



# Tampa Real Estate Investors Alliance

# #PR\$FIT™

## QUANTUM COINCIDENCES

BY JAY CONNER

I've been known to say that "Coincidence is God's way of staying anonymous," and I feel like my life, and my career is proof of that! You may not know it, but I moonlight as a world famous composer. I started writing music at 17, and while I didn't put out my first album until 1997, it's always been a passion for me. Back in the day, my grand piano came all the way from Texas to North Carolina in the front of my 72 x 14 single wide—it never left my side.

Getting back to the world famous part, my big break came in a little known movie, an Alan Smithee Film, "Burn, Hollywood, Burn". While the show itself wasn't a favorite, my music was! Right after the movie came out, my family and I went on a vacation to California. I'll never forget my wife pulling me out of the shower one morning in Palm Springs to listen to my song playing on the radio! Today, my compositions are played in stations across 22 countries, and in spite of the 8% rating on Rotten Tomatoes, I still get royalties from my Hollywood days.

Music taught me to follow my passions. I knew that work should be something I could be passionate about, and when I stepped into buying and selling homes, that was exactly what I was able to

do—live and work passionately. I like to think that some of my best moments, or "quantum leaps," come from my moments of greatest adversity. Maybe their power comes from the way they force the best out of you, and I look forward to the challenges – they always bring opportunities for something new!

*continued on page 4 ▶*



### MAIN MEETING

**Thursday, September 11th**  
**6:00pm – 9:00pm**  
**DoubleTree Tampa Bay**  
 3050 N. Rocky Point Dr. West, Tampa, FL

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On September 11th at the Tampa REIA Meeting, Jay Conner is going to show you the fastest and easiest way to raise private money to fund your deals. If you are interested in having unlimited funding for your deals, this is a meeting you don't want to miss. See page 2 or <http://tampareia.com> for more information.

# Main Monthly Meeting

September 11, 2014 @ 6pm

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

**Where to  
Get the Money Now!**  
with Jay Conner, the Private Money Authority

We are excited to announce that real estate and private money expert Jay Conner is our keynote speaker for September. Jay will teach you "Where to Get the Money Now" to fund all of your real estate deals. He will teach you how he has built his buying and selling houses business into a seven figure income in less than 2 years on automatic pilot using a simple, step-by-step system (that anyone can duplicate) which enabled him to raise \$2,150,000 in less than 90 Days.

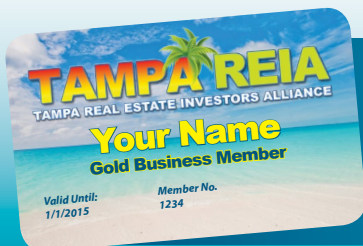
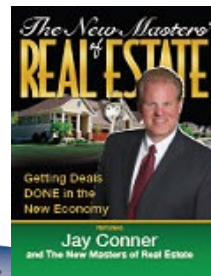
Jay is going to share the knowledge he's acquired while creating a 7-Figure annual income in his own Real Estate Business with you! Jay's specialty is acquiring Private Money for his renovation projects. And whether you know it or not, the difference between the rich and the "just getting by" in today's Real Estate World...is Private Money.

A large part of Jay's business is based on people putting up the money to make a loan so he can buy a property cheap and take advantage of the bank-owned real estate bonanza that's going on out there right now. Jay always gets a big check when he buys a property and doesn't even make monthly payments on his loans!

If you're remotely interested in transforming your Real Estate Career from a frustrating hobby to a thriving 6-Figure business that churns out thousands of dollars in passive income month after month, this may be the most important meeting you attend all year!

## FREE BONUSES JUST FOR ATTENDING:

- ★ Jay's National Best-Selling Book – "The New Masters of Real Estate: Getting Deals Done in the New Economy"
- ★ Jay's CD with Ron LeGrand on "The 5 Myths About Private Lending-Exposed!"
- ★ Jay's Secret "Unlock the Vault" Resource



**Tampa REIA Members Can Attend  
for FREE and Guests for \$10.00.  
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cards & flyers**



**Jay Conner**

## MEETING AGENDA\*

- 6:00 pm: Meet & Greet, Networking
- 6:15 pm: Introductions, Haves & Wants, Announcements
- 7:30 pm: **Where to Get the Money with Jay Conner**
- 9:30 pm: Late Nite Networking at Whiskey Joes

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



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

# TAMPA REIA

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◀ *continued from page 1*

I think a lot of you already know a little about how I started out on the road to my business, and it was most certainly the result of quite a few ups and downs! I was born into the mobile home industry—no doubt it was where I grew up professionally through the 26 years I dedicated to it. When I look back, in spite of the never-ending hours I poured into my work, I always knew that I wanted to get into real estate as my end game. My friends who were already in the business loved it, so 12 years ago I made my first quantum leap into real estate.

Pulling out of mobile homes was a challenge in and of itself, but it only took one house to convince me it was worth every minute. I looked for the ugliest, nastiest foreclosure I could find, put \$50,000 down and \$50,000 into it and within a couple of months I was looking at a \$30,000 profit. Granted, I was at the bank's beck and call, but it was a leap in the right direction.

With the market crash of 2008, quantum leap number two came—private lending changed my business, and my world. Ron LeGrand's mentorship helped me take things further than I ever thought possible, and when I had gotten things down to a science, I introduced my business automation strategies which marked leap number three.

Sharing my success made all the difference, and these days, I can't help but get excited for what we can do with each new partner. But, that's all old hat for y'all! The new hat comes from what's just around the corner for you and for me. I can't wait to face the next challenge life brings my way so I can make some magic out of a new quantum coincidence!

Well, it's no coincidence I'm speaking at The Tampa REIA's Monthly Meeting on Thursday evening, September 11th. I'm so excited to be coming, and I thank my good friend, Dustin Griffin, for inviting me.

I have a passion for helping people transform their business by sharing my

personal story of how the banks cut my lines of credit that I used to fund my real estate deals with no notice. I didn't know at the time it was a "blessing in disguise." Another Coincidence? I knew I had to find another and better way to fund my deals. So, in less than 90 Days I was able to raise \$2,150,000 - and that's a lot more than I had available from the banks!

So why would you want to attend the Tampa REIA Meeting on September 11th? Because I'm going to pull back the curtain and reveal:

- The Same 5 Easy Steps I Used To Attract \$2,150,000 in Less Than 90 Days
- How I'm Getting Contact Information To Over 8,000 New Private Lenders Every Month and How You Can, Too!
- How To Get 2 Big Checks On Every Transaction - Get A Big Check When You Buy a House and Get A Big Check When You Sell The House! (In fact, I'm getting a \$75,000 check at the closing table next week when I buy a house!)

Whether you're a seasoned investor or brand new to real estate investing, don't miss September 11th at Tampa REIA if you're remotely interested in getting Unlimited Funding for your deals. I promise you by the end of my talk you'll know how to never miss out on a deal because you didn't have the money.

I look forward to seeing you and by all means, bring your family and friends.

Jay Conner

The Private Money Authority 

*Comment on this article online at <http://tampareia.com/?p=4651>*



## Tampa REIA Member Benefits

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- Tampa REIA Main Monthly Meeting & Vendor Tradeshow
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- *And much, much more!*

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CREATIVE FINANCING IS KING

# What Not to Do When Negotiating - Part 3

BY LARRY HARBOLT



This is the final part of this article but it is not the end of the mistakes I have made negotiating with sellers through the years. I will continue to provide more negotiating ideas for every serious investor who realizes that negotiating directly with the seller is where the most money will be made.

8. **Being Inflexible** – can you imagine a real estate genius like me passing on a deal just because the sellers and I were \$500 apart on the price? Even at the higher price it was still a good deal for me but my pride and ego wouldn't let me give in and do the deal because I wanted the deal to go my way and the sellers wanted the deal to go their way. I can't believe I was that immature that I let a beautiful asset like that house slip away over \$500. I have learned over the years, there is no place in this business for your pride or your ego. If you have negotiated a good deal get the deal closed and enjoy the benefits that property will give you and your family..

