REI Wealth MAG

Issue 54

COVID-19 Special Issue!

Prepare for the Coming Greed Pandemic

How These Co-Investors Continue Delivering High Returns Through Yet Another Recession

FLIP and DANI ROBISON

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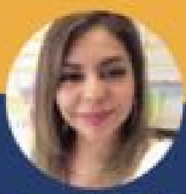

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Real Estate Investing Tips

FEATURED

Knowledge

Is It Time to "Flip" to Luxury Vacation Rentals?

"New Opportunities in real estate that can generate higher returns are here..." - Robert Chou

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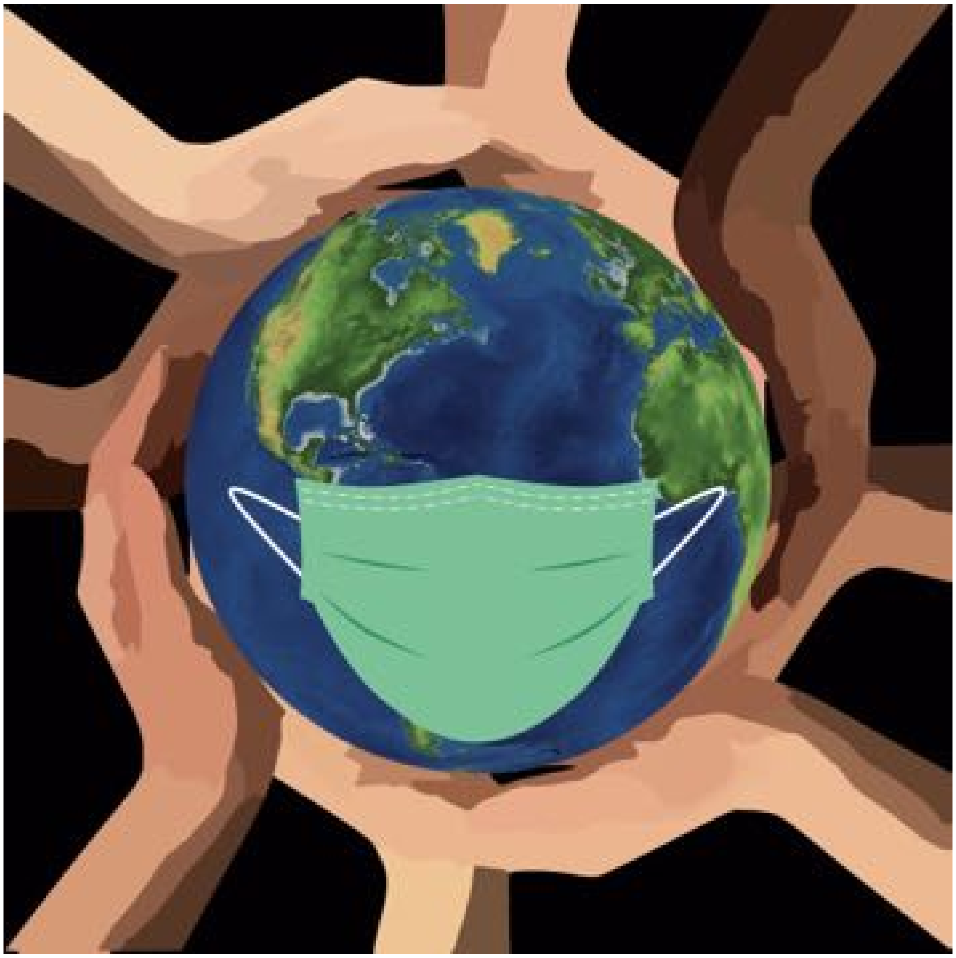
Our Business is Evolving Virtually, Join Us!


Photo by John De Cindis

We're not letting COVID-19 deter us from networking and educating the masses.

By Linda Pliagas, *Publisher/Editor*



Dear Friends of REI Wealth;

Thank you for joining us once again for our new issue.

Certainly, we commend you for tuning in and tuning out the noise that surrounds us. While circumstances may seem chaotic and uncertain during these tumultuous times, let's remember the commonalities we all share, regardless of race, heritage or political background.

