JUNE 2013
Tampa Real Estate Investors Alliance
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THE PROFIT™

The Biggest Mistake Most People Make in Their Lead Generation Marketing

By Tony Pearl

Has This Ever Happened To You?

You spend a good chunk of time writing what you think is a KILLER ad. You've picked *where* you're going to advertise (Offline? Online? Both?). You set aside some marketing money, and hope that it works out by bringing you back some leads, which should turn out to be a deal or two.

Then you place the ad. And wait. And wait some more. You stand by the phone – or look at your inbox to see when those leads will come rolling in... And THEN what happens? Nothing! Nada. No calls. No email submissions. No love. Sound familiar? If you've been in business for any length of time, you've been there. It sucks.

No leads. No phone calls. Money down the toilet. Worst of all: No Leads = No Deals. And No Deals = No Income!

WHY did that happen? And what can we do to FIX it so it *doesn't* happen again?

Well, there's actually a lot of different things that *could* have made this marketing disaster. Here's a couple example of some of these things may be beyond your control:

1. Bad ***timing*** (Example: It was a bad time to be an air travel agent right after 9/11);

continued on p3 ►

Come join us at Tampa REIA on Thursday, June 13th at 6:00PM at the Doubletree Suites Tampa Bay located at 3050 North Rocky Point Dr. West in Tampa, FL where we will be discussing Land Trusts, Lead Generation and Investor Friendly Titles Services as well as answering your questions on these important topics.

See http://tampareia.com for more info.

MAIN MEETING

Thursday, June 13th
6:00pm – 9:00pm

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

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Main Monthly Meeting

June 13th @ 6pm

Join us at Tampa REIA to discuss...

Land Trusts, Lead Generation & Real Estate Investor Friendly Title Services

Come join us at **Tampa REIA** on **Thursday, June 13th at 6:00PM** at the **Doubletree Suites Tampa Bay located at 3050 North Rocky Point Dr. West in Tampa, FL** where we will be discussing several important topics on…

1. **Land Trusts:** Long time real estate investor and trainer, **Larry Harbolt**, will be with us to discuss the importance of using "Land Trusts" to purchase and/or hold real estate and to answer your trust related questions.
2. **Lead Generation:** Tampa REIA Executive Director, real estate investor and marketing enthusiast, **Dustin Griffin**, will be discussing various ways to generate motivated buyer and seller leads and answer your marketing related questions.
3. **Investor Friendly Title Services: Walter DeVenne**, Chief Marketing Officer and Partner for Clear Title America, LLC, along with his attorney, will be discussing the services they provide for real estate investors and answering your closing related questions.

So come join us at Tampa REIA to get your questions answered on these exciting and important topics. See you there!

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

Larry, Dustin & Walter

MEETING AGENDA*

6:00 pm
Meet & Greet, Networking

6:30 pm
Introductions, Haves & Wants

7:00 pm
Announcements

7:30 pm
Larry Harbolt on Land Trusts, Dustin Griffin on Lead Generation & Walter DeVenne on Investor Friendly Title Services

9:30 pm
Late Night Networking at Whiskey Joes

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

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

Bring your biz cards & flyers

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◄ *continued from page 1*

2. **No *market*** for what you're selling; or

3. **Excessive, Superior *Competition*.**

But let's not focus on what we *can't* control. Chances are, there's always *something* that you *can* do better to have success – MOST of the time.

Here's ONE obvious thing you should *always* check… **Accuracy**: Is the right ***Phone Number, Website, or Hyperlink*** in your ad? We've heard stories of people who have put out a proven, winning ad to a responsive, targeted list, then wonder why they got *no* phone calls... only to discover that the WRONG phone number was on the ad! That could be a bad day, so **be sure you proof-read your ad** one last time *before* committing it.

Assuming it is correct, it's now time to look at:

"The Biggest Mistake Most People Make in Their Lead Gen Marketing"

Yeah, I know that's the title of the article. I'm saying it again for emphasis!

So Here it is: The Biggest Mistake Most People Make in Their Marketing is:
Trying To SELL To The Prospect!

Wait... what? *"But I thought that marketing was the same as selling?! I don't get it!"* Right... That's why you're reading this article!

So Let Me Explain...

Unless you're sending out a ***full sales letter,*** the Purpose of an ad is **NOT** to SELL The prospect *anything*. There should be nothing for them to BUY. Confused? Good. Keep reading.

The Purpose of an ad is to Target a Specific Market, then Arouse enough Curiosity to Get the Prospect to "Raise Their Hand" and **Request More Information** – by taking a certain, specific ACTION, such as making a phone call, or filling out a FORM, etc. (Back in the Flintstone age – before the Internet – people used to actually MAIL stuff in!)

If you can do THAT – Get someone to *Call You* and/or *request more information*, then you're giving your sales process the chance it needs to succeed. The idea here is that you don't want to give your prospect too much information in an ad that they can make a decision – because most of the time, they'll think they already know enough, and their decision might be 'No.' (Not good)

So, for your next ad, try writing it so that you don't "Sell" your prospect on anything... *except* why they should pick up the phone & call you to get more information about HOW you can help them.

Once they call you, THEN you can engage them in your process – ask them questions, see what their needs and goals are, so that you can then 'Make 'em an Offer They Can't Refuse.'

HOW do you get them to take action? It all starts with your headline. Your ad's headline should first Identify & Target your prospects. The more specific, the better. Example: **"Attention: Atlanta Homeowners Behind On Your Mortgage..."**

That headline targets a specific market. Obviously, someone who rents an apartment in Oakland, California wouldn't even notice an ad like that. And that's exactly what you want.

The next part of your Headline should offer your prospect something desirable, that arouses curiosity, and ***compels*** them to *keep reading.* Continuing with the above example: **"Shocking Video Reveals the #1 Way Atlanta Residents Can Avoid Foreclosure – WITHOUT Bankruptcy, Guaranteed!"**

Depending on what type of ad you're using (Bandit Sign, Craigslist, Newspaper, etc.), you can either sprinkle in some benefit-laden **Bullet Points**, or just cut straight to the **Call to Action** (CTA) – Get them to DO what you want them to do, like ***call*** **you** on the phone number you provide. Or fill out the form when they go to your website. You get the idea. But ALWAYS have that CTA.

And there you have it! **The biggest mistake most people make in their Lead Gen Marketing** is that they try to SELL the prospect on trying to make a BUYING decision too early in the process, rather than simply *arousing enough curiosity* to *compel the prospect* to 'raise their hand' and **Take Action** to *get more information.*

So don't make that mistake anymore, and you're well on your way to making a much higher **Return On Investment** (ROI)with your marketing money, doing more deals, and having more FUN when you run your ads from now on!

Make sure you read this column next month, when I'll talk about a couple more common marketing mistakes most people make, and how YOU can avoid them. Until then, I'm...

Wishing You Success,

Tony Pearl

Comment on this article online at http://tampareia.com/?p=2212

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HOW TO BE A REAL ESTATE INVESTOR

Working Asset Protection

Meeting Russ on July 11th at Tampa REIA!

BY RUSS HINER

Recently, I heard a talk show host say that all properties should have their own LLC and that a corporation should own all of the LLCs so that it will be the umbrella under which the LLC's are safe.

.Let me offer another point of view that, after years of experience, I can say has worked for me and for people whom I coach on a daily basis.

The reality is that an LLC for each property is impractical. The main reason is that each LLC would have it own tax return. This gets costly and tedious.

Compromise is the solution: Why not have a 3-in-one LLC that covers the good, the bad, and the ugly? Hear me out--an LLC is good because if someone tries to sue, by law the person has to take all or nothing; he cannot cherry pick. If you have a property that you just bought and it turns out to be a liability, it will balance out the GOOD property. And, the UGLY is a property whose cash flow is barely at fair market value.

If I am doing the buy, fix, and sell, this is an easy system. If the LLC is for long term holds and all the properties are "great", then I have a chance to lose everything in that LLC. In this case, *I create another LLC*.