9. **Saying Offensive Things to the Sellers** – can you imagine ME saying something offensive to sellers? I wasn't trying to be offensive I just didn't know any better. What I'm talking about is something I have done several times and it was definitely a deal breaker. When I

would go to look at a property of course I was there to structure the best deal for my family and I hoped it would work for the sellers also. As we would start to discuss the property I thought I was supposed to run the property down to diminish the value of the property so I could get a better price or terms from the sellers. I would say things like, the landscaping on this house looks terrible, the yard is a mess is there any reason you haven't taken better care of your property? Your house is in really bad shape, it has a terrible floor plan, the kitchen is a real mess and that bathroom needs thousands of dollars to fix it. Quite frankly your house is a mess and it's going to cost me a small fortune to fix it so it is rentable or saleable.

**DON'T DO WHAT I DID!** My friend Peter Fortunato told me to always say to the sellers of a nicer house... "Why would you sell a lovely house like this?" If it was a property in poorer condition say to the sellers, "why are you selling your house"? These are much better words to use that won't insult the sellers and be a deal killer. I don't remember who told me to insult the sellers and say their property was a dump and a mess trying to get a better price but one thing I can tell you, if you do that you will be as big of a fool as I was and lose

more deals than you buy. This is not a good idea!

10. **Arguing with the Sellers** – through the years of my investing career when I was negotiating with the sellers I would disagree with them about such things as the cost to rehab the property if I were to buy it. Because I was in the construction business and a licensed contractor who had done many rehab projects I thought I knew more about what it would cost to repair their property than they did, and I was probably right but I wasn't too smart how I went about explaining my thoughts. As I alienated myself from many sellers because of my opinions I learned to ask the sellers if they have had a licensed contractor give them a price of what it will cost to completely fix their property to be ready to sell at a full market price. Once I started doing this I learned that if I could get the number the licensed contractor gave them I could use that number to negotiate the price I was willing to pay the sellers. I learned that arguing with some sellers about anything can be a deal killer.

I have only listed ten different issues I had to learn not to do if I wanted to buy the sellers houses. Don't get me wrong, I bought a lot of houses through the years, but if I had used

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



◀ better negotiating skills maybe I could have bought many more houses. I shutter to think of how much money I have lost over the past 35 years because of my inexperience in the beginning to my ego fueled ignorance through the years.

This is why I decided to write my new course "Negotiating Techniques and Secrets of the Master Real Estate Investors" you can find at [www.LarryHarbolt.com](http://www.LarryHarbolt.com). With the information in this course you will quickly be a negotiating expert and quickly be able to structure deals your competition won't be able to do. This will be a huge start for everyone who wants to learn from my many mistakes and how I turned those mistakes into successes everyone can use to help them build real estate wealth faster and easier.




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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REAL WORLD REAL ESTATE INVESTING

# Making \$13,000 With No Money Invested

BY BILL COOK



**W**ant to see how to make \$13,000 in two short weeks with no money invested and without owning the home?

With creative real estate investing, Jack Miller taught us to *structure on purpose*. Pete Fortunato taught us to *use what we want, to get what we need, to get what we want*. Let's take a look at these two all-important lessons in action.

Jonathan and Christie help us maintain some of the rental properties we manage. About a month ago, Christie told Kim that her mom wanted to sell her home in Acworth, Georgia. After meeting with Christie's mom, Kim determined that the home was worth \$90,000 and needed a \$10,000 rehab. Kim offered either \$63,000 cash or a \$90,000 owner-carried note with payments of \$300 per month, but the mom turned down both offers.

Kim then asked, "What's the house of your dreams?" The mom answered, "One out in the country." Unfortunately, we didn't have any such property available.

The next day, Kim had an idea. Our friends Joe and Ashley English had a house on the outskirts of Adairsville that had just gone up for rent. Kim called Christie's mom and asked, "How would you like to trade your house in the city for your dream home in the country?" The mom got so excited

at the idea that she loaded up her family and immediately drove to the Adairsville house. She LOVED it! She agreed to a trade.

Two problems: First, Joey's house wasn't ours to trade. Second, the mom's house was worth \$90,000. Joe and Ashley's house was only worth \$70,000.

The solution to the *first* problem was easy. Kim called Joe and explained the creative deal structure she had in mind. He agreed to participate. The solution to the second problem was also easy. Most real estate deals aren't about money – *they're about the seller giving up something they have in order to get something they want more!* In this case, it was the house of the mom's dreams.

Days later, Lee Perkins, our wonderful real estate attorney, did the closing. The mom bought Joe and Ashley's Adairsville house for \$100,000, and Joe and Ashley bought the mom's Acworth house for \$100,000. In other words, no money changed hands – it was \$100,000 for \$100,000.

For putting the deal together, Kim and I got an option to buy the Acworth home at anytime within the next ten years for \$100,000.

Shortly after closing, Kim found a realtor who had a cash buyer who wanted to buy the Acworth house. The thing was, with

our option in the way, the cash buyer couldn't buy the property. As part of the original deal structure, Kim and I agreed to give up our option in exchange for cash.

Two weeks after buying the Acworth house, Joe and Ashley sold it to the cash buyer. Kim and I got paid \$13,812 to release our option. The realtor got paid \$10,000. Between the two properties, Joe and Ashley made enough to pay off a number of loans, which increased their monthly cash flow by \$915. In addition, using several tax strategies, Joe and Ashley will be able to cut this year's tax bill by \$10,000!

Going back to Jack and Pete: From the beginning, this deal was structured on purpose! And Kim and I used what we wanted (Joe and Ashley's house), to get what we needed (an option on the Acworth house), to get what we wanted (\$13,000).

We know creative deal structuring can be confusing, but remember: It's a *learned* thing, not a *born-knowing-how-to-do-it thing!* ☀

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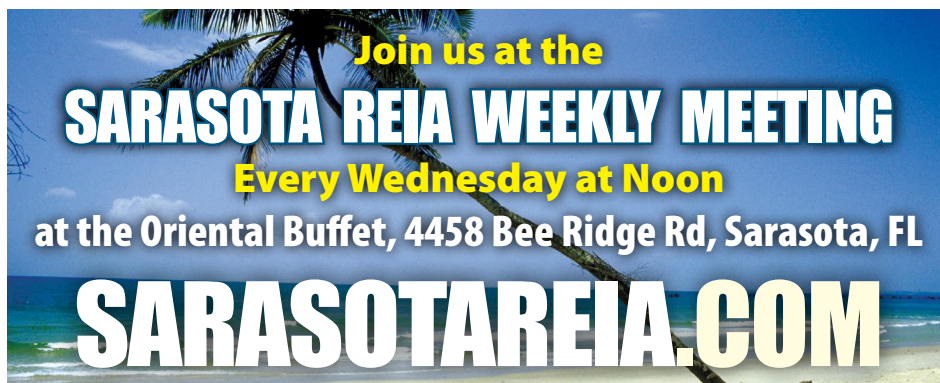
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Bill Cook is a full-time real estate investor, speaker and author. He specializes in single-family homes and mobile home parks. Bill believes that real estate investing, especially the act of buying and holding rental property, is the surest way to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



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MARKETING MAGIC TRICKS



# Building Your Fortune Buying Vacant Land

BY KATHY KENNEBROOK, THE MARKETING MAGIC LADY



There are lots of great ways to make a lot of money in real estate, not the least of which is buying and selling vacant land. This is an effective way to do real estate deals with no hassle, no rehab, no insurance and no worries of vandalism and theft. Plus, there is virtually no competition for these properties since many investors are simply not going after this incredibly lucrative portion of the market place. I was actually in the real estate business for several years myself before I discovered this very profitable part of the market. In addition, in this current market buying and selling vacant land is another good strategy to continue making money in the real estate business.

If you live in an area that is particularly rural, then buying and selling vacant land is a more lucrative means of doing real estate deals. Since it can be more difficult to find homes to purchase in more rural areas, vacant land is definitely the way to go. There are several different ways to find vacant land deals.