We all want to live in peace to enjoy freedom of religion and self-expression. We all yearn for quality education, so that we can have the opportunities to financially provide for our families.

After all, the American Dream is for our children to do BETTER THAN US, not worse. To help our readers, subscribers, fans, and followers get BACK ON TRACK to start or grow that family legacy, we are conducting a series of Virtual Investor Expos. Our next one will be July 25th and 26th. You'll be able to find details about our events at our website, REIWealthmag.com, as well as on Realty411.com.

Some timely topics and subject matters that will be covered are vital for the success of our portfolios, including: rehabbing, land trusts, multifamily investments, syndication deals, best rental markets, private finance, taxes, insurance options, IRA investing, leverage, buying and holding, motivation and positive thinking, and so much more.

These must-attend complimentary weekend expos are specifically designed to inform investors and give insight to assist our guests in making important decisions about their financial goals right now, and in the years to come.

One of the benefits of our complimentary Virtual Investor Expos is that each participant may ASK ANY QUESTION they want at the end of each presentation! It's a great opportunity to connect with

" We all want to live in peace to enjoy freedom of religion and self-expression. We all yearn for quality education, so that we can have the opportunities to financially provide for our families."

- Linda Pliagas

distinguished educators and knowledgeable leaders who are actively engaged in real estate investing -- day in and day out.

Realty411's first weekend expo in March 2020 generated over 535 RSVPs, hosting investors LIVE from 35 states, and five foreign countries! We expect numbers to only increase due to our continued marketing efforts and associate referrals.

I hope you can join us for this very special weekend expo on July 25th and 26th, let's all unite online and feel more connected. Also be sure to keep returning to our website to learn more about our next live events, once social distancing mandates are over. In the meantime, count on our REI Wealth and Realty411 team to keep bringing you quality information, news and articles to keep you moving forward.

Thank you for reading, and stay safe!