But, you say, an accountant will not allow the LLC to flow through your income tax statement. Not true: there are accountants who do. Hire an accountant that does! *(See below for referrals.)*

Personally, I love real estate because of the tax benefits and the exciting things you can do to make money. Why would I pay extra taxes? The question is, why would you or anyone else pay extra when you can do better?

Let's look at asset protection. When I find a property worth buying, I often have another corporation/ friend/ parent/ relative write a mortgage on it for twice as much as the property is worth then file it at the court house as a lien. Money must exchange hands for this to be feasible. This way, a lawyer looking to make a quick buck will pass over your property because he will see that the properties are over leveraged. In part, this works because the entity cannot be one that you own more than 50% of.

But what if a lawyer does take notice? The key is to keep two LLCs that you are not using. First benefit banks will not loan to an LLC that is younger than 2 years old, so having an LLC already set up, allows you to move things around when one LLC looks like it might become a target. Plus you can then start taking out loans. Being proactive never hurts. Beware if the attorney does file the suit and you have freshly transferred the property then the court nullify the transfer then you still are on the hook.

Another strategy is to place the property first into a Fiduciary Land Trust. This gets your name off of the record. It is best to make the attorney your trustee, but it can also be your entity if you own less than 50%.

I coach people in real estate every day. I see them become successful every day. Here is what I offer them for consideration when they begin thinking about LLCs:

1. Utilize a Fiduciary Land Trust.
2. Make a trustee an LLC/ corporation.
3. Have the trustee take out a loan on behalf of the trust in an amount more than the value of the property.
4. Make the beneficiary of the trust is an LLC.
5. Make the LLC owned by a corporation.

The above information is important to have. I have experience and know how it can work best for YOU. You can go it alone and work harder than you need to, or you can utilize my expertise.

Interested in working smarter and not harder? If so, contact me using the information below.

Comment on this article online at http://tampareia.com/?p=2208

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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.

Become a Tampa REIA Member TODAY!
http://TampaREIA.com/Membership

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800 POUND GUERILLA MARKETING

Choosing a Great Domain Name for Your Business

BY DUSTIN GRIFFIN

Choosing a great domain name (aka "web address" or "URL") for your business and company website can be just as important as choosing your company name. In fact, when I am thinking about starting a new company or online venture, I often choose my domain name first since finding an excellent domain name that is not taken is often more difficult than choosing a good company name. Additionally, a well-chosen domain name is often more recognizable and memorable than my company names which may not be the same as my domain names.

If you plan on putting your domain name on all of your online and offline marketing material as I suggest, your domain name will often be the first thing people see and remember when viewing your marketing material and visiting your website. Therefore, your domain name is a crucial part of your business's unique brand and identity online. So choosing the right domain name for your business is very important, so choose wisely.

For the purposes of this article, you need to choose a domain name you can use to establish your business's unique identity and allow your prospects and customers to easily find you online.

HomeVestors® has several memorable domain names that they use to drive prospects to their websites such as HomeVestors.com (their company name) and WeBuyUglyHouses.com (what they do).

Likewise, at One Hour Homebuyers®, we use OneHourHomebuyers.com (our company name), WeBuyPrettyHouses.com (what we do), SuperHomebuyers.com (what we are), etc. to drive prospects to our websites for more information where they can tell us all about their houses for sale.

Regardless of what product or services your business sells, your website domain name is crucial to your brand and the survival of your website, so again, please choose wisely.

Thoughts to Ponder When Choosing Your Domain Name(s):

1. Is your domain name as short as possible or does it appear as fine print when printed on your marketing material? Ex. WeBuyHouses.net (15 characters) vs. We-Sell-And-Lease-Homes.com (27 characters)

2. Is your domain name easy to spell and easy to remember? Ex. WeCanBuyFast.com

3. Is your main domain name a .COM, .NET or some other less popular extension such as .BIZ, .US, .INFO, .WS, .NAME, .CO, etc.?

4. Did you avoid using a deliberately misspelled domain name unless you are able to secure the correct spelling as well? Ex: SellURHome2Us.com vs. SellYourHomeToUs.com

5. Did you avoid using hyphens unless absolutely necessary to secure your preferred domain? Ex: WeBuyPrettyHouses.com vs. We-Buy-Pretty-Houses.com

6. When people read your domain, will they know what you do or what your business is all about? Ex: WeBuyHouses.net (specific) vs. ABCFinancialGroup.com (vague)

7. How many domains did you register to protect your brand? Did you register the .COM, .NET, .CO, .US, .INFO, etc. so that no one else does?

8. Did you register the singular and plural of your brand so that someone else won't? Ex. SuperHomeBuyers.com (plural) vs. SuperHomeBuyer.com (singular)

9. Did you purchase YourCompany-Name.com (whatever it might be) so that no one else will?

10. Did you purchase and secure your domain name for 5 years or more and make it private/unlisted?

Comment on this article online at http://tampareia.com/?p=2238

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

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CREATIVE FINANCING IS KING

Warning: To Anyone Who Owns Real Estate

By Larry Harbolt

WARNING: If You Own Any Properties In Your Own Name Statistics Show You Have A Huge Target On Your Back And A Damaging Lawsuit Is Just Around The Corner If You Don't Do Something FAST To Prevent This From Happening To You!

Let me share some very important facts that unless you do something FAST could cost you everything you've worked hard for. Statistics show…

Fact: Every year at least 7,000,000 (seven million) Slip-and-Fall Civil lawsuits are filed throughout this country costing millions of dollars. That means that at the very least 14,000,000 (fourteen million) people and their families will be party to those lawsuits that 85% to 95% are settled out of court. Most of these are nuisance suits generated just to get money.

I don't want you to be the next victim? Why would you want to needlessly expose your real estate assets when you don't need to jeopardize your financial future? Forget about time, stress and anxiety you and your family will experience just because you are named in a lawsuit. Even if you aren't guilty of doing anything wrong it can ruin your life. When you are sued it costs you time, personal grief and attorney's fees, and possibly thousands of dollars regardless of the outcome of the case. This doesn't sound like a good formula for accumulating wealth to me wasting money defending you from those unscrupulous people and their contingency fee lawyers.

The good news, there is a solution that will help you better protect the real estate assets you have and the ones you acquire in the future and it won't cost you a fortune or give you stress in your life. I've watched investors lose part and others all of what they had accumulated from years of hard work just because they had the appearance of having money.

In my father's day, people were proud of what they had and wanted the world to know how successful they were, but that was then and today it's a totally different story. Today it isn't a good idea to show any signs of affluence or someone will try to take away your wealth using the court system instead of working for what they get. Suing people has become the new way to achieve financial freedom in the shortest time and easiest way possible.

The worst part of this problem is, you never know when someone is being offended by you or when they get hurt on one of your properties. It can happen at any time and you probably won't know when it happens until a lawsuit has been filed against you.

So what's the solution to this problem or is there a solution? It's not a matter of if you will be involved in a nuisance lawsuit of some kind it's a matter of when. The thing I have learned over my 33 plus year real estate investing career is to be prepared before a lawsuit happens to you. Don't wait until later then try to protect yourself after you have been served court papers. That doesn't work. The time to protect your real estate assets is NOW, not tomorrow when it may be too late.

The good part of the problem is, you can make it not only difficult to find who owns any property you can also make that process for the person suing very, very costly, forcing them to quickly to have a conversation with their checkbook and ask themselves, how mad am I? How much am I willing to spend trying to get money I don't really deserve when the

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QUICK FLIP FOR FAST CASH

Wholesale Houses Around Your 9 to 5 JOB

By Matt Larsen

We get the question quite often about how you can start a real estate wholesaling business when you already have a 9 to 5 JOB – or any JOB for that matter. Naturally one of the biggest excuses people have about NOT getting into real estate is that they don't have the time. Most people do have jobs and then they also have family duties to take care of on top of that.

But the fact of the matter is that we as people don't really want to break out of our comfort zones or work more or work harder if we don't have to. We might be OK with our normal routine of get up, get ready for work, go to work, come home, eat dinner, watch TV, go to bed – do it all over again the next day. Weekends are for relaxing and house chores. That's the routine we've always had and we are getting by. Maybe we are getting by, but are we getting what we want out of life, and are we on the road to financial freedom? Probably not. So we may need to change some things.