One is to simply drive around and look for them. However, since it can be kind of difficult to find addresses for properties this way, it is probably a much bet-

ter idea to create a direct mail campaign to the owners of vacant land. Some of the parameters I use for this list are out of state owners of vacant land, especially those with past due tax bills or folks who have inherited vacant land. These are some of the most lucrative deals out there. Be especially aware of those properties that front main highways since these will create even more valuable deals for you.

In many cases, these owners have inherited these properties and they are not interested in doing anything with them. They are usually tired of paying tax bills so they stop paying them altogether. They are usually highly motivated sellers and fairly easy to deal with. In fact, in many cases, they may have never even seen the property and are unable to give you directions to it.

This is when it becomes really important for you to be able to work with your tax assessor's office and get a mapping program so you can locate these properties with just the parcel identification number. There are also some national companies that can provide information such as mapping programs for you for a monthly fee. This tool alone has saved us hundreds of man-

hours and hassles in locating properties. In the case of vacant land, unless you know exactly where it is, one piece pretty much looks like another.

Make sure you take the time to develop a relationship with a title agent or real estate attorney in your area and make sure you have title work done before purchasing these properties. Sometimes there are probate issues or liens to handle before you close which may also include past due tax bills. Some of these sellers will try to work directly with you without having a title search done on the property. Don't do it!

I find that vacant land deals are very profitable for me personally. I live in Florida and here in Florida we have hurricanes. It is so much easier to work with vacant land because you still have the same big profits without the worries of damage, insurance, vandalism and rehab. In fact some of the properties we have purchased were so inexpensive that we paid cash for them and put them into our portfolio to hold on to for retirement income when we sell them later on. They are already worth a lot more than we paid for them so we figure the pay check will be huge later on as property values go up even more. And some we will simply wholesale for a good profit. You can also purchase land into your Roth IRA.

In addition, with the current market being what it is today, purchasing land at huge discounts gives you the advantage to be able to sell it at "bargain basement prices" and still make excellent profits. Since you are selling the property at a lower price, it usually sells very quickly. ▶

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Tampa REIA Main Meeting



◀ Once you purchase these properties there are several ways to resell them at huge profits. One way you can sell these lots is to list them with a local Realtor who is familiar with selling vacant land without touching them. Whether or not you are able to sell your properties this way will depend a lot on how motivated the Realtor is. You also need to make sure that these local Realtors are part of the MLS system. Surprisingly we have found that in many rural areas they are not. You want to have as much exposure as you can for the properties you are looking to sell right away. Some of the best buyers for these lots are folks from out of town looking for a vacation get away. So they will purchase vacant land and build a home on it.

Another thing that some of my students have done is to buy some acreage, split it into pieces, sell off some of the pieces and keep part of the land for themselves. They will make enough money off the sale of the split that the pieces they keep for themselves end up being free.

The other thing you can do is to list these properties on your property for sale web site where folks who may want to build vacation homes in the area where your vacant land is will see them. You will be able to get attention from many parts of the country. You may also want to put a "For Sale by Owner" sign on your land or run an ad in the local newspaper and the newspaper in the next largest city near you. I have done this and it has produced many buyers for me.

If you want to take the time and you have your team in place to take care of these matters, you can also partially clear the land and add water or elec-

tric and then raise your asking price. The more ready the land is for development or home placement, the more quickly it will sell and the more money you can make.

Depending on where the vacant land is located and how much there is, there are also opportunities to develop these pieces of land and resell them at really huge profits. One way to develop your land would be to get involved with a builder and have homes built on these pieces of land and then resell them with the land and the home already on it. Personally, this is not my favorite way to deal with vacant land because it's time consuming and more hands on and the profits are made later as opposed to sooner.

A better technique would be to hire an engineer to take a look at the property, determine its best use, possibly change the zoning, and then do the other things necessary to get the property ready for development, such as splitting the land into smaller parcels and then reselling it. This is one of the best ways I know to build in huge profit margins without ever touching the property yourself. I find this to be a really lucrative way to handle properties especially when you are buying in an area that is an hour or more from where you live. In my case, my vacant land business is about three and a half hours from where I live most of the time.

Another technique you can employ to make vacant land work for you is to explore the possibility of leasing land you own. This way you make cash flow on the property on a monthly basis and you still own the land. For example, you could lease a piece of land for RV storage. We

have leased land to someone who needed extra room to expand a worm farm business. On another occasion we leased property we had with many pine trees to a company that harvests pine straw. A billboard company leases a property for a billboard that we own on a main highway. The possibilities are endless with a little ingenuity.

Another real advantage to working with out of state owners of vacant land is that you will run across investors who purchased groups of properties a long time ago so they have several properties with a lot of equity in them to sell. This creates wonderful scenarios where you can purchase multiple lots at well below current retail. The seller still makes money on the deal, creating a win-win solution for both parties. That's what the real estate business is all about, creating win-win solutions for all parties involved.

If you live in an area where there is a lot of vacant land, these techniques are definitely worthy of looking into because many of your competitors are simply not thinking about purchasing vacant properties. They are missing a huge opportunity since these properties are usually easy to purchase and reasonably easy to resell at huge profits.

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](http://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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THERE'S AN APP FOR THAT

## Working Healthy Now

BY DON DEROSA



*"The first wealth is health."* ~ Ralph Waldo Emerson

**F**all is in the air. Before you know it, Halloween will be here. Then Thanksgiving. And Christmas, and New Year's, and Martin Luther King Day. And Valentine's Day! Oh, my gosh! it'll be swimsuit season soon, and I'm not ready!

Sometimes it seems like we live life in the future, doesn't it? It's fun to think about that vacation coming up next spring, and it can be daunting to think of all there is to do tomorrow. But rewards in the future require action in the present. Nowhere is this more true than when it comes to our health. It's all about nutrition and exercise, and it's all about now.

Real estate does have its physical side – anybody who's ever slithered through a muddy crawl space knows this. But to a large extent, our profession is pretty sedentary. And as technology allows us to do more and more from our computers and smartphones, it gets easier to sit for longer and longer periods.

My Uncle Fergus has turned sitting into an art form. I'll bet you know somebody just like him: If you were to turn his computer keyboard upside down and shake it, you'd get enough crumbs to coat three chicken thighs. Uncle Fergus can open a beer, grab a handful of Cheezy

Wiggles, and write a notice to vacate without so much as turning his head. I'm pretty sure he hasn't walked to the end of his driveway in at least six months. He tells me he's going to start eating right and exercising soon. Yep. Just as soon as he feels like it. Technology has given him the ability to be a true man of leisure.

As for me, I'd rather use technology to improve my health. If you agree, there are hundreds of apps you can use for this. My favorite is MyFitnessPal.com, which offers downloads for both Android and iOS. It's pretty much a one-stop shop for all things diet and exercise. With it, I can log my food, set exercise goals, record my activity, and calculate the number of calories used for every activity from archery to yoga. I mean, who knew you could burn 501 calories just by playing pool for two hours? And MyFitnessPal has got one of the best food databases I've ever seen. I won't say it has every food or every restaurant chain. But I was sure impressed when I found corn dogs from my favorite convenience store! Not that I would ever eat a corn dog, of course...

With MyFitnessPal.com, I can set goals, make a plan, execute that plan, and monitor my progress. My well-being is there for the taking, and all I have to do is begin.

If I wait until I feel like hard work, I may wait too long. That goes for my business and for my body. Today is the only day I can do anything about tomorrow. And action is the magic word.

*Next month: Setting up a healthy workspace.* ☀

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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.



FORECLOSURES GONE WILD

# Does Your Title Company Have Your Back?

BY KIMBERLEE FRANK



All Investors and Realtors need to know the guidelines of their Title Company's requirements for buying and flipping short sales. Each Title Company may have one or two underwriters which tell them how to conduct their business. I am a firm believer in having all my i's dotted and my t's crossed with full disclosure. Whenever I want to use the end buyer's money to fund the first transaction "A to B" closing, I have already sent all my forms to the Title Company to send to their underwriter to review. This way, I will not have any problems when it is time to close. Some Title Companies will require additional documentation and others approve my forms and are ready to close, saving you points and interest on hard money.