Linda Pliagas
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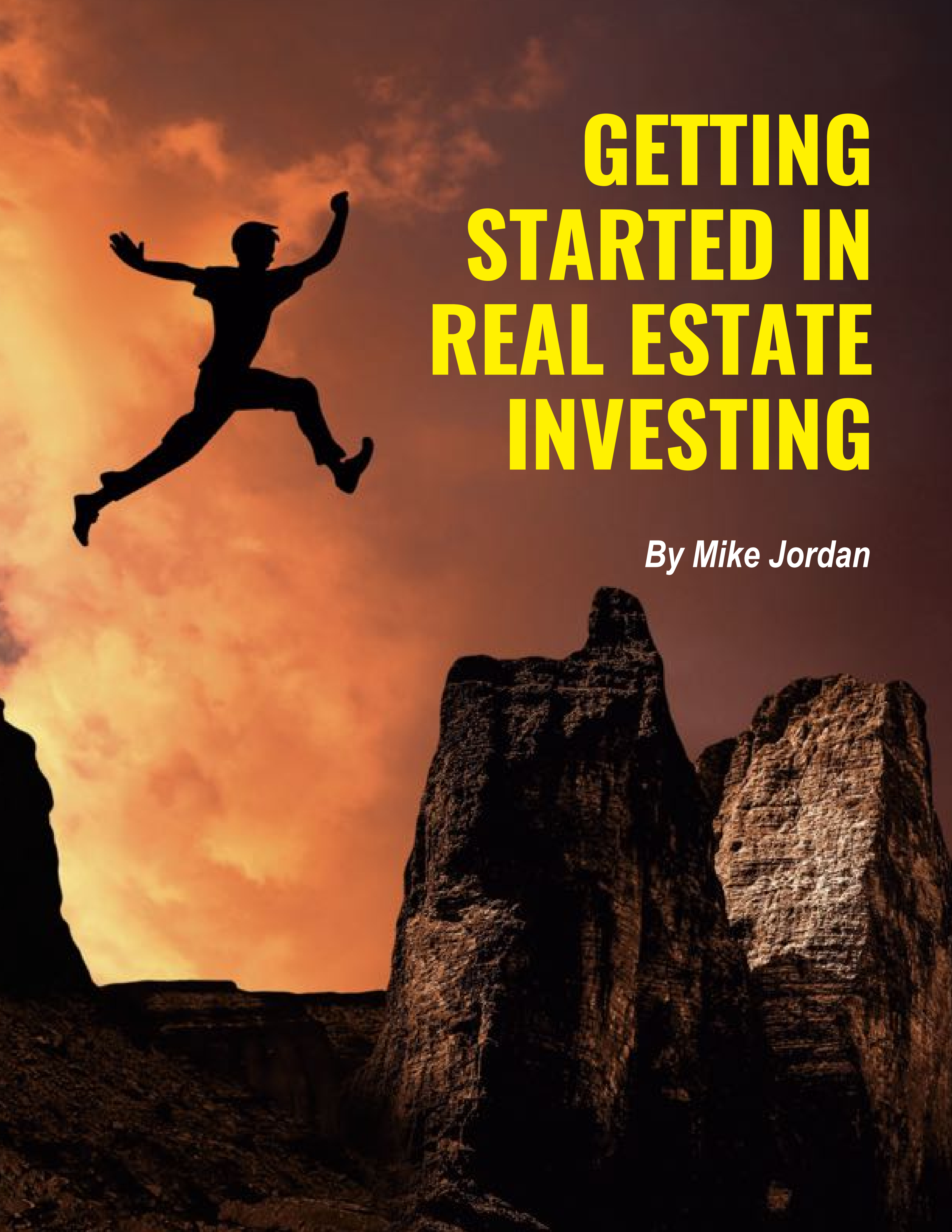
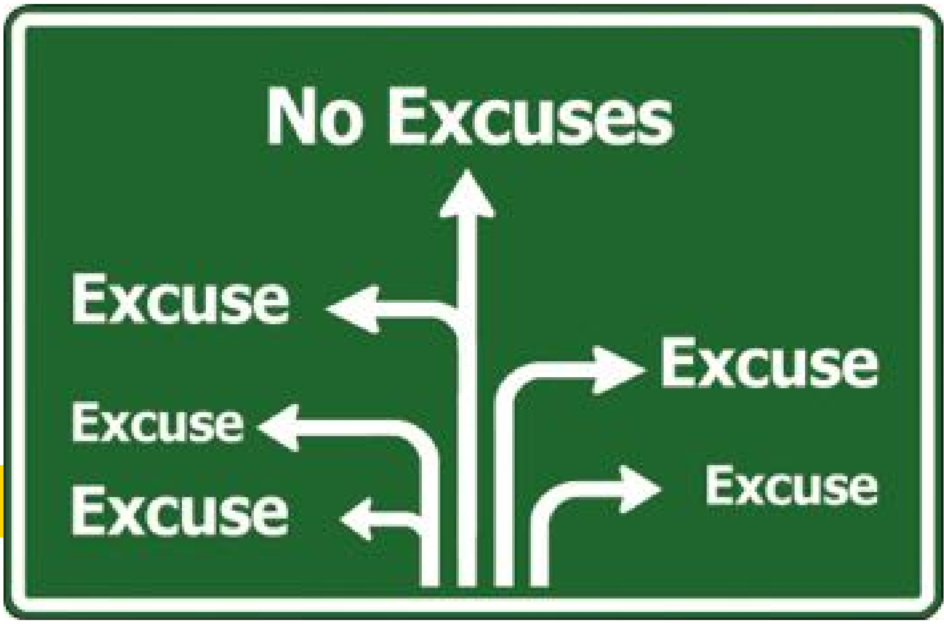
GETTING STARTED IN REAL ESTATE INVESTING

By Mike Jordan



It's easy for us to hesitate when hard earned money is involved. This is especially true for first timers as they'd rather test the waters to get an understanding prior to fully investing. Real estate investors need to be prepared enough to know what they're getting into and be **confident enough to act**. That's why Unique Wealth Education is here to give you the steps in order to take your **leap of faith in real estate, which leads you to profitable returns**.



Look at lots of deals

One of the best ways to build your confidence is by assessing more deals, diversifying your knowledge, and gaining experience along the way. When you put your knowledge into practice, this is the first step towards being a successful and confident investor.

You are going to deal with the possibility of mishaps with your investments but with proper guidance and lessons learned from your past mistakes, and having access to mentors and other investors will help in decision making.