It's completely feasible to begin your real estate wholesaling business working 10-20 hours a week. We had full time 9 to 5 jobs when we started our wholesaling business. So how do you find the time? Well there are always things you can cut out of your life as well as ways to create more hours in the day. A couple of easy ones to pick out are watching TV and mindless internet surfing (including Facebook). We were as guilty as anyone else before we started with this but we're pretty sure you can cut out an hour a day of TV or web surfing to dedicate to your business. Another one is wake up an hour earlier to work on things – you could also work an hour later at night – whatever works best for you. Then there are weekends. Of course we don't want to give up our weekends, but we're sure you can find 4-6 hours over the weekend to do some work on your business, which is getting motivated seller leads, getting them under contract, and getting them closed. Getting the leads is the most important thing to be doing.

Here are some of the typical things you can do to get started:

1. Drive for Dollars on weekends and after work – drive neighborhoods and look for vacant or distressed houses or For Sale By Owner signs. Record those addresses into our phone voice recorder.
2. Look up the property info in the County Property Appraiser site and get the owner's mailing address.
3. Write "Yellow Letters" to the owners telling them we were interested in buying their house.
4. Set up a Google Voice voicemail system for people to call into and record their info.
5. If you have money, but no time you can buy lists, you can also pay direct mail companies to mail for you.
6. If you have appointments with sellers, you can schedule them on nights, weekends, or lunch breaks. Same thing for calling sellers back when they leave you messages.
7. If you want to do Bandit Signs – you can order them pre-written, or do them yourselves. Put them out very early on Saturday mornings.
8. If you want to build websites for your business to attract sellers(we buy houses.com type sites) to get leads off of the internet – that takes minimal time once you have it up and running.
9. Go to weekly REIA Meetings or Real Estate Meetups to meet other investors, learn, and build a buyers list. We know this can be hard, but it is important.
10. Listen to audio-books and podcasts about Real Estate, Marketing, Sales, Negotiation, Self Improvement on your way to and from work and when you are driving for dollars. This will speed up your education and keep you motivated. Cut out mindless radio.

All of these things can be done on mornings, nights, and weekends and we are confident you can carve out an hour a day during the week and another few more hours on the weekends to do these things and get leads coming in and getting deals closed. Keep up your education, keep networking, and keep busy and things will start to fall into place and then the business starts to get easier. But you gotta get going 1st. You don't have to get it perfect; you just have to get it going. Good luck and feel free to reach out if you have any questions.

Comment on this article online at http://tampareia.com/?p=2205

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

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APPRAISER SECRETS FOR REAL ESTATE INVESTORS

What Values Do You Need To Know When Investing?

By Mark Jackson

Years ago I learned appraisers and other property valuation folks use three methods to build a value for a piece of property. The sales comparable or market approach basically look at what comparable properties sell for, the cost approach looks at what it would cost to build the property, and the income approach considers the value of the income stream that a property generates or could generate. Each of these methods has a different use and different type of property for which it is most appropriate. Let me share a little more detail before giving a slightly different investor focused concept.

Comparable Sales Approach

In the comparable sales approach, a value is created by looking at what similar properties in a similar market have sold for. Your REIAComps.com Membership is very useful here. For example, if three similar three-bedroom homes sold in the same neighborhood in a range of $75,000 to $85,000, it's reasonable to assume that a comparable property would also sell in that range. The appraiser would choose a specific value by adjusting each comp for the unique characteristics of the property that they are analyzing. You can get assistance performing this same comparable analysis by using the Valuation Support Desk through your REIAComps.com Membership.

Cost Approach

The cost approach values properties on the basis of what it would cost to build them today. The valuation starts by estimating the cost for labor and materials to either build a comparable replacement building or to completely reproduce the building, depending on the scope of the analysis. Next, the appraiser subtracts out an estimate of the building's loss of value due to depreciation since the building being analyzed is probably not in the same condition as a newly constructed property.

Income Approach

The income approach values properties based on the income that they could possibly produce. Typically, the analysis starts with calculating a net operating income for the property that takes its rent and its operating expenses into account. Next, the investor conducting the analysis chooses a capitalization rate, which is an income multiplier. The cap rate is usually derived from comparable sales data. The price gets calculated by dividing the NOI by the cap rate. For example, if a property has a $40,000 NOI and comparable buildings trade at a 7 percent cap rate, it would be worth $571,428. The price comes from dividing the property's $40,000 income by 0.07, which is the market cap rate. If the market cap rate was 8 percent, the property would be worth $500,000 (50000 / 0.08).

Choosing an Approach

Each approach has different uses. The income approach typically gets used for rental and income producing properties like duplexes up to eight bedroom apartments. Most cost approach analyses are done with newly constructed properties because there is less depreciation to calculate. Unique properties for which it is hard to find comparable properties, like specialized vacation properties or industrial buildings, are also good candidates for the cost approach. The sale comparable approach is typically used for properties like single family residences where many comparable sales from which to choose exist.

Now the real fruit on the tree is you always want to calculate two numbers. The acquisition value as well as the after repair value (ARV). As investors, we want to have a solid idea of not just the value of a dwelling. Because we are proactive in our business acumen thinking of the next individual in the transaction, it is vital to demonstrate there is an equity position for the buyer. Use your REIAComps.com account to determine the best acquisition and ARV every deal you look at. Don't for one moment let someone tell you the value. Let REIAComps.com show you for yourself.

Comment on this article online at http://tampareia.com/?p=2198

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

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TAMPA 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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ASSETS 101

Due Diligence on a Potential Deal or Partner

By Dyches Boddiford

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

1. How well do you know the person offering you the deal? What is their reputation? Get names of other investors the offeror has done business with and talk to those along with other investors you know about their experiences or knowledge of this person. If you don't know those investors, find out about them as well. Put more stock in the experiences of those investors who have been dealing with the offeror for years rather than a short period of time and have done several completed deals with them. What were their deals? Did they work out as expected? Did they check out what the offeror said? Did they receive the proper paperwork? Don't rely solely on offeror's references. A recent study showed that 40% to 60% of resumes have false references. You need to have independent references as well. For example, check with the president of a REIA local to where the offeror lives. Ask others in investment groups or classes where you met the offeror if they know him and his ethics. You can't get too many references.

2. Ask the offeror about their experience and history. Ask what you will find if you run a credit-check or background check. You ask tenants and borrowers for this information, why wouldn't you with someone with whom you are thinking about investing. Then run their credit, civil and criminal background checks. I once did due diligence on a fellow where everything checked out until I ran a background check for $40 to find he was in bankruptcy. Check the Secretary of State's website for any entities the offeror may control or be associated. Then Google search those entities as well. What do you find?

3. Google the offeror. No kidding. Ladies are searching the Internet for background information on blind dates or someone they just met. You should search anyone you think you are considering investing your hard-earned money with as well. You may be surprised by a Better Business Bureau rating or a newspaper article on their business ethics.

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4. Ask the hard questions. What is their experience? Review the paperwork for the deal. Who is the owner shown? Does the offeror have a right to sell the property or secure your interest, depending on the deal? Then check county records for who actually owns the property. Assure you will be properly secured when you invest.

5. Does this investment constitute a security? This can be a hard question to answer, but generally, if you are not to be involved in control and decisions of the investment other than putting up the capital upfront, in order words, you are depending on the efforts of the offeror or someone else to generate the profits, it is a security. This covers a lot of investments being offered, so be careful. Hopefully, the offeror is a solid business person, meticulous and honest. But, if their activities comes to the attention of the state's securities division or the SEC, your investment, including return of capital and profit, could be adversely affected over the couple of years required to work through the issues. I have seen investors lose large amounts of money when the offeror was performing, but ran into a securities problem. Sometimes their records were seized and bank accounts frozen. No matter what their intentions, they could not continue to perform.

6. Will the investment be in YOUR NAME so you can oust the offeror and take over if you decide to do so. It's your money so you should control the investment. This is a biggie!