Recently though, I had a short sale closing set on Friday with a Foreclosure Auction set on the following Tuesday, leaving 3 days after the closing to get them the money (which must be certified funds), and have them stop the Foreclosure Auction Sale. Obviously, when purchasing short sales, we don't want to procrastinate it to the last minute due to the new guidelines with the Florida statutes about the timeline for postponing Foreclosure Auctions. These guidelines of making sure that the Plaintiff's Counsel and/or the Defendant's counsel has filed a Motion to Cancel Sale at least 10 to 15 days prior to the actual auction make it

difficult to get Fannie Mae and Freddie Mac to act due to the fact they follow that guideline. Meaning, if you have passed the window of the 10-15 days and it's down to only 8 days before the sale date, they will say you missed it and it's too late to request postponement. However, there are times when "stuff" happens and you close within that 10-15 day timeline, not giving the Plaintiff's Counsel enough time to get a Motion to Cancel heard before the original Judge. Our court system has turned into a mill! Even if both parties agree, Plaintiff and Defendant, they are having a hearing before the original Judge. When I worked for attorneys, all you had to do was prepare a Stipulation and Order of Postponement and/or Cancellation, both parties would have agreed and the Judge would sign it without a hearing. I believe the Plaintiff's attorney just likes to charge the bank more money for representation and this would be too easy for all parties. The Foreclosure Auction could be held on line or before a different Judge that does not know the Seller's situation, nor do they care. Many times, if the Sellers wait to file their Motion to Cancel in Pro Per (acting as their own counsel), the Foreclosure Auction Judge will deny it versus the Judge who has heard their case all along.

Back to my story ... I called the owner of the Title Company to make sure that there would be no problem with closing so close to the Foreclosure Auction sale

and he said "no problem" but we need to make sure that the Foreclosure Auction was cancelled and that it was pulled from the foreclosure sale list. Since the Seller had an attorney, I already had him working on the cancellation of the sale. The money was wired to the Title Company for the closing on Friday and then at 2:00 p.m. the owner of the title company called me and said that his underwriter didn't want it to allow it to close unless we already had the sale date cancelled. The catch 22 was that the Plaintiff's counsel was not going to cancel the sale unless they received their money. I was furious because the rules had changed and I wasn't informed. The first mortgage was receiving a full payoff and the 2nd and the 3rd were short sales. I told him if he sent my money back to me now, I may not have time to get the wire, get a certified check and get it to the Plaintiff's counsel in Ft. Lauderdale by Monday morning so that they would file a Motion to Cancel the Sale. We argued a bit and then we came to an arrangement, he would send the money to the first mortgage company on Friday and then on Tuesday we would close and payoff the 2nd and 3rd mortgage company. I wasn't happy with this idea however, I had approval letters from the 2nd and the 3rd which he recommended I ask for more time so as long as it closed on Tuesday, I was happy.

1. What I was afraid of: When the first mortgage company received a



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- ◀ full payoff, then the 2nd mortgage company, who agreed to \$1,000 and was owed \$30,000, would move into 1st position.
- 2. If the second mortgage company realizes that they are now in 1st position, then the entire amount of the debt would have to be paid off.
- 3. I didn't like that the rules changed, as I could have sent the money myself to the 1st since it was a full payoff, 2nd and 3rd then closed with him on Tuesday showing that all parties had been paid and all he had to do was finish the closing documents. NOTE: Many people couldn't do this, but I have the experience and knowledge and I was planning on doing this if any problems arose.

Friday, I contacted the second mortgage company and asked to extend the closing date to the end of the month. Instead, they sent me a revised approval letter with an INCREASE in the payoff from \$1,000 to \$1,700. What?! As I argued back and forth with the negotiator showing him I already had a letter that said \$1,000, he finally produced the final approval letter for \$1,000 and this time, removing the 60 day deed restriction on the property and accepting the \$1,000 as full settlement versus just a release which would have allowed them to go after my seller. Boy was I excited!!! I not only got the \$1,000, removal of the deed restriction but also a full settlement. As a negotiator, I believe that everyone can get a full settlement on these liens, you just have to keep asking "how" it can be a full settlement and if you are flipping it and the negotiator says it will take another \$1,000, I would recommend that you pay it and make up the difference on another deal. You should always worry

about your Sellers and remember, their referrals and testimonials will keep you in business forever!

Everyone believes that the Plaintiff's Attorney representing the Banks are actually aware of when there is a Foreclosure Auction Sale and when they are paid off and then they will dismiss the case. That is wrong and that is the farthest thing from the truth!! Whenever I am negotiating with the Banks, they don't even know if there is a foreclosure sale so it's always important that we check the docket by going to [www.flclerks.com](http://www.flclerks.com), click on the correct County and then look in the Civil records so that you can view the docket and track the case. We have to always send the negotiator a copy of the docket showing the sale date to get them working on a postponement 30 days in advance because it takes them that long. If you don't start 30 days in advance, then they will not postpone the hearing unless a Seller files a Motion to Cancel the Sale and/or the bank receives a total payoff. Even then, you need to make sure that the case is dismissed.

The moral of this story is to know if something changes with the underwriter that your Title Company uses. You cannot assume they will tell you every time underwriting guidelines change, as they most likely will not. You need to constantly be asking questions and double checking while you are structuring your deals to be sure your Title Company can close them. In addition, have a 2nd Title Company to fall back on. I work with a couple of Title Companies and I am glad I do because of the above reasons. I recommend that you too talk to 2-3 Title Companies and find out who their underwriters are and will they allow you to conduct business the way you

want to, as I teach you to fully disclose your intention to the Bank that you are planning on flipping the property.

If you want me to write an Article on a certain subject, please email our comments or questions to [admin@sellfastrealty.com](mailto:admin@sellfastrealty.com). Whenever I write an Article, I am writing about a "real life" situation/deal that occurred in my office and telling you how to overcome all challenges that stand in your way! I hope that you are learning a lot and applying the wisdom to close more deals!

Happy Negotiating!

Kimberlee Frank ☀

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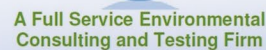
Kimberlee Frank is a Master Negotiator who has closed over 600 deals since 1998. She is a Mentor, Trainer, Author and Real Estate Broker teaching Investors and Realtors how to creatively purchase and sell short sales with her Step-by-Step System. She has helped Investors and Realtors earn hundreds of thousands of dollars.



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# Flipping Continues to Win When the Value is Right

BY MARK JACKSON

Some would say home flipping, in which a buyer resells a property quickly for a profit, is on the decline as U.S. residential price gains slow and foreclosures dwindle. The exception are those individuals who know a valuation first approach to real estate is key to buying right. **REIAComps** insure you have a complete feeling of confidence and sense of control over all the deals you intend to flip.

In the second quarter of this year, almost 31,000 single-family houses were flipped, representing a solid percentage of U.S. home sales. These are quite consistent with data from earlier last year and not much different from the second three months of 2012, when prices bottomed after the crash. Remember we define a flip as a property sold within 12 months of purchase.

Real estate investors who are using **REIAComps** are making stronger profits and finding better opportunities for deals even after a two-year surge in property values that's now slowing. The median existing-home price climbed 4.9 percent in July from a year earlier, compared with a 13.1 percent jump in the same month of 2013. Distressed homes still account for their share of sales going back to 2008.

We know a "flippers" formula is to buy a property that they can add value to at a discount and sell at a premium. Some home-price appreciation has slowed in several U.S. market areas or the flipping strong holds and the availability of discounted distressed properties is changing.

The average gross profit per home flip in the second quarter was \$46,000, or 24 percent of the return on the original investment, not much different from a peak of 27 percent in the past 5-6 years.

Researching through **REIAComps** shows the metro areas with the most flips were Atlanta, Phoenix, Los Angeles and Miami. Flips in Atlanta and Los Angeles represented a greater share of transactions compared with a year earlier, while Miami had a similar increase. Pittsburgh; New Orleans; Baltimore; Virginia Beach, Virginia; and Daytona Beach, Florida provided the returns almost as good.