Don't make excuses

There are TONS of excuses that investors make. Some of them are:

I don't know what strategy to use. There's a lot of them out there! Wholesaling, Wholetailing, Rentals and Flipping. Working with the least amount of money and variables is a great way to start and learn about all strategies along the journey.

I don't know how to manage a rental property. Surround yourself with landlords and property managers that can guide you.

I don't have the cash to start. Start with wholesaling or use family and friends funds to get the ball rolling.

You might notice that a lot of investors are waiting for the right market. You may have some info based on what happened during the previous markets to gain information for better future results. When you try to time the market and buy at the right time, you're hit with multiple variables to go right for you to profit. For example, if a buyer gets delayed for a month and backs out of a deal, you're left with a property that has seen its window close forcing you to scramble breakeven. If the progress of a fix and flip isn't moving fast enough, you can lose a lot of money in interest fees, so you really have to plan your projects well. This is what mentors like Unique Wealth Education is here for to assist you with our experiences on considering all factors and using different strategies at different points in the market with always keeping in mind the worst case scenario.

Build up your real estate knowledge

A clear lack of knowledge can be a source of apprehension and anxiety especially if you're unclear about the process, strategy, or terminologies used in practice. Due diligence can help you come a long way. In this day and age, there are a lot of resources that you can find online from blogs, webinars, and even podcasts that are just a few clicks away. Nothing beats guidance from someone who's done and been through this experience already.

It's important to know that you have to be specific in gaining knowledge about real estate investments. Once you pick a strategy or niche, read on about it and use whatever access to sources you have in your disposal. Also, **write your goals down**, list the steps needed to get there. Arm yourself with the right education and attend as many investment meetings as much as possible.

Accept the risks

There is no guaranteed so called safe deals, but there is shadowing and mentorship that could help. Sometimes learning all the possible pitfalls is even more important than learning the positives of deals. Learning how to stay away from pitfalls is a tremendous plus and keeps the motivation. The more you understand the chain of events that lead to these errors beforehand, the more you can prevent these from happening in the future. Accept the potential risks and **learn from them**.

Learning the process of risk management in a repetitive process would become habitual for you. Becoming accustomed to these risks will help you to become motivated towards investing. Find someone who will educate you to better understand risks and handle them as best as possible.

Build a team

It's a good idea to gather information and opinions from experienced sources.You need partners who can help you along the way who are not only a source of guidance but who are essential in accomplishing day-to-day operations of management. Building a good rapport with your partners and clients is crucial.

In time you will realize just how amazing real estate investing is when guided and helped by the right people. Attend **our monthly meeting every first Thursday of each month at 6pm**. To learn more, contact us at (734) 224-5454 or email us at info@getuwe.com.

HOW WE ARE LENDING DURING THE COVID - 19 / CORONAVIRUS PANDEMIC

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PRESTIGE EXECUTIVE FUNDING

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(i.e., Purchase $75k, BPO $100k. Loan can be up to $65k)
Borrower agrees this is a First and only Mortgage
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If above is agreeable please send us the following information (provide in summary form by email or attachment):