7. Confirm the deal is as it is being presented. This is one reason why you should only invest in your own backyard where you know the market. If this investment is in another location, you should go there and confirm what the offeror is saying is indeed correct. Sometimes, you will find the offeror even with the best intentions has made a mistake or is too optimistic in their projections. It is your money, don't investment in someone else's dream, just the hard facts of the investment.

8. Ask for last two years of financial statements and tax returns. No kidding. They can always say no. Their reaction to this request can often be very informative. If they do provide these items, great. Then call their accountant to confirm they are real. If they decline to provide, what is their excuse? If you are looking at taking them on as a partner, you really need this information.

9. If you are partnering, does the joint venture agreement describe that venture and responsibilities of partners as you expect or does it need to be revised to be more specific and in line with the discussions you have had with the offeror?

10. Never, never, never write a check directly to the offeror. Should you decide to invest, always send your funds directly to the attorney or title company doing the closing, along with closing instructions. These instructions should be specific as to exactly how the funds are to be applied and the signed and filed documents you expect in return. Always get title insurance and require a Closing Protection Letter from the closing agent who is also issuing title insurance. It costs nothing extra and assures your written closing instructions as to paperwork affecting/securing title is done properly and funds applied according to your direction.

Is there more that you need to do? Heck yeah! Every deal will need the details confirmed as if you are doing the deal on your own. You should never invest in something you do not understand or with someone you have not thoroughly vetted. Be careful of the securities issue as you investment could easily get caught up in any trouble the offeror gets into.

The long and short of it is that you should always control your money or the investment of that money. The best approach is to invest yourself and not take on any partners if possible...

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

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MARKETING MAGIC TRICKS

Write Killer Ads to Attract Motivated Sellers in Droves

By Kathy Kennebrook, The Marketing Magic Lady

When writing killer copy for an ad, there are several components that need to be addressed. The first of these is to grab the reader's attention. If you don't get the reader's attention immediately, you will lose them. You need to remember that the average person is bombarded with hundreds of advertising pieces per day and yours needs to stand out. The second component is you have to raise their interest. Is the ad going to be something of interest to them? Does it spell out what you can do for them? The third component to a killer ad is desire. This is where you list proven benefits to your seller. And the fourth component to a killer ad is a call to action. You have to tell your seller what you want them to do or they won't do anything. So let's address these components one at a time.

The key component for writing any ad to attract motivated sellers is to begin with a killer headline. This headline has to answer the big question "what's in it for me"? Using a really great headline can mean the difference between your success or failure at attracting motivated sellers using ads. Your headline is the very first thing a prospect sees when looking at your ad, or while scanning a page of ads, so it must deliver a clear and understandable message that makes your seller want to know more. You only have a fraction of a second to grab their attention so your headline needs to be strong and benefit driven or you've lost this prospect forever.

On the average five times more people will read just the headline as opposed to the copy, so your headline has to draw the reader in and make them want to read more. No matter how good your ad copy is, if you don't have a headline that draws their attention immediately, you'll quickly lose their interest. Your headline has to grab their attention and say, "Hey, I'm talking to you!!" It doesn't matter how good you are at helping sellers if the sellers don't know it.

For example, a headline we see a lot in real estate investor ads is "We Buy Houses". This headline has been used for ages, but you have to admit, it's not benefit driven and it's become rather cliché if you ask me. Additionally, it's all about you, the investor, instead of the prospect whose attention you are trying to get. Your headline should not speak in generalities; it needs to be very specific. I personally use a different headline in my ads. In fact, in a classified ad, it becomes the whole ad. It is:

"Sell your house for a fair price, on the date of your choice, without doing any repairs"

That's it, that's the whole headline and in some cases, the whole ad. It tells the reader exactly what they want to know which is "What can you do for me?" This headline is all about the seller and lets them know exactly what you can do for them. It sends a strong, benefit driven message that they can't miss, which is; that they can sell their home for a fair price, on the date they choose, without having to do any fix up to the property. This ad addresses every concern a seller may have. My headline stands out like a beacon among all the other ads that surround it because it sends a distinct message to potential sellers. It makes them want to read the rest of "the story", which significantly increases the response rate to the ad. Another sample of a killer headline would be:

"I Can Pay Your Price if You Sell on My Terms"

Getting the seller to read the rest of your ad and respond to it is the whole purpose behind a great headline. When writing headlines for your ads, you need to test new headlines to see which ones bring the best response. Sit down with a piece of paper and write several headlines, the more you think and write, the clearer your intent will become and the more practice you will get at writing grabber headlines. When writing a headline, make sure you use capital letters and lower case letters instead of using all capitals. It makes it much easier for your prospect to read and understand your headline.

Using quotation marks has also been tested and found to significantly increase readership as well. I always say that you should do that which your competition will not to get ahead in your business and creating killer ads is one main way for you to do just that. The most critical impact your headline needs to have is to make the reader want to continue reading, whether it's an ad, an article, an advertorial or a special report.

Now let's talk about the second important component which is grabbing their interest; the "what's in it for me?" This portion sets the stage for the rest of the copy in your ad. Each sentence should make the reader want to read the next one and so on. Keeping your reader's attention and conveying your message in a way they can understand and respond to in every advertising piece you create is the key ingredient to finding all the motivated sellers you will need for your real estate business. Just learning this one concept for attracting motivated sellers can make you rich. You need to give your seller a reason to keep reading.

Moving on to the third important component in writing a killer ad is the "desire". This is where you might use bullets for example to provide a full list of stated and proven benefits to the seller. This is where

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◄ *continued from page 6*

process isn't going to be very easy. When the suing party's attorney is finding it extremely difficult to find the name of the actual owner (the Beneficiary) of a property, the attorneys clock keeps on ticking and the person suing is being charged more and more as the hours go by with little success, in my opinion that is **Real Justice**.

How would you like to learn how to be completely legal at confusing almost any adversary who is suing you simply by making it difficult to easily find who the real owner of any property is? That is what this article is all about. Being perfectly legal, yet extremely expensive to pursue, is my goal. If someone wants to sue you, let them pay a hefty price! Let me show you how it doesn't get much better than that.

The real secret that will allow you to create this expensive guessing game for any trip-and-fall person and their contingency fee attorney, it's called the "Land Trust". It's not a good idea to own any property in your own name. Own each of your properties so your name never appears in public records where the people who sue for a living can easily find everything you own and also approximately how much equity you have in each property. Because all of your properties are not in your personal name it will be extremely difficult and costly to find out whom the owner (the Beneficiary) really is without an expensive search and a court case.

My goal is to make the task of suing you more difficult just because someone may assume you own a particular property and very, very costly and time consuming with no end in sight. If I've learned one thing every real estate investor needs to know it is; **"Own Nothing, Control Everything"** and the land trust will allow you to do just that! My best advice I can give you is own all of your properties in separate land trusts and **"BE PREPARED"** before a nuisance lawsuit strikes you!

Join me for more about this fascinating subject on June 15 – 17, 2013 in Tampa Florida when I will be doing my next "3" day Land Trust Boot Camp. For more information call me at 727-420-4810 or email me at larryharbolt@gmail.com.

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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THE MILLIONAIRE MAKER

Get-Er-Done

By Ron LeGrand

It amazes me how some people, most in fact, who have the same amount of hours in a day, get so little done. I've always had a hard time understanding why people intentionally waste time and live an unproductive life. Most people are just hanging around waiting to die. Every day is the same, more or less, and a whole lifetime is spent doing or accomplishing not one darn thing worth remembering.

Not me brother. The older I get the more valuable each of those days becomes and I'm fully aware none of us are getting out of this life alive.

If you're reading this, I hope you're not one of those folks I've just described, but I bet you could make a list of those who are. Some will have your last name perhaps. If you get this week's lesson, you paid for it, which by itself tells me you're looking for a more active and productive lifestyle. Kudos on that decision.

It's hard for me to understand why some people can't get one productive thing done in a whole day. Personally, I'd rather be snowed under than bored. Never could understand how people can lay on a beach all day and do nothing. Not me bubba!

Okay, Ron, what's the secret to getting so much done? Are you superman? Nope! Not even close. I'm a 65 year old, overweight auto-mechanic. I'm no genius. I barely got out of high school, no college, just 45 years of working for myself and making the same stupid mistakes I see people make everywhere I look.

