollars in your pocket every year.

5. **Sounding Like an Expert** – this is a mistake I see all too many beginning investors make. Many years after I started buying houses, my mentor, Jimmy Napier told me to always be at or just below the sellers intelligent level if you want to be successful negotiating with them. Until I learned what Jimmy told me I would say the things I would hear from a seminar speaker that the sellers didn't understand. This was not good. I found out that when you sound too smart many sellers get uneasy because they start to think that you could be getting ready to take advantage of them in some way. Never sound too smart when talking to the sellers.
6. **Look and Act Scared** – all too often when a person doesn't have confidence in themselves and their abilities they

will tell the sellers about some well known person they know trying to build credibility just because they know someone. This doesn't work in most cases. I recommend if you plan to be a name dropper, only drop the name of your minister, your banker or anyone of prominence in your community. I personally never mention my attorney's name because once I did and the sellers immediately asked me if I made it a habit of suing people. I told them, of course I don't but I guess they were paranoid and were afraid to sell me their house fearing I might try to sue them sometime in the future for something. Maybe they had a bad situation with someone previously. In that instance naming my attorney was a deal breaker.

7. **Being Too Aggressive** – once I started to learn more about how to creatively structure deals and I bought several houses by putting together deals that were real money makers my confidence shot through the roof. When I would sit down with sellers I would quickly start to try to put the deal together without spending any time letting the sellers get to know me. I became too impatient. I knew what I wanted to do and I knew the deal I was offering the sellers was a good deal for them, so why would the sellers push back and many times I would lose the deal? Over time I learned that when you push too hard, too quickly the sellers get confused and

need time to think about what you are offering. Most sellers need time to digest what you are offering them to be sure it is what they need or want.

Next month I have more and different things I have done to sabotage my wealth creation I don't want you to have to experience.

Happy Investing

Larry ☀

Comment on this article online at <http://tampareia.com/?p=4541>

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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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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' 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: wecreatedeals@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

AUGUST 2014

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
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UPCOMING EVENTS

Aug 14: Tampa REIA on Buying Houses Subject-To with Don DeRosa

Aug 16: Buying Houses Subject-To Workshop with Don DeRosa

Sept 11: Tampa REIA on Where to Get the Money with Jay Conner

Oct 9: Financial Freedom Principals with Gary Johnston

					1	2
3	4 Larry Harbolt's Weekly REI Meetup (Pinellas Park) 7:00pm – 9:00pm	5 Florida Gulf Coast REIA (Bonita Springs) 5:30pm - 9:00pm 	6 Sarasota REIA Weekly Meeting (Sarasota) 12:00pm – 1:30pm Tampa/Clearwater Real Estate Group (Clearwater) 11:30am - 1:30pm	7 Sarasota REIA Monthly Meeting (Sarasota) 7:00pm – 9:00pm Creative Real Estate Exchangers Meeting (St Pete) 9:00am - 11:00am	8	9
10	11 Larry Harbolt's Weekly REI Meetup (Pinellas Park) 7:00pm – 9:00pm	12 Suncoast REIA (Tampa) 6:00pm - 9:00pm	13 Sarasota REIA Weekly Meeting (Sarasota) 12:00pm – 1:30pm	14 Creative Real Estate Exchangers Meeting (St Pete) 9:00am - 11:00am TAMPA REIA MAIN MEETING with DON DEROSA 6:00pm – 9:00pm Late Nite Networking at Whiskey Joe's 9:30pm – Late 	15	16 Buying Houses Subject-To Workshop with Don DeRosa Tampa, FL 9:00am – 5:00pm 
17	18 Larry Harbolt's Weekly REI Meetup (Pinellas Park) 7:00pm – 9:00pm 	19	20 Sarasota REIA Weekly Meeting (Sarasota) 12:00pm – 1:30pm Tampa/Clearwater Real Estate Group (Clearwater) 11:30am - 1:30pm	21 Creative Real Estate Exchangers Meeting (St Pete) 9:00am - 11:00am IRC Main Meeting (Winter Park /Orlando) 6:00pm – 9:00pm BEACH REIA (St. Pete) 6:00pm – 9:00pm	22	23
24 31	25 Larry Harbolt's Weekly REI Meetup (Pinellas Park) 7:00pm – 9:00pm	26	27 Sarasota REIA Weekly Meeting (Sarasota) 12:00pm – 1:30pm	28 Creative Real Estate Exchangers Meeting (St Pete) 9:00am - 11:00am	29	30