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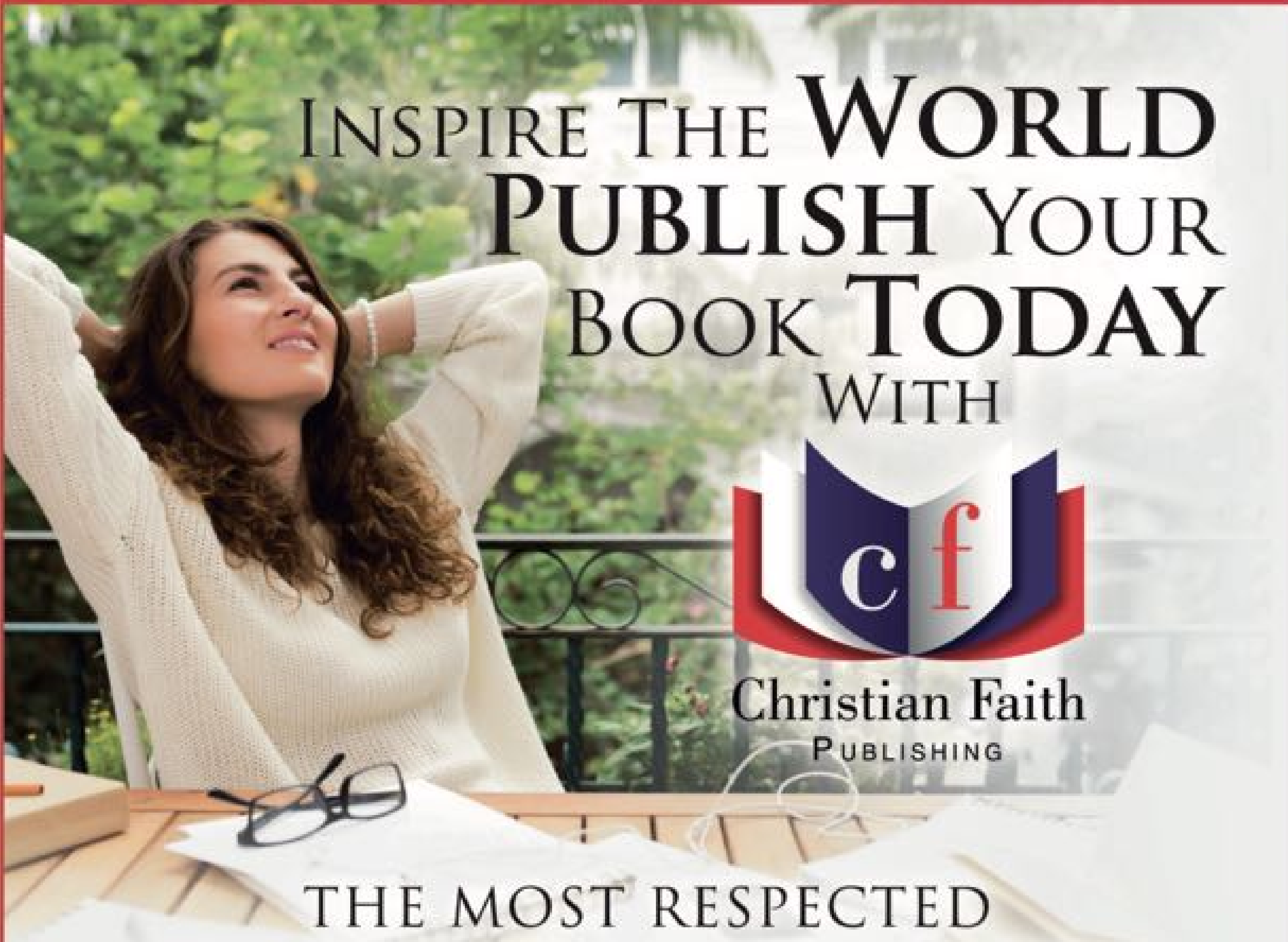
Purchase price (or est value if owned)
Requested loan amount
Purpose of loan
Use of loan proceeds (if other than purchase)
Exit/payoff strategy
Source of funds for payments
Anticipated or verified credit score

If a deal appears viable, next steps will be:

Collect Admin fee of $500
PRESTIGE EXECUTIVE FUNDING Application including financials
PRESTIGE EXECUTIVE FUNDING request for credit report/background of borrower and guarantor.

Once we have these items, we can review and should have enough for TERM SHEET.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Breaking COVID-19 News

Black Swan Events and Force Majeure Clauses

By Garrett Sutton, Esq

Force Majeure is a French term meaning superior force. It is also a contract clause that relieves parties from performance when an extraordinary event occurs. Such challenges, known as 'black swan' events or generically Acts of God', may be mitigated by a force majeure clause acknowledging that contracts can't be fulfilled when issues are outside of everyone's control.

Did the Coronavirus arise from bat soup in a filthy, fetid wild animal market? Or was it accidentally leaked from China's national biology lab in Wuhan? It doesn't really matter. It is a superior force that was not foreseeable. (Although some would argue that with so many novel infectious diseases arising over the last 20 years, epidemics should now be expected).