There are definitely a few keys to productivity, but I'll address only those that are so critical to me and my ability to get more done than most any ten people I know combined.

1. Clarity – You can't get it done if you don't know what it is. You must be clear on the objective and make sure those responsible are clear as well. This can only be done if it's in writing and signed off by all parties. If it's not, it's your fault, not theirs.

2. Good People – If you try to do everything, you won't do anything well. It takes people to succeed whither they are employers or vendors or partners or contractors. The people you choose to surround yourself with are an extension of you. If their idiots, so are you. If they're sharp and can think and act, they make you look sharp. I get credit for a lot of stuff I didn't do, much of which I couldn't do. Of course, when things go wrong, I also get the blame. Therefore, I choose people who succeed more than fail and quickly replace them when I'm wrong, just as I've done at Global.

   It's the people at Global who make it easy for me to step in and move quickly. They're sharp folks with more ability than they use. I'm simply letting them use it, which leads me to my next and probably most important key.

3. Delegation – I have greasy shoulders so monkeys can't land on my back. The only tasks I handle are those that can't be handled by others. I'm a delegation fanatic. My PA, Tish, is one the receiving end of an avalanche of paperwork and assignments that never end. She delegates some and handles some and does it very well. She has learned not to let things pile up or she'll never catch up when I'm doing the shoveling.

   All the tasks at Global have been delegated to staff members who know they'll be held accountable because I'm a guy with a planner who writes things down and doesn't trust his memory. If I did I'd be like most people…an unorganized bumbling idiot going in circles and making excuses for my failures due to busy time management. This brings up the next key.

4. Follow up – This is huge and grossly under-valued by most people in business. It's common for leaders to dish out assignments and assume they get done. It's uncommon for leaders to be organized enough to follow up and make sure they got done. This can't be accomplished without a system where the tasks are recorded and time activated to check on later… i.e. the planner, which I teach at Business Management boot camp.

   No follow up strains or kills relationships and business deals. I can't tell you how many people I deal with (briefly) who can't follow up. It seems to be a lost art. A few years ago, a New York company promised to be our leverage partner for my fund to make commercial loans. Several conversations and a trip to NY got a contract done. Then I sent them a test loan to process on one of my projects which they promised to close by year end, six weeks away. The sixth week came and no closing. After chasing them to reach a human being to talk with, they promised to close it the next week, a week late. During the entire week, I received not one phone call, fax or email from their office.

   I learned what I needed to know. Good thing, I put them on the DUFUS test, which they failed. Their lack of follow up cost them millions ▶

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in future revenue and a relationship with a guy who has over 250,000 customers. Pretty stupid if you ask me, but to this date, I've still received no apology.

I assume everyone is lying to me about what they'll do until it's done. I don't trust anyone to do what they say because most don't. That's one of the things employees in their past lives who became entrepreneurs struggle with early into their businesses. They can't believe people to do what they say. Don't be one of them and do what you say when you say it. If you do, you'll have no trouble attracting good people to work with because you've become the exception, not the rule.

5. Multi-tasking – You can only do a lot of things at once, if you're not doing all of them. That's why you need delegation, good people and follow up. I always have a lot going on and yet I'm not forced to do anything on any day I choose not to work, except my teaching days. It's fun to keep a lot of balls in the air and it spreads your risk in case one of them hits you in the nose.

I have enough projects working to support my family the rest of my life, my kid's lives, and their kid's lives and beyond. Any one of them could get me through life easily. I'm not so active because of the money, although it helps. It's the thrill of the chase. It's the game that keeps me going, just as it does for Trump, Turner, Gates and most rich people you know.

Juggling a lot of balls keeps the game exciting and doesn't hurt to build wealth either…But, it starts with the activity to "Get-er-done." The last thing you need is more projects if you can't even get one done. Think about why you're struggling. Fix the real problem until it becomes easy to move quickly and you're able to find good people and keep them. Delegate well, manage your time and develop a follow up system. Then and only then can you become a hard charger who's going for the gusto and accomplishing more than any ten people you know.

GET-ER-DONE!

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THERE'S AN APP FOR THAT

Open Source Apps: Cheap Can Be Great!

By Don DeRosa

"Without a sense of teamwork I think it's really hard to build a great business."
~ Martha Steward

Sticker shock. I don't know about you, but I'm feeling it these days. In the doctor's office, at my kid's college, and at the grocery store.

Business expenses are going up, too. Have you priced Microsoft Office Pro lately? Ouch! But it would be almost impossible to run a business these days without it. Sooner or later, you're going to have to cough up the bucks to get it.

Or are you?

Maybe not, thanks to something called "open source."

What the heck is open source? It's software that's created and improved by anyone who wants to pitch in, and it's free for anyone who wants to use it. This is very different from the usual corporate model, where software is written in secret with lots of copyright lawyers hanging around the water cooler.

Open source is kind of a philosophy. The idea is that when you've got a talent pool made of the entire human race, instead of just a limited number of in-house professionals, innovations come more quickly, and bugs are eliminated faster. Everyone can contribute, and everyone can use it free, for any purpose.

Probably the best known open source project is Wikipedia. It's a great place to look for general information about a topic, although it's a good idea to verify Wikipedia information with another resource.

You might think that open source programs would be hopelessly rinky-dink, and stripped to the bone of any useful features. You get what you pay for, right? But these versions are surprisingly sophisticated and robust.

So how do you find open source programs? It's easier than you might think. If there's a software product that's got you drooling, just Google it to find other alternatives. Here's how: Type "open source" and the name of the program you want. For major software products, information about an open source alternative should pop right up.

For example, if you Google "Microsoft Office" and "open source," you'll find a *PC World* article that lists five decent free alternatives; the best known is probably Apache OpenOffice (www.openoffice.org). If you Google Photoshop, you'll find GIMP (www.gimp.org). GIMP is free, too.

Some cautionary notes, though, before you toss your Microsoft Office back-up disk in the fireplace.

First, be sure you get the software from a source you trust such as www.cnet.com. And don't venture into cyberspace without some good virus protection!

Second, make sure the program will save files in a format you can use. The good ones will, but it may not be the default. For example, OpenOffice can save your file as a Word document, but only if you tell it to. This is essential if you want to share your files with others.

Third, check the license agreement to be sure you're using the software legally. Do this especially if you're a computer expert and you want to change or add to the code.

Fourth, read some reviews. You'll get invaluable information, and sometimes you'll find out about a product that's even better.

Finally, experiment before you limit yourself to any one program. Make sure you've got a good feel for how it works. For example, does your OpenOffice document format properly when you open it in Word? Is there useful help and support online? Is the open source product missing any important features?

Many people have found open source products they love so much they don't need to purchase the name-brand at all. It's worth checking out even if you still wind up getting the name-brand product. You never know when you'll need a back-up.

And after all, some of the best things in life really are free.

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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

Helping Sellers Survive the Foreclosure Roller Coaster Ride

By Kimberlee Frank

Going through a Foreclosure action and losing your home is a very stressful situation for anyone. Until you walk in those shoes yourself, it's hard for an Investor or Realtor to understand what a Seller is facing in their day to day life. I would like to share how a Seller feels during this process so that you can really begin to understand the Seller's experience. It IS a scary roller coaster ride and you can help deter them from crashing and burning at the end!

Owning a home has always been the American Dream. Sellers become very emotionally attached to that "dream home." They work their tails off, save as much money as they can, and make the big purchase. Unfortunately, the adjustable rate mortgage was introduced to our economy which allowed Sellers to purchase the home of their dreams with little money down, interest only payments with the Sellers knowing that in 3 to 5 years they will have to refinance their home to a fixed 30 year mortgage in order to keep it. When the housing market crashed, it affected everyone drastically.

Many people found themselves without a job ie. realtors, mortgage brokers, developers, contractors and many more people in different occupations. Can you image if you had a 700+ credit score and then suddenly you weren't able to make your payments on your home, car, credit cards, and purchase food or clothing for your family? This is such a humbling experience that many Sellers don't survive. Everything they have worked for their entire life is gone! This situation has crushed many dreams and is still occurring daily.