Interestingly, the share of high-end flips is increasing. Homes with a sale price of \$750,000 or higher represented 4.1 percent of properties quickly sold during the quarter, up from 3.4 percent from a year earlier.

Sales of \$750,000 to \$1 million provided the best return, at an average 41 percent. In all, use **REIAComps** to insure you value a deal right making a profit every time you buy. ☀

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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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THE MILLIONAIRE MAKER

# Constructing and Presenting Offers to Buyers

BY RON LEGRAND



Last month, we talked about locating buyers and finding out if they had any money and/or credit, which is the definition of prescreening them. In this issue, the next step is getting them to the point to where you have a meeting of the minds and collect a deposit so you're only a few days away from either lease optioning it to them or selling it with owner financing. Of course, this is assuming that our exit strategy is either lease purchase or seller financing. If it's not and your intent is to cash out with a qualified buyer, your mission is to simply determine that their credit is good enough, which is usually a credit score of 620 or better, and/or their debt ratio is good enough and they have enough down payment to satisfy FHA or the lender's needs. This is done by putting their application in the hands of your mortgage originator and letting them come back to you and tell you whether they will qualify or not. Once that's done, on these cash buyers, it's just a matter of setting up an appointment with the loan originator and letting him get the application and take it from there.

But in the case of seller financing or lease purchase, now it's up to you to be the loan committee, and to do that you'll need to have collected the facts and then have the meeting, get the commitment and set up the closing; we can do this all in one meeting. Before you call a meeting with the potential buyers, you should know how much money they have to put down, what they can afford per month and what their credit score is. Of course, all these numbers have to be satisfactory to you. Once you have arrived to the conclusion that you like this potential buyer, you then set the meeting. This is where you will determine if they have any more to put down and if you can get any more per month from them, and make sure there's nothing

about them that turns you off so bad you do not want to move forward.

It's at this meeting, where actually the buyer constructs and presents the offer to you, you simply open the door and let them speak as to whether they have any more money down and how much they can pay per month. Literally, they're making you the offers and you're deciding whether you want them or not. From there your objective is to either accept what you can get or increase them, so constructing and presenting offers is not the issue, it's determining whether you agree with the down payment and the monthly. Of course, if you don't agree with it, the meeting probably shouldn't have happened to begin with unless you have reason to believe they have more money they haven't disclosed to you yet and you feel like you can get them to disclose it at the meeting.

Never tell a buyer they are accepted before you invite them to the meeting. Tell them the purpose of the meeting is to determine whether you can accept them or not based on the information that you've collected up to this point. If you give them the impression they're already accepted, it will take away your leverage when you start negotiating more down and more monthly.

There are a few things they should bring to the meeting. First, a checkbook. Make sure your buyer understands the purpose of the meeting is for you to approve them or not and to get a deposit if you accept them. The minimum deposit I would accept is \$1,000 and lately we're getting \$2,500 minimum deposits because it's just as easy if they are committed and ready to move forward. If they do not have the money for the deposit, there is absolutely no reason to have the meeting. Make it crystal

clear that they must bring money and you must arrive at the amount of money you're going to collect before they come. When they ask me "How much down do I need today?" I say, "We usually get it all." That means if we've arrived at a \$10,000 down payment that they've agreed upon, maybe we can get them to give us the whole \$10,000. That doesn't happen that often, but what the heck? If you don't ask, you won't get it. If you can get it all, get it all. If not, I'd suggest \$2,500 be the minimum you do get. If there's a problem there and they balk at that you might ask yourself, "Why? Do they have the money or not?" It's very important you verify they that they actually have the full amount because there's nearly no reason to have a meeting until you firmly believe they have all the cash they need to put down on the house.

You'll also need proof of income in the form of check stubs if they're employed and any other proof of income they have. You'll want to make a copy of their driver's license when they arrive at the meeting to make sure you're dealing with whom you think you're dealing with. You'll be surprised how many people will stick in a ringer and if you don't get proof that they are who they say they are, it will cause you problems later. Before you call the meeting, you should already have the application with enough information on it to determine how much money they make, how long they've been employed and permission to pull their credit report. Today, we ask them to bring their credit report from [www.CreditKarma.com](http://www.CreditKarma.com), or another similar site, where they can go pull it themselves for free.

Okay, here we are at the meeting and your goal is to raise the down payment, if possible, raise the monthly payment, and go over the late penalty ▶

◀ and the repair provisions. I simply say, "Listen, you said you could put up \$10,000. That's less than what I'd like. Is there any way you can get any more?" and their answer will quickly determine whether you are going to get it or not. It's the same with the rent, "You say you can pay \$1,000 per month. That's less than what I would expect to receive. Can you get that up any higher so I can approve you?" Be careful to let them tell you what they can pay and you not tell them what you're willing to accept. Ye who speaks first, loses. Let the buyer make you the offer then you simply accept, deny, or counter. You likely have already established the sale price at this point. That's one number we generally name, but we never name the down payment or the monthly payment. Once that's done, we begin the conversation about the late penalty. Mine is 10% after 5 days late. I just point it out to them briefly that that's the case and if the rent comes in after the 5th day, there will be a 10% penalty. Then we go to the repairs and that statement is very simple, "Since you're getting the

option to buy the property, 100% of the repair cost will be yours, as shown in your lease agreement, after the first 30 days. In the first 30 days we take care of all the systems, beyond that anything that needs repaired in the house is your responsibility and so stated in your lease option agreement. It's a condition of the purchase."

Once you have all of these facts in place, you have decided you're going to accept them by now and the only thing left to get signed is the Application and Receipt Agreement which is on your Gold Club site. If you're not a Gold Club member, head over to [Ron's Gold Club](#) right now and get signed up. This is the form that is nothing more than a receipt for their deposit. It does not take the house off the market. It does say, "I'll take your deposit and apply it or if I turn you down I'll return it and if I take you and you back out, I'll keep your deposit." Plus, it gives you additional authority to pull their credit report. ☀

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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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# The Art of Partnerships

BY BILL HAM



When most people start out in the real estate business they don't have all the money they need to buy all the properties they want to buy. I may be describing you and I am certainly describing myself when I got started. If you don't already have all the cash you will ever need to buy properties then you will need to meet the right people (investors and sponsors) to help you get your investing going.

Meeting great people is just the beginning to creating great business partnerships but it certainly is not the only aspect of the art. Here are some things to keep in mind when networking.

Friends are great but there is much more to a successful business partnership than just liking someone or getting along with them. I am friends with all of my close partners but the relationship didn't start that way. When you first meet a new contact you should be asking yourself two questions.

1. What do they bring to this relationship?
2. What do you bring to this relationship?

A good partnership is based on both parties bringing something to the table that the other doesn't have or can't bring. An example of this would be money. If you are getting started in the apartment business you may need a partner to bring net worth or maybe experience to your team to help you get started. This partner would fill the "sponsor" portion of your team and definitely brings value to the relationship. In order to attract a sponsor you need to bring something of value to them. This could be the fact that you are an expert in your local market. It may be that you have 40 hours

a week to find deals. You need to ask yourself...what do I have that would get them to join me in a partnership. If you don't have a great answer then you have your work cut out for you.

Not correctly qualifying potential partners is one of the biggest mistakes I see people making at networking events. I see people who meet other people, they like each other and form a partnership based on that. If the person you have met doesn't bring something quite different than what you have to the relationship then it is probably best to just remain friends and keep your options open. Don't immediately commit to a partnership just because you like them.

When I am talking to new students who have just met a potential partner I usually ask "what does your new partner bring to the relationship that you really need?" Most of the time the student will say something like "they're good at networking" or "they are going to call brokers and I am going to find all the money". These are not good reasons to partner with someone. A good partnership is not based on one person just doing something the other doesn't want to do."

You should be calling brokers, establishing deal flow, networking and finding money for your deals all by yourself. If you and your partners share in these activities then I would suggest that you form a mastermind group to help hold each other accountable, motivate and to share ideas with, not a partnership that costs equity.