With that last thought in mind, going forward, you should work with your attorney to include specific force majeure provisions in your contracts. A well drafted clause may excuse performance during events that are beyond the reasonable control of the parties. These can include acts of terrorism, labor shortages and strikes, new government regulations, fire and floods. **Events such as epidemics, pandemics, biological outbreaks and wide spread illness should now also be incorporated into force majeure clauses.**

What if your current contract does not include such language or the event doesn't trigger a force majeure clause? Your fall back position is the doctrine of "frustration of purpose." This doctrine can excuse contractual performance if events have now made it impossible to perform, or the central purpose of the contract has been frustrated due to unforeseeable events. However, **Courts do not favor upending contracts under this doctrine.** You are better off relying on a well drafted force majeure clause.

It is interesting to note that a Chinese agency is issuing force majeure certificates to local companies unable to perform on their contracts due to the Coronavirus challenge. It would be nice to just wave a certificate and make all the issues go away. But in the United States and other common law countries, force majeure is a question of fact for the Court. Was the event reasonably foreseeable? Were any notice provisions complied with? Does prior case law shed any light on the current situation? These are all facts to be considered. A government certificate won't work here.

Still, your Chinese counterpart is probably struggling even more than you are. Is litigation even advisable? And if so, **could you even collect?**

The bigger issue for everyone is to understand the nature and need for force majeure clauses in your contracts. Well, that and the need for alternate sources of supply outside of China.

GARRETT SUTTON, ESQ

Garrett Sutton is an attorney, speaker and best selling author. As part of Robert Kiyosaki's Rich Dad's Advisor group he has written six books which have been translated into 11 languages. Garrett focuses on corporate and asset protection law and speaks to audiences on the importance of asset protection. His advice is pertinent, timely and valuable.

Garrett received his Juris Doctor Law Degree in 1978 from Hastings College of the Law, the University of California's law school in San Francisco. He received a B.S. in Business Administration from the University of California, Berkeley, in 1975. He is licensed to practice in Nevada and California.

Prepare for the Coming Greed Pandemic

Protecting Your Assets Is MORE Relevant Post-COVID-19

By Randy Hughes

If you wondered about your need for privacy and asset protection before the Pandemic, it will be critical for you and real estate investors like you post-Pandemic.

The effects of the epidemic will be felt for years, not only financially but legally. If you have put off creating an asset protection plan, **now would be a great time to start.**

We have long known, as real estate investors, we are more inclined to be sued than most other occupations. Why? Because the average American assumes that ALL real estate investors are RICH! Therefore, we are good targets for frivolous lawsuits.

People with cash in the bank and no hard assets are not good targets for lawsuits because, unlike real estate, cash can disappear quickly . . . and buildings cannot. Furthermore, unlike deeds and liens, bank account balances are not available through public records.

Until you have been pursued by a contingency fee lawyer (and his or her deadbeat client), you might not feel the need to protect your assets. But, if you are going to stay in this game long-term, it is just a matter of time before the wolves will be at your door.

The paradox of our careers is the more successful we become, the more of a "target" we are for the nefarious characters in our society. These characters do not want to work hard (like us) to become wealthy. They prefer the "easy route" via our dubious legal system.

I spoke 33 times last year to real estate investment groups around the nation. I stressed the need to get titles to real estate out of personal names and into Land Trusts for privacy, asset protection, and estate planning purposes.

In almost every gathering, someone asked the question, "Why do I need to protect my assets, won't insurance take care of any claims?" My standard response was, "I believe in insurance and think you should buy all you can stand, but DO NOT RELY ON IT EXCLUSIVELY!

Insurance should be only one-leg of your asset protection stool. Why? Let me give you a recent example!

Breaking COVID-19 News

When the pandemic first arrived in America and almost every business was shut down, I called my neighborly insurance agent. Here is how our conversation went: "Hi Bob, I am calling because after 40+ years of paying you a premium for "business interruption" insurance, I need to make a claim." Bob responded, "Sorry, but pandemics are excluded!" My response was, "Really? Forty years of premiums and now I AM NOT COVERED?

It is folly to rely solely on insurance to protect you when you need it the most.

As an aside, please read your policies. You will find LOTS of exclusions and often you are not even covered for "defense costs." In other words, you can go broke just defending yourself (read: legal fees) from a legal challenge in which you are totally innocent.