First off, the Seller should not have purchased a home with an adjustable mortgage rate and counted on the economy to increase the equity in the home enough to be able to re-finance. However, with the persuasion of the mortgage broker, spouse, friends and maybe family, the Seller thought "It will be alright I can do this!" Now that everything is crumbling down around the Seller, their pride is stopping them from taking the correct step and doing a short sale. The Seller receives multiple telephone calls a day from a debt collector whether it is for the mortgage payment, car payment, credit card payment, etc. The Seller (male) is starting to have family issues as it was his job to earn income to support the family. A Seller (female) may also be in the same position as in this economy it takes two incomes to raise a family, send their kids to college and to pay all the bills.

Many Sellers lose faith in their religion as they don't know who else to blame for the fact that they are losing their home. In reality, it is the economy's fault and no one else to take the blame. It's just life. This is hard for Sellers to realize. In addition, Sellers start having health issues, they argue more often, drink more, kick the dog, beat the kids and their safe and stable family life turns into CHAOS. This is nothing to scoff at, laugh about or take lightly. Foreclosure destroys families and lives. Many Sellers end up in divorce, kids start failing in school or they totally move out. The family quits going to church. The family unit and the individuals literally fall apart. Sellers need our help to understand the entire short sale process and how it can truly benefit them…..especially the fact that it is FREE, and they are in control of their destiny versus walking away or staying in the house and still letting it go to foreclosure.

When you contact Sellers, you need to be aware that they are expecting someone who wants money from them. They are barely scraping by and now we say we want to buy their home. Where will they go? You need to remember that these Sellers are on a roller coaster ride from "heck" and don't know how to get off or aren't even sure that they want off, because they are not informed about all of their options.

I always teach that you, the Investor or Realtor, will have to help the Sellers un- ▶

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derstand the process, meet with them a couple of times and, more than likely, will have to counsel them during their stressful situation. I like to set their expectation right from the beginning which is "doing a short sale allows you to control the bank's outcome." What I mean by that is in my contract it states "This offer is subject to the underlying lenders taking a discount acceptable to the Sellers and the Buyers." This way, if at the end of the short sale, the short sale lender wants money from the Sellers or the deficiency judgment is not waived, the **Sellers can back out of the deal!** And by the way, if you've taken my course, your Sellers will not pay any money and their deficiency judgments should be waived. This alone makes a Seller feel warm and fuzzy and in full control. As for you, well, this statement may not make you feel warm and fuzzy. I only work on transactions that will be a win for the Seller, win for the buyer, win for the bank, and win for the Realtor. Using this motto will help you excel in your business. I provide excellent service and teach my student to do the same; therefore, we all have high referral rates and you should, too!

So, the next time you are dealing with a Seller who still owes you paperwork in order to do the short sale, please recall this article and remember what kind of day are they going through. How can you help them provide what is needed to process the short sale? Is it, I will come to your house and we do it together? Should I email it to you and do you have enough ink in your printer to print it out or should I overnight it to you with a return label self addressed and paid? We are here to provide a service……so provide an excellent service to them. I provide excellent service; therefore, I have an excellent referral rate.

I know as an Investor and Realtor it is a struggle to deal with Sellers and short sales. However, if you are willing to do what it takes to get the deal done by truly helping the Sellers, then you will not only make money, you will also help a Seller from owing a deficiency judgment for 25 years and maybe help stabilize their family again. The Banks are going to go after these Sellers and we must approach this with a mindset that "enough is enough!" Help the Seller out and explain the short sale process and remember, they need you more than you need them. However, without your help and persistence they would not have made it through this ugly time. Feel proud of helping the Sellers rebuild their world, save their family and move on with the next chapter in their life. I am proud of you!!!

Happy Negotiating!

Kimberlee Frank

Comment on this article online at http://tampareia.com/?p=2191

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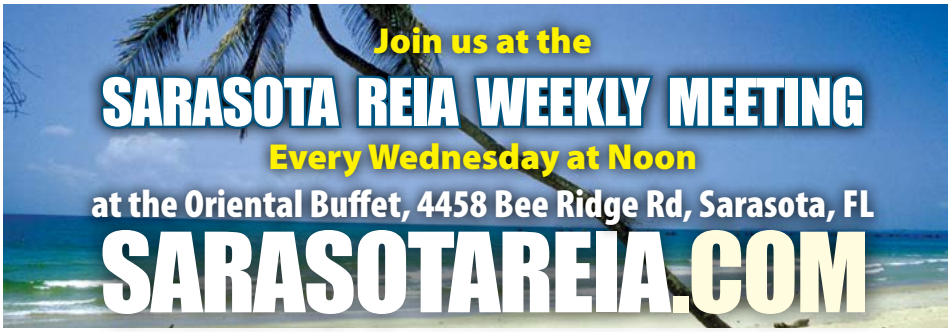
Kimberlee Frank is a Master Negotiator who has closed over 600 deals since 1998. She is a Mentor, Trainer, Author and Real Estate Broker teaching Investors and Realtors how to creatively purchase and sell short sales with her Step-by-Step System. She has helped Investors and Realtors earn hundreds of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



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Meet The Banksters

Nine Tips for Spotting a Fraudulent Loan or Foreclosure

By Bob Massey

There are innumerable issues that can be caught in a forensic audit and used to argue either that a title is clouded or a foreclosure proceeding is improper. Here's a list of nine common problems that may lead to a positive outcome for a homeowner doing legal battle with a lender or servicer:

1. An individual purporting to be an officer of one lender or servicer shows up as the officer of several other companies at the same time. It is improbable, if not impossible, for one individual to simultaneously serve as an officer of several institutions. This is an indication that someone hired by a document processor was told to sign thousands of forms per day for many different institutions. Such individuals are required to swear by virtue of signing the documents that they have personally examined all documentation and personally know of the loan—again an impossibility.

2. A name appears on several different documents for the same person but in different handwriting. For example, there are many different handwriting samples of the same purported bank officer, Linda Green showing on thousands of different loan and foreclosure documents.

3. Notary stamp on a deed shows a date that would make that stamp newer than the date on the note. For example, a notary stamp dated with expiration in 2014 on a 2008 note could not possibly have been used in 2008 because the stamp could be no more than 4 years old. The document had to have been forged, or at least the notarization was forged.

4. The recording date on a legal document such as an assignment of mortgage is stamped long after the date of the actual assignment. The recording did not happen in a timely manner.

5. A mortgage assignment shows up as being granted by a company that was not in existence at the time of the supposed assignment. Watch particularly assignments from Washington Mutual Bank (WAMU) and Countrywide because a lot of paperwork disappeared in the purchase of these companies and now lenders appear in some cases to be forging lost documents to build a paper trail in arrears. This is fraud.

6. Date of assignment shows as after the date the foreclosure lawsuit is filed listing the assignee as the party of record. The assignee could not possibly have standing if they did not own the note until after the lawsuit began.

7. An assignment is made to a company that was defunct before the assignment was made. A defunct company cannot have standing in a suit against a homeowner.

8. An assignment is made by a defunct company. The assignment is obviously fraudulent because a defunct company cannot assign anything.

9. False signatures from notaries. Testimony was given by a notary in the Law Offices of David J. Stern to indicate that notaries in that office routinely passed each other's stamps around and forged signatures. Stern has since gone out of business for robo-signing irregularities.

As a result of this malfeasance improper assignments were recorded in county records across the country, improper assignments were submitted and accepted by the courts and trustees in foreclosure lawsuits, and homeowners in the hundreds of thousands (millions?) were foreclosed upon illegally. The unfortunate upshot of this mess is that a homeowner risks being hit with a second lawsuit by the real note holder and a second judgment on the same property!

These frauds have opened up a huge opportunity for real estate investors to help underwater homeowners AND pick up properties at large discounts. By investigating the specific circumstances behind underwater homeowners' loans, we are discovering blatant fraud that can be used as leverage against the banks in order to negotiate huge discounts. This allows investors to free homeowners from the burden of dumping money into an underwater home while doing some incredible deals.

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

Comment on this article online at http://tampareia.com/?p=2173

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

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REAL ESTATE RAW

Working With Brokers and Agents

By Bill Ham

"What's the best way to find deals?"