When you are starting out you will need to form relationships with people who can definitively move your business forward. Here are some things



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◀ that I like for and think about when I am taking on new partners.

- Do they have contacts with people that I would want to know or be connected with in the future?
- Do they have experience in an area that I don't? I don't know how to build houses. If I wanted to I would find a partner who does.
- Do they have available funds or net worth that allows me to do more deals or bigger deals?
- Do they have operational or management experience that I don't have?
- Do they have any experience running their own business?
- Do they have systems in place that would allow me to move my business forward if we partner?

The final step to finding a good partner is to be valuable yourself. You need to bring something to the table that a good partner would want. Remember they are asking themselves the same questions about you. One of the things that I work on the hardest to create value is producing great deals. I don't person-

ally raise much money anymore because I have certain partners who do that. We make a great team because when I find a deal I bring it to them and they take it to their money contacts. This allows me to do what I do and allows them to do what they do. You need to figure out what you do best and find partners to do the rest. If you can get along with your partner and they bring equal and opposite skills to the relationship then you are likely to have the beginnings of a great team and business.

Good luck! ☀

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# Knowing When to Move On!

BY RUSS HINER

There was once a great and powerful king, King BOB. He had everything that a King needed or wanted. King BOB had real estate, cars, money, jewels, wine, and a Queen. One day, a gardener came to offer his services to King's gardens, so King BOB hired him. The Gardener brought in exotic plants and trees and planted specimens that no one had ever seen. When King BOB gazed upon the palace gardens, his mind was taken to great places of beauty and peace. King BOB, while walking his garden, began to consider new frontiers. His mind often wandered to continents yet unconquered.

Little did King BOB know that he was being challenged by the lowly Gardener. He was being introduced to a new spirituality, new wealth, and new ideas. He began to feel inferior to the challenges the Gardener was presenting. The Gardener, on the other hand, was doing what he felt the land needed. King BOB's mind was now unsettled; he reconsidered his values, goals, and purpose.

Meanwhile, other leaders were envious that King BOB had such a vast and enchanting garden. This made King BOB feel great and more powerful. He became known as the Great Arborist, the Supreme Real Estate Investor and Entrepreneur. He was no longer just a great leader or counselor; he had reached new heights. Even the Gardener became famous. There were great leaders from all nations who wanted the Gardener's services.

King BOB knew that he could lose the great Gardener at any moment, so he decided to be proactive and hire many helpers to learn the Gardener's secrets. He cross-trained his employees to do gardening also. The Gardener, so dedicated to his art, was glad to teach such avid pupils. But after a time, King BOB felt that his spies had learned all of the knowledge the Gardener had.

At that point, King BOB started to restrict the Gardener's movements, stopped him from planting, and forced him outside of the castle walls. The Gardener, now on the outside of the castle, could not see the gardens and the fruits of his labor. It is no wonder that he began to resent the King, and so grew between them mistrust and suspicion.

However, much to the Gardener's credit, he remained loyal to King BOB for a time. He had an undying passion for his art. If he could not grow beautiful plants and shrubs, then he did not feel whole. But eventually, despite his love of the palace gardens that he had nurtured, the Gardener decided he had to leave KING BOB. Being a refined man of integrity, he submitted his resignation. King BOB was hurt, frustrated, and angry. How could the Gardener treat King BOB so poorly?

## What can we take from the story of King BOB and the Gardener?

Personally, when I feel like the King's Gardener--unappreciated, under-valued, or untrusted—I know it is time to move on regardless of how much I like the person or how much the person has given me. As the King and the Gardener illustrate, you cannot make a person appreciate you! You have to live your life embracing the relationship while it is there. Remember: Eventually, all relationships come to an end—it is the circle of life. Do your best here and now. Do not hold onto things that have run their course, but appreciate them while they are happening, and reflect on them when they are over so that you can learn something.

My goal is to enjoy relationships and people so that I can live a better life and so that I can give to the world. Doing a great job while the relationship is strong, means there will always be an open door for the future. As they say, people come into your life for a reason, a season, or a lifetime.

Some relationships don't last forever, so enjoy the moment and set the relationship up for success. Remember you are only 50% of the problem which means that you are also 50% of the solution.

Ask yourself, are you setting the relationship up on trust, respect, and open communication? If you answer this question honestly, you will be able to improve relationships now and in the future.

One of the important relationships you can form as an investor is one with a mentor and with a group of like-minded people. Join me and other successful investors at my Creative Deal Structuring Subgroup in Atlanta and let me coach you to learn the market and find your niche. I am looking forward to meeting you and helping you on your way to a successful 2014! ☀

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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.





# Court Rules Chase Made Up Documents to Foreclose – What Does It Mean For Investors?

BY BOB MASSEY



In July, fans of common sense and decency everywhere won a huge victory - in California of all places! The California Appellate Court ruled that Chase created and recorded false documentation in order to prove ownership of a property so they could foreclose on it. This is big news because it shows that the major courts in some of the biggest states in the country are catching onto the long con the banks have been playing in this country for over a decade. Not only is this a good thing for the country in general, it is creating a huge opportunity for real estate investors to do some killer deals while helping homeowners in need.

In 1998, Jan and Rosalind Kalicki secured a mortgage for their home in San Marcos California. A specialty mortgage banking company originated the loan, and Washington Mutual became the servicer. After WaMu went into receivership, Chase bought a large amount of WaMu's interests, including the Kalicki's loan. After being foreclosed on in 2008, the Kalicki's filed a suit for wrongful foreclosure against Chase in 2009. The Kalicki's claim was that Chase claimed ownership of the loan based on fraudulent documents.

In 2012, the court ruled not only that Chase had created and recorded fake documentation to show that ownership of the loan had been transferred to Chase, it was also exposed that a Chase executive had created a document that "fraudulently represented that a prior assignment had been lost and that Chase owned the Kalicki's mortgage." The judge ruled that the Kalicki's owned the property and quieted the title in their favor. Chase appealed the ruling, but lost.

The California case is not an isolated occurrence. The cities of Miami and Los Angeles have filed discrimination suits against several of the major banks including JPMorgan Chase, Wells Fargo, Citi, and Bank of America. While focusing on impact the fraud had on minorities and the unfair standards the banks held minorities to for refinancing loans, these suits aim to expose the banks for their role in creating the foreclosure crisis and intentionally baiting homeowners into foreclosure in order to cover their tracks. Homeowners are finally having their day in court and winning!

So what is the opportunity for real estate investors? For years the courts had been ruling in the banks' favor without caring about the massive fraud they had committed in order to foreclose on a home. As a result, real estate investors and homeowners had no leverage when negotiating with the banks for a discount on a mortgage. Now that courts across the country are waking up to the various frauds committed by the banks, the tables have turned. I have been focusing mainly on buying and selling notes for the last two years, and I am having more success than ever now that the courts are forcing the banks to negotiate on our terms!

By buying defaulted notes at a discount, real estate investors are able to help underwater homeowners move on from a horrible situation without them having to spend tens or hundreds of thousands of dollars on expensive lawsuits. The homeowner can walk away from a boat-anchor property, and you pick up a home at a deep discount with virtually every exit strategy available to you.

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.

FAST TRACK TO SELF-DIRECTED IRA INVESTING

# The Ultimate Cheat Sheet on Self-Directed Real Estate IRAs

BY JIM HITT



**S**elf-Directed Real Estate IRAs are a powerful tool that allow for tax-free and tax-deferred profits. In some cases, capital gains taxes can even be avoided when investing within an IRA. Still many people are still unclear on how to transition from investing in real estate outside their IRA into investing in real estate within their IRA. We've compiled a cheat sheet summary in this article to serve as a reference tool.

## The Account

First and most importantly, you need to open and fund a Self-Directed Real Estate IRA. This involves simply filling out an application which is quick and easy with American IRA [Hint: The American IRA staff will be standing by to help with this]. The second and most important part is to fund your new account. You can fund an account by making a contribution, transferring funds from another IRA, rolling over funds from another IRA, and/or any combination thereof. When transferring from another IRA, it is important that you follow up persistently with your prior custodian to make sure they move your funds in a timely manner [Remember: You are moving money "away" from them so they are in no hurry].