What is a real estate investor's first line of defense? **DO NOT OWN PROPERTY IN YOUR NAME!** I have been preaching this to my fellow real estate investors for more than 40 years. I have been a full-time real estate investor for 50 years, and early in my career I discovered the benefits of using a Trust to hold title to my investments. I have written about the benefits extensively in this publication and many others.

Some people "get it" and many do not. They live in a dream world assuming that THEY will somehow be spared the sorrow and expense of a frivolous lawsuit (or worse yet, an attack by an irate tenant on them or their family at their personal residence). Consequently, they risk years of hard work and their family's safety and financial security because they are too lazy to fill out a few papers.

I can lead a horse to water, but . . .

What is YOUR net worth, worth? Is it worthy of protection? How much of a price have you paid for it in sweat and tears? Are your family's safety and security important to you? Perhaps you spend hours each week watching sports? Would it make sense to spend a little bit of your valuable time learning how to create a trust to hold title to your investments? The answer is obvious, you just need to do it and DO IT NOW!

<u>What does this rant have to do with the pandemic?</u> Plenty. Contingency lawyers and their deadbeat clients will be developing new and creative ways to find someone to sue because of the virus and its effects on tenants, businesses, and anyone with assets they covet.

If you can believe there are elements of our society that will walk in front of a car to eventually receive a "paycheck," then you can also believe that it is time for YOU to get OFF the title of all of your real estate investments (and NEVER buy property in your name again!). Use a trust, *you will be glad you did!*

Several times a year I hear from people who have heard me speak or students who did not act on what they learned from me. They tell me they failed to take my recommendation, and now they regret it.

Don't be one of those people.

RANDY HUGHES,
Mr. Land Trust

I encourage you to learn more by going to my **<u>FREE online training</u>** at www.landtrustwebinar.com/411 and text "reasons" to 206-203-2005 for my free booklet, *Reasons to Use a Land Trust.* You can also reach me the old-fashioned way by calling me at 217-355-1281. (I actually answer my own phone unlike most other businesses in America today!)

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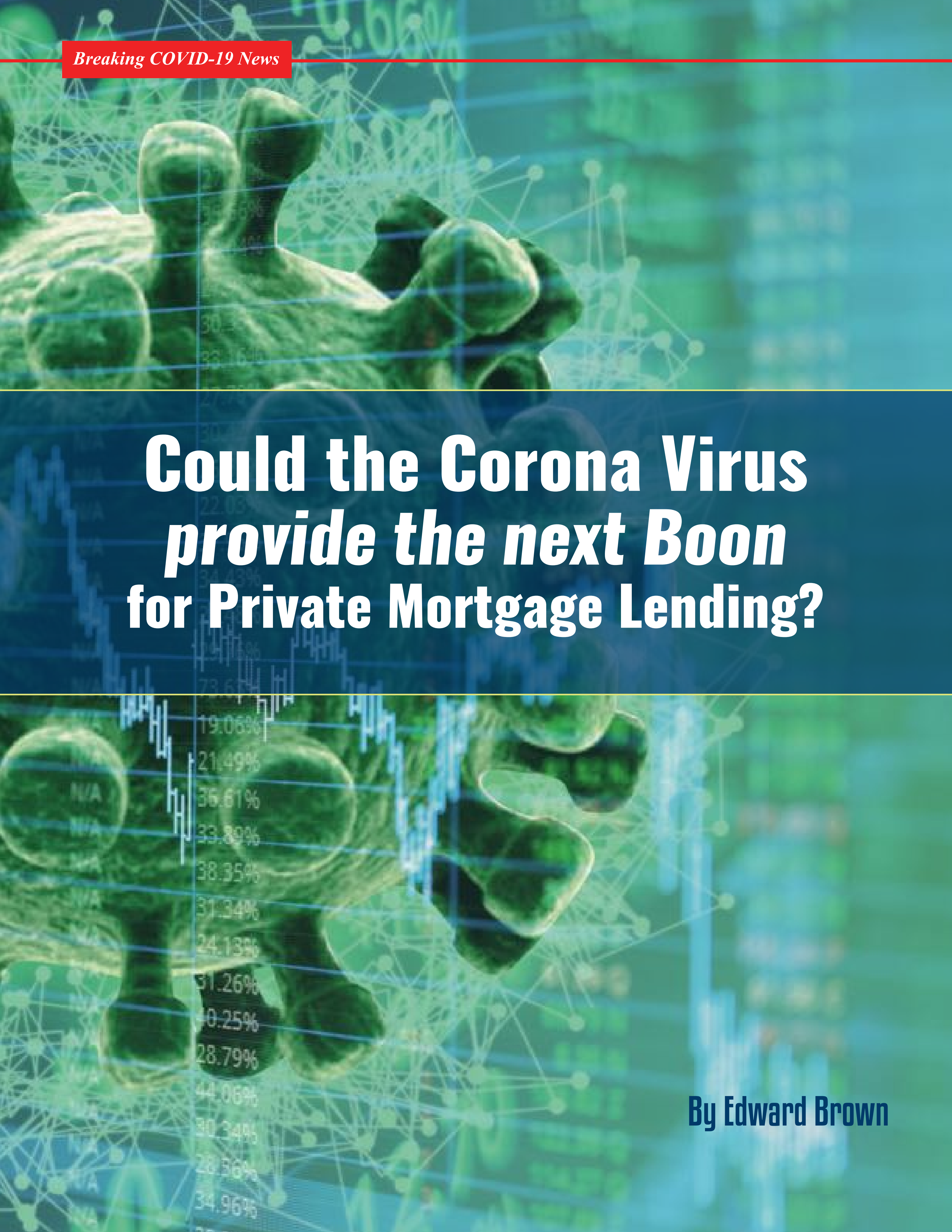