This is the number one question I get asked by my real estate students. The answer is in the title. Most people new to the real estate business these days are looking for a "magic bullet" system that will bring them all the good deals they can handle. Unfortunately it doesn't usually work that way.

There is no better way to consistently produce viable real estate deals than through quality relationships with commercial brokers and agents. No owner of a commercial property is going to go out to the road side and put up a **"For Sale by Owner"** sign and hope a qualified buyer happens to drive by. They are going to find a great broker and list the property with them.

I tell my students "You are trying to buy a property that is not for sale yet." Good deals don't stay on the market long. If you call an agent and they have something for sale, chances are it's not a good deal. Your job is to build a relationship with this agent or broker so that when a seller walk in the door with a hot deal…you immediately get a call!

The best way for you to get on this agents "short list" is to have a good standing relationship. You need to get this persons attention on the very first time you speak to them. Here are some tips for quickly building rapport with commercial agents and brokers.

- Be able to answer the one most important question "What are you looking for?"
- Know exactly what size, price, and type of property you are looking for and how you plan to fund it.
- Know your market. Knowing as much as you can about your market (city) and your sub market (3-5 miles around your property) as you can. This will help you to have an educated conversation about the markets and the areas you do and don't want to be in.
- Read the listing! Sounds simple but I have heard so many agents complain about people calling up and asking questions about information that was right in front of them on the listing. Do as much easy background research as you can on a property before you call and engage an agent for the first time. They spend a lot of time creating listings full of information so they don't waste their time answering unnecessary questions. Read it!

Comment on this article online at http://tampareia.com/?p=2169

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

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◄ *continued from page 12*

you might say something like:

- I can take over payments and provide debt relief
- I can stop foreclosure and help you repair your credit
- I can close on the date of your choosing so you can close when you need to
- I can buy your house in the condition it's in so you don't have to do any repairs

You get the idea. This is where you make your case and you could even back it up with testimonials from satisfied customers if you are doing an advertising piece like an advertorial for example. You can leave it this short or you could expound on each point if you want. You just need to let you seller know why they should want to sell to you and how you can help them solve their problem. After all, that's the whole point isn't it? We want to create win-win solutions for ourselves and our sellers.

And last but not least is the "call to action". What do you want your prospect to do? How do you want them to contact you? You need to let them know this in no uncertain terms. If you don't tell your seller what you want them to do, don't expect them to do anything.

For example, putting your phone number at the end of an ad doesn't tell your seller what you want them to do, but the words "call me now" and then your phone number does. If you are writing an ad and you can give them more than one way to contact you this is even better. For example, you could put "call me now" and your phone number and then also provide the prospect with a website to look at as well. Now they have more than one way to contact you. When you give prospects more than one way to contact you, more of them are going to. You want to make it as comfortable as possible for sellers to contact you.

Now that I have covered for you the four components to writing a killer ad, you have no excuse but to go out there, run some ads in your local newspaper and shopper guide following these guidelines and watch the leads come in. Every ad you write, every advertorial or special report you write needs to meet these guidelines.

For more information on writing killer ads and marketing to find motivated sellers, visit my website at www.marketing-magiclady.com. While you are there be sure and sign up for our monthly newsletter and receive $149.00 in amazing bonuses.

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

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FAST TRACK TO SELF-DIRECTED IRA INVESTING

Protect Your Nest Egg - Mistakes that Can Cost You!

By Jim Hitt, CEO of American IRA, LLC

Lack of Knowledge

Many people make mistakes due to a lack of understanding of the governing rules. This article covers two of the most common mistakes. Understanding these rules can help you grow your self-directed IRA without fear of losing out to avoidable errors.

Violating Once-Per Year IRA-To-IRA Rollover Rule

You have two options when moving assets between your IRAs; one is a transfer and the other is a rollover. Under a transfer, the delivering IRA custodian pays the amount to the receiving IRA custodian for the benefit of your IRA. Transfers can be done for an unlimited amount of times.

Unlike a transfer, a *rollover* can only be done once during a 12-month period per IRA. Failure to follow this rule will result in loss of tax-deferred status, which means that the amount would be treated as ordinary income and could be subject to the 10% early distribution penalty if the distribution occurs while you are under age 59½. The amount could also be subject to a 6% excise tax if not corrected by your tax-filing deadline, plus extensions.

Example: John decided to purchase a rental property and moved $100,000 from his Traditional IRA #1 to his self-directed Traditional IRA. He requested a distribution of the amount on January 30, 2013 and rolled over the amount on February 10, 2013. John found another rental property and consequently withdrew an additional $200,000 from IRA #1 on April 2, 2013 which he rolled over to his self-directed Traditional IRA on April 10, 2013.

John's Mistake: John should have used the transfer method for at least one of those transactions, because only one distribution can be rolled over from IRA #1 during a 12-month period.

The Consequences: John must include the $200,000 as ordinary income for 2013. If he was under age 59½ on April 2, 2013, he will also owe the IRS a 10% early distribution penalty, unless an exception applies. John may also owe a 6% excise tax if he does not distribute the amount as a return of excess contribution by his 2013 tax filing deadline, plus any extensions, along with any net income attributable (NIA).

Missing 60-day Deadline

If you take an eligible rollover distribution from your IRA or any other retirement account, the amount must be rolled over within 60-days of receipt in order for it to be excluded from your income. Failure to meet this deadline could cause the amount to become ineligible for rollover.

Example: Tim requested a $100,000 distribution from his Traditional IRA on January 10, 2013 and received the amount a few days later. Tim deposited the amount to his regular checking account as he planned to use it as a down payment on a property he knew he could flip quickly. However, the closing was delayed on the property until March 31 (well past the 60-day deadline).

Tim's Mistake: Tim should have used another source to cover his short term financial needs or borrow the funds from another source in order to rollover the amount within the 60-day deadline.

The Consequences: Tim must include the $100,000 in income for 2013. If he was under age 59½ on January 10, 2013, he will owe the IRS a 10% early distribution penalty on the amount, unless an

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exception applies. If Tim rolls over the amount after the 60-day deadline, the consequences will be the same as those that apply when someone violates the once per 12-month rule for IRA-to-IRA rollovers (explained above).

Conclusion: Use the Right Options

Many investors call our offices wanting to know about the 60 day rollover and we encourage them to use the transfer method instead whenever possible.

Using the 60 day rollover method to acquire real estate is full of danger due to the uncertainty of closings, the selling of the property, and so forth. Whatever you are going to make on the real estate transaction, you may lose in your IRA.

Disclaimer

American IRA, LLC does not give investment advice. We do offer guidance as to the rules and regulations related to self-directed accounts and the benefits of different account types so that our clients can take that information to their professionals to discuss the ramifications of various decisions on their individual situation.

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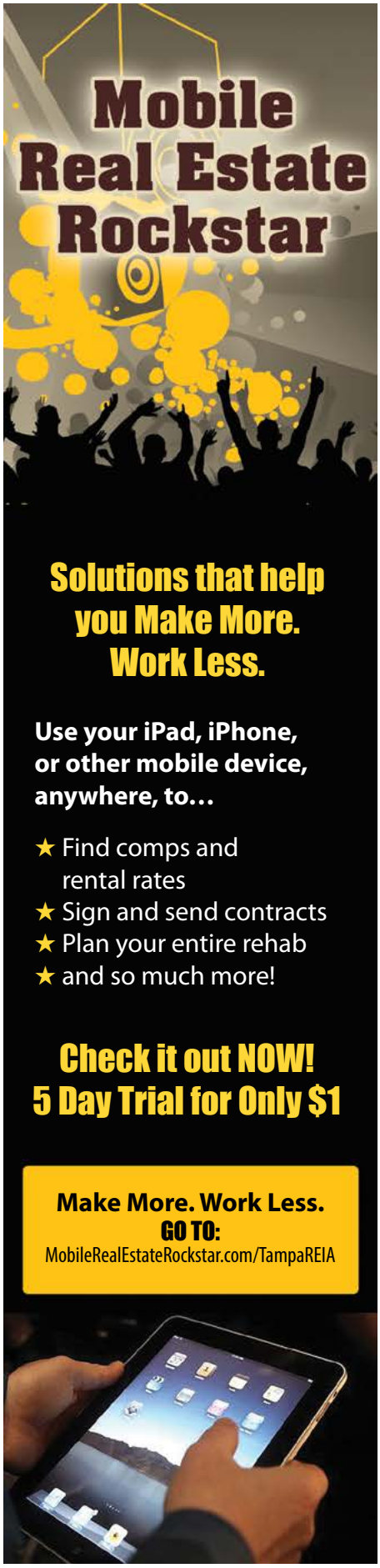
Jim Hitt is the Chief Executive Officer of American IRA, LLC and has been committed to all aspects of investing for more than 30 years, using selfdirected IRAs for his own investments since 1982. Jim's forte is the financing and acquisition of real estate, private offerings, mortgage lending, businesses,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