## Finding Assets

Once your account is open and funded, you are ready to find deals on those assets that you want to purchase. Before making an offer on that asset, make sure you review the list of prohibited assets to ensure that the asset you want to purchase is permitted. Prohibited assets include: life insurance, certain kinds of precious metals, art, alcoholic beverages, and collectibles. You also need to make sure you are not purchasing the asset from a prohibited individual including: yourself, your spouse, your descendants, your ascendants, nor their spouses or entities they own or control.

## Due Diligence

"Before" committing to a purchase, make sure you have worked with the appropriate professionals to protect your interest. For instance, when purchasing real estate, make sure you have had the appropriate inspections completed, that you have had a qualified realtor involved, and that you have consulted with your attorney and/or CPA. You also need to make sure your professionals check zoning and local ordinances to ensure that you

can use the property in the way that you intend to. Once your professionals have provided you with their findings and/or advice, then you are fully qualified to make an informed decision on purchasing the asset.

## Purchasing Your Asset

You are now ready to complete a "Buy Direction Letter" which will direct your IRA administrator to work with your professionals to purchase the asset on behalf of your IRA. [Remember: You can "not" sign any paperwork. Your IRA administrator will sign on behalf of your IRA after you have "read and approved" all documents.]

## After the Purchase

Once the purchase is complete, your IRA will own the asset. You now need to make sure that you and/or your prohibited individuals do not provide services to that asset and/or do not gain any current benefit from the assets within your IRA. This includes performing maintenance, property management tasks, and using the asset (for instance you can't stay in an apartment purchased within your IRA). All income and expenses also

*continued on page 23* ►

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# How to Close 10 Wholesale Deals in 1 Day

BY MATT LARSEN



It's pretty easy actually. Get ("contract") (10) unwanted houses from a seller at a great price and turn around and wholesale all (10) to a cash buyer. Boom – easy right? We'll of course it's never THAT easy. What if it was your 1st deal ever? That would be scary. What if it was your 6th thru 15th deal? That was my scenario. But I did it. And you can do it too – because I knew practically nothing when I did it – had done 5 deals at that point. So how is it possible?

Well it was around November time-frame (2012) and we had just done our very 1st Wholesale deal a few weeks prior. Our 2nd deal was with a guy who had (13) or so rental properties down in the "South Side" of St Pete, which is a very rough side of town for the most part and you can get houses pretty cheap. We had done a lot of "driving for dollars" in the South Side and found a house and sent a letter to the owner and they called us off of our letter. I think he said he would sell the house for \$20K, so I went and looked at it. It was terrible! Terrible, terrible house! Old, rickety, wood frame, termite infested, tiny house in

the rough side of town. So I offered \$11K and we finally settled on \$13K I believe. I wrote up the contract and would close in a few weeks. He also mentioned he had (12) more houses and he'd be interested in selling them all – but he'd let me know about those after we closed on this one.

So I found a buyer within a couple of days (Craigslis) – it was a shady wholesaler in town who will remain nameless. But the guy did actually close on time. I had to do a double close because I wanted the buyer to see that I was the one closing on the house – so there would be no issue with me getting the contract on the other (12) houses. So all went well there. The weekend before Thanksgiving, he provided the list of the properties. That week I scouted out the properties as best as I could and I was given access to most of them thru the property manager as well. They were all in the "hood". Some were rented – some were vacant. Turned out (4) of them were just vacant lots. The guy had torn the houses down because it was easier to do that then rent them out. I know I know....

So I went and visited the seller the WEDS before Thanksgiving and gave him an offer on all (12) properties. I believe we had gone back and forth for a couple of days on the final price – but it ended up being around \$270K and a \$12K deposit. And I agreed to close on the Friday before Christmas (12/21) – so I had about 3 ½ weeks to get it done. So I needed to go find buyers for all of these properties. I could easily draw out the rest of this story to be a "made-for-TV-Movie", but I'll try to get to the point quickly. But it was quite the adventure (and maybe I will still make a movie out of it). ☺

Time to get to work, right? I have (12) properties I need to get sold ASAP. And this was before I ever had a good buyers list – I think I had (2) cash buyers at this point. So I showed the list of properties and my prices to the one shady wholesaler I mentioned earlier and he agreed to buy (5) of the properties (none of the vacant lots). I marked them up about \$2K each or so. He also put up \$10K of deposit – so that covered \$10K out of the \$12K I was supposed to put down. I locked up another property from a buyer off Craigslis and he put down the other \$2K I needed. So now I had (2) houses and (4) vacant lots left to sell. Turns out the houses were overpriced – they were in Gulfport and the Tax Assessed was actually way higher than what houses were going for so that threw me way off.

And the vacant lots were going to be a big problem I came to realize. NOBODY wants vacant lots in the "hood". At least not for much money. Between what the seller and I had figured them to be worth – I basically had to give them away. Met some interesting people in my adventures of selling vacant lots in the "hood". Maybe that will be the name of my movie. Haha. I put out bandit signs in the front yards of the lots and also put them on Craigslis. The 1st one I unloaded was to the next door neighbor who wanted it to build a playground for his grand kids (\$2500). I sold one to a guy that was with a non-profit and they were going to put a garden there for inner city kids to learn gardening. Kinda neat. And the last two were to a gangster looking fellow who figured he could put a house on them and flip them. Not sure what ever happened there. The kicker is that none of them could close – ALL (10) so far – until 12/21. And ▶

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◀ the owner was expecting full payment then. Turns out I kept dropping the price on the last (2) Gulfport houses and went into closing day still with no contracts on them.

Closing day was a movie unto itself as well. First of all, I owe all of the success of this deal to my title person, Suann Lewis of Gulfside Title. I may have taken 10 years off of her life that week, but we (mostly her) made it happen. So to get the day started we had to meet of the vacant lot buyers at their house to get the money – which they paid in Amscot cashier’s check, cash, and loose change. Then we went to IHOP to meet the other two buyers of the vacant lots – one of which also paid in cash (approx. \$4K). Met one of the other house buyers there to give him the keys to the property. Suann had everyone sign off on the HUD Statements at IHOP. About (6) of the deals were double closes and I had signed off on those the day before with another title company. Then we had to go back to Suann’s office for me to sign off on everything else. She actually gave me my checks for all the deals. Then we had to wait

the rest of the day for the monies to get wired in from the other deals and then she would wire the seller’s portion to them. I believe that happened around 4:30PM – the Friday before Christmas. So it was technically (16) closings for Suann, since (6) of them were double closings. Talk about paperwork.

So I checked with the seller and they confirmed all the money was there except for the (2) Gulfport houses – they agreed to extend for a couple of weeks, which turned into a couple of months before we could get those sold. Long story.

After it was all said and done, I think we only made about \$15K on the deal. Was shooting for \$40K, but the lots I ended up losing \$\$ on and the Gulfport houses we ultimately lost money on. But – WHAT A GREAT EXPERIENCE! After that, there isn’t a whole lot that rattles me on a wholesale deal. I feel like I’ve seen it all at that point.

Bottom line – I knew nothing and pulled it off – with a good title person. So take action, find some deals, and just do it (and be sure to find a good title company). Go

to [www.HowToWholesaling.com](http://www.HowToWholesaling.com) to learn more about how to Wholesale with no money or experience. 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.

◀ *continued from page 21*

need to flow into and out of your IRA, so you will need to work with your IRA administrator to make sure this happens.

**Loans**

Your IRA is allowed to borrow money provided the loan is non-recourse. Keep this in mind if you ever need additional funds. Also, remember that in some circumstances this can generate tax due on the borrowed portion. The best thing to do is to contact your IRA administrator so that they can explain the process to you and they may even have a list of non-recourse lenders that they can share with you.