Breaking COVID-19 News

Could the Corona Virus *provide the next Boon* for Private Mortgage Lending?

By Edward Brown

The Corona Virus had all but shut down conventional lending in late March 2020 and most of April 2020. Although it now appears that many banks have loosened up, they are far behind in applications due to the shelter in place restrictions and lack of certainty in the market.

This situation may provide a boon to the private lending industry as it has done at times over the past 30 years; however, a cautionary tale might ensue should the perceived lockdown last for a few more months. The main reason is that a prolonged economic decline can produce long lasting effects that may take years to recover, especially in certain markets such as restaurants, retail, and any place where people gather. Different economic interruptions have occurred over the past 30 years that, for the private lender, with foresight, fared better than just before the downturn in the market.

In the mid 1980s to the mid 1990s, the Savings and Loan crisis shuttered many real estate lending institutions. Almost one out of three Savings and Loans failed from 1986 to 1995. It was the most significant collapse since the Great Depression.

According to author, Kimberly Amadeo, “In the 1970s, stagflation combined low economic growth with high inflation. The Federal Reserve raised interest rates to end double-digit inflation. That caused a recession in 1980.

Stagflation and slow growth devastated S&Ls. Their enabling legislation set caps on the interest rates for deposits and loans. Depositors found higher returns in other banks. At the same time, slow growth and the recession reduced the number of families applying for mortgages. The S&Ls were stuck with a dwindling portfolio of low-interest mortgages as their only income source.

The situation worsened in the 1980s. Money market accounts became popular. They offered higher interest rates on savings without the insurance. When depositors switched, it depleted the banks' source of funds. S&L banks asked Congress to remove the low-interest rate restrictions. The Carter administration allowed S&Ls to raise interest rates on savings deposits. It also increased the insurance level from $40,000 to $100,000 per depositor.

By 1982, S&Ls were losing $4 billion a year. It was a significant reversal of the industry's profit of $781 million in 1980.

Between 1982 and 1985, S&L assets increased by 56%. Legislators in California, Texas, and Florida passed laws allowing their S&Ls to invest in speculative real estate.

Amongst scandalous activity such as putting pressure on the Federal Home Loan Banking Board to overlook suspicious activity, the crisis pushed states like Texas into a recession. When bad land investments were auctioned off, real estate prices collapsed.”

In addition to the simple laws of supply and demand where the supply of money available for real estate purchases decreased due to the number of S&Ls closing, other conventional lending institutions became skittish and backed off; even for the more conservative loans.

Enter the private real estate