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REAL WORLD REAL ESTATE INVESTING

How We Financed The Deal

By Bill Cook

Our last column sure brought in a ton of calls and emails! In that column, we explained how last month we found, closed and financed a home in just three days by knocking on sellers' doors – *and didn't use any of our own money*. (You'll find that column, titled "What's Old is What's New," on our website.)

Here are the most common questions we were asked: What is a private-money lender and how do you find them? Why do private-money lenders lend to you? How are private-money lenders secured and paid?

More than a decade ago, Kim and I learned that a bank isn't the only place to get a mortgage. There are individuals who will loan you their own money and fund your deals.

While banks can be a good source of long-term financing, they require a mountain of paperwork and take weeks to verify your information. It often takes a month or more to get an institutional loan. On the other hand, when dealing with a private-money lender (PML), because we're dealing with a real person and the purchase property is being used as collateral for the loan, we're often able to get immediate funding and close within a day or two. This is exactly what happened with our April purchase.

We've never sought out PML – they come to us. Over time, an investor builds his/her reputation. If your reputation is a good one, lenders will seek you out. If your reputation isn't so hot, you'll just hear crickets and no one will touch you with a ten-foot pole. If you're new, you may want to partner with an experienced investor with a solid reputation, who can bring credibility to your deal.

Why do PML's lend to us? They seek a good return – a better return than they can get at the bank. For example: Several weeks back, a couple contacted us. They had a $350,000 CD paying 4.1% interest. Their CD was maturing. The CD paid them $14,350 per year. This money, combined with their social security and pension income, ensured they lived comfortably. Problem was, when they rolled into a new CD, their interest rate was going to drop to a microscopic 0.72%. This meant their yearly investment income would PLUMMET by $11,830 – a huge financial blow to someone living on a fixed income.

This couple wanted to know if they could loan us money, secured by a property, at 4.1% interest. Theirs was a win-win offer. They would be able to maintain their standard of living and we'd be able to work with a PML instead of a bank.

So let's look at how we financed the Green Acre house that we bought last month. On a Saturday, the seller agreed to a sale price of $50,000 if we closed within three days. We determined that the house needed a $10,000 facelift. We contacted a PML who agreed to loan us $60,000 to buy the property. The PML lender wired $60,000 to Lee Perkins, our closing attorney. Three days later, as promised, we bought the property. Today, the property is being rehabbed and will soon be offered for rent.

Private-money lenders allowed us to close on Green Acre quickly and without a lot of red tape. It allowed the seller to put the property behind her. It gave the PML a return that she can't get at the bank. Like I said, a win-win deal!

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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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1/2 Page	$720 Save 60%	$1,080 Save 40%	$450 Save 50%	$630 Save 30%	$90 Save 40%	$120 Save 20%	$150
1/4 Page	$480 Save 60%	$720 Save 40%	$300 Save 50%	$420 Save 30%	$60 Save 40%	$80 Save 20%	$100
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When you're ready to get started, call Christine Griffin at 813-358-8050 or email admin@tampareia.com.

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Tampa Area Meetings

http://TampaREIA.com/Meetings

PLEASE NOTE: This schedule is subject to change. Visit **http://TampaREIA.com/Calendar** for the most current schedule.

Every Monday
(Except Major Holidays)
Larry Harbolt's Weekly REI Meetup
7:00pm – 9:00pm
Hibachi Buffet
7610 49th St N, Pinellas Park, FL
Leader: Larry Harbolt – 727-420-4810
http://larrysmeetup.tampareia.com

Every Wednesday
(Except Major Holidays)
Sarasota REIA Weekly Meeting
12:00pm – 1:30pm
Oriental Buffet
4458 Bee Ridge Rd, Sarasota, FL
Leader: Jim Willig – 941-927-0040
http://sarasotareia.com

1st Thursday of the Month
Sarasota REIA Monthly Meeting
7:00pm – 9:00pm
Bank of America
1237 Old Stickney Point Rd. Sarasota, FL
Leader: Jim Willig – 941-927-0040
http://sarasotareia.com

2nd Thursday of Each Month
Tampa REIA Main Meeting
6:00pm – 9:00pm
DoubleTree Tampa Bay
3050 N. Rocky Point Dr. West
Tampa, FL 33607
Leader: Dustin Griffin – 813-358-8050
http://main.tampareia.com

3rd Thursday of Each Month
Beach REIA
6:00pm - 9:00pm
Gators Cafe & Saloon
12754 Kingfish Dr, Treasure Island, FL
Leaders: Matt & Courtney Larsen
(813) 838-0171
http://beachreia.tampareia.com

3rd Thursday of Each Month
IRC Main Meeting
6:00pm – 9:00pm
Winter Park Civic Center
1050 W. Morse Blvd, Winter Park, FL
Leader: Chuck Burt – 407-645-3540
http://ircflorida.com/

Last Thursday of Each Month
North Port Investors Meeting
11:30am – 1:30pm
Family Table Restaurant
14132 Tamiami Trail, North Port, FL
Leader: Willis Miller – 941-378-3780

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

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TAMPA REIA CALENDAR OF EVENTS

JUNE 2013

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
2	3 **Larry Harbolt's Weekly REI Meetup** (Pinellas Park) 7:00pm – 9:00pm	4	5 **Sarasota REIA Weekly Meeting** (Sarasota) 12:00pm – 1:30pm	6 **Sarasota REIA Monthly Meeting** 7:00pm – 9:00pm	7	8
9	10 **Larry Harbolt's Weekly REI Meetup** (Pinellas Park) 7:00pm – 9:00pm	11	12 **Sarasota REIA Weekly Meeting** (Sarasota) 12:00pm – 1:30pm	13 **Tampa REIA Main Meeting** 6:00pm – 9:00pm **Late Nite Networking at Whiskey Joe's** 9:30pm – Late 	14	15 **NEGOTIATIONS 101 WORKSHOP WITH RUSS HINER** Buford, GA 9:00am - 5:00pm **Real Estate Acquisition Techniques with Peter Fortunato** Tampa, FL 9:00am – 5:00pm **Land Trust Boot Camp with Larry Harbolt** Tampa, FL 9:00am - 5:00pm
16 **Real Estate Acquisition Techniques with Peter Fortunato** 	17 **Larry Harbolt's Weekly REI Meetup** (Pinellas Park) 7:00pm – 9:00pm **Land Trust Boot Camp with Larry Harbolt** 	18	19 **Sarasota REIA Weekly Meeting** (Sarasota) 12:00pm – 1:30pm	20 **IRC Main Meeting** (Winter Park /Orlando) 6:00pm – 9:00pm **BEACH REIA** (St. Pete) 6:00pm – 9:00pm	21	22 **Selling Houses Fast Boot Camp** Atlanta, GA 8:00am - 5:00pm
23	24 **Larry Harbolt's Weekly REI Meetup** (Pinellas Park) 7:00pm – 9:00pm	25	26 **Sarasota REIA Weekly Meeting** (Sarasota) 12:00pm – 1:30pm	27 **North Port Investors Meeting** 11:30am – 1:30pm	28	29
30	**July 11th - Tampa REIA Meeting with Russ Hiner on Wholesaling** **July 13th - Wholesaling 101 Workshop with Russ Hiner**					

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