**Want to Learn More?**

Contact American IRA for a no obligation, [free consultation](#), with their Senior Vice President, Sean McKay. ☀

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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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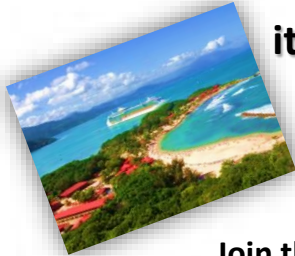
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# Unplugging... To Recharge

BY TONY PEARL



As I write these words, the summer is almost over. School has already begun in many places throughout our country, and will soon start in the rest. Vacations have (hopefully) been taken, and before you know it, it's back to the ol' grind again. Yay!

So, have YOU taken a vacation? Did you have the chance to get away and do something fun, relaxing, or otherwise fulfilling this summer? If not, *why* not? There have been countless studies done and research conducted that prove that people who take the time to take vacations live longer, happier, and healthier lives. Google that if you don't believe me.

It wasn't too long ago (when I was -gasp- working a full-time job) that I started to get burned out from it. I began hating the thought of going there and facing certain people again, and even the activity of what I was doing started to get on my nerves. The funny part is that my job at the time was the best 'job' I'd ever had: I was a Ballroom Dance Instructor!

I remember asking myself, "Why am I feeling this way about what I'm doing?" Then the thought hit me: I realized that *I hadn't had a vacation in 6 years!* Like a lot of people, I was simply working too hard to think about it. I immediately set one up - a

week at the beach - then planned it out & went.

It was absolutely the best decision I could have made! When I came back from that vacation, I was re-energized, re-focused, and re-committed to what I was doing. It was as if I'd replaced my batteries with fresh, new ones. I'll spare you the details of the various debauchery I participated in on that vacation, but you get the idea! (Hint: I was in my late twenties)

So, how about YOU? When was the last vacation you took? When was the last time you just completely unplugged yourself from your daily routine and did something FUN or otherwise completely unrelated to what you normally do?

Now, I realize that if you're reading this article, you're probably an entrepreneur who (hopefully) loves what you do already. For many of us, our vocation is like a vacation. And that's extremely cool! But it doesn't count. Even if you absolutely LOVE what you do and can't wait to get to it, you still occasionally need to just get away from it for a little while in order to stay fresh.

Obviously, if you're right in the middle of a big deal or reorganizing something important and you just can't get away, that's one thing. But

it will be very important to at least schedule the time to go reward yourself (and your family, if applicable) when the deal is done.

Here's some good news if you just don't have the time to get away for any sort of extended period: You can always take a "mini vacation!"

**Here's How It Works:** Have you ever been right in the middle of something challenging that you just can't quite understand or figure out what to do or how to do it? Who hasn't right? Here's something you might try - this has worked for me and others countless times...

If you're just feeling 'stuck' about something and don't know what to do next, try this: First, ask yourself an open-ended question, such as "*What do I need to do to get this to work?*" Then, get up and do something completely different!

Go take a walk. Ride your bike. Play some tennis or golf. Go work out. Read a book. Whatever. Just do something completely different that gets your body moving or brain functioning about anything unrelated to your situation or challenge.

**Here's What You'll Find:** After a while, you'll eventually get back to where you were and what you were working on. And your brain will have ►



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◀ the answer you need! Maybe the answer will even hit you before you get back to work! That answer could come anytime, anywhere: In the shower, in the middle of the night, while you're driving, or even while you're working out!

And when you get that answer you need, you'll often find that there's a burst of energy you need to get it done that comes along with that answer. So get busy on it. Take the action you now know you need to get it done, and watch what happens as a result. Very cool.

So, if you're ever feeling a little tired or burnt out of what you're doing, you now know what you need to do to make yourself feel refreshed, re-

energized, and re-committed to your activities.

Sometimes, you've just got to UNPLUG yourself in order to RECHARGE your batteries! It's weird how that works, but it does.

Hope this helps, and we'll see you next month!

Respectfully

*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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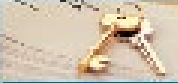
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Why  
American IRA



Real Estate



Private Lending



Private Entities



Tax Liens



Other Options

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proof. Give your  
feedback for edits or  
changes. Receive a  
new proof.  
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until you are ready to  
send your approval to  
finalize the project.  
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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](mailto: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](mailto: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](mailto: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](mailto: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](mailto:wecreatedeals@gmail.com)  
Co-Leader: Jonathan Henrich  
E: [creeinternational@gmail.com](mailto: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](mailto: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](mailto: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](mailto: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](mailto: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](mailto:chuck@ircflorida.com)  
<http://ircflorida.com/>

**PLEASE NOTE:** This schedule is subject to change.

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# TAMPA REIA CALENDAR OF EVENTS

## SEPTEMBER 2014

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
	1 <b>Larry Harbolt's Weekly REI Meetup</b> (Pinellas Park) 7:00pm – 9:00pm	2 <b>Florida Gulf Coast REIA</b> (Bonita Springs) 5:30pm - 9:00pm 	3 <b>Sarasota REIA Weekly Meeting</b> (Sarasota) 12:00pm – 1:30pm <b>Tampa/Clearwater Real Estate Group</b> (Clearwater) 11:30am - 1:30pm	4 <b>Sarasota REIA Monthly Meeting</b> (Sarasota) 7:00pm – 9:00pm <b>Creative Real Estate Exchangers Meeting</b> (St Pete) 9:00am - 11:00am	5	6
7	8 <b>Larry Harbolt's Weekly REI Meetup</b> (Pinellas Park) 7:00pm – 9:00pm	9 <b>Suncoast REIA</b> (Tampa) 6:00pm - 9:00pm	10 <b>Sarasota REIA Weekly Meeting</b> (Sarasota) 12:00pm – 1:30pm	11 <b>Creative Real Estate Exchangers Meeting</b> (St Pete) 9:00am - 11:00am <b>TAMPA REIA MAIN MEETING with JAY CONNER</b> 6:00pm – 9:00pm <b>Late Nite Networking at Whiskey Joe's</b> 9:30pm – Late 	12	13
14	15 <b>Larry Harbolt's Weekly REI Meetup</b> (Pinellas Park) 7:00pm – 9:00pm 	16	17 <b>Sarasota REIA Weekly Meeting</b> (Sarasota) 12:00pm – 1:30pm <b>Tampa/Clearwater Real Estate Group</b> (Clearwater) 11:30am - 1:30pm	18 <b>Creative Real Estate Exchangers Meeting</b> (St Pete) 9:00am - 11:00am <b>IRC Main Meeting</b> (Winter Park /Orlando) 6:00pm – 9:00pm <b>BEACH REIA</b> (St. Pete) 6:00pm – 9:00pm	19	20
21	22 <b>Larry Harbolt's Weekly REI Meetup</b> (Pinellas Park) 7:00pm – 9:00pm	23	24 <b>Sarasota REIA Weekly Meeting</b> (Sarasota) 12:00pm – 1:30pm	25 <b>Creative Real Estate Exchangers Meeting</b> (St Pete) 9:00am - 11:00am	26 	27
<p><b>Legends of Real Estate</b> Sept 26-28 with Dyches Boddiford, Peter Fortunato, Jimmy Napier, John Schaub, Clyde Wilson &amp; Gary Johnston ▶</p>						
28 <b>Legends of Real Estate</b> (Bonus Sessions with Mike Cantu & David Tilney) ◀ Las Vegas, NV	29 <b>Larry Harbolt's Weekly REI Meetup</b> (Pinellas Park) 7:00pm – 9:00pm	30	<p style="text-align: center;"><b>UPCOMING EVENTS</b></p> <p><b>Sept 11:</b> Tampa REIA on Where to Get the Money with Jay Conner  <b>Oct 9:</b> Tampa REIA on Financial Freedom Principals with Gary Johnston  <b>Nov 7 - 9:</b> Financial Freedom Principals Class with Gary Johnston  <b>Nov 13:</b> Tampa REIA on Using the Law to Make Money with Attorney Lee Phillips  <b>Nov 15:</b> Tampa REIA Workshop with Attorney Lee Phillips  <b>Jan 18 - 24:</b> Island REIA Retreat to Dominican Republic  <b>Mar 8 - 15:</b> Captains of the Deal Cruise with Bill Cook, Dyches Boddiford &amp; Peter Fortunato</p>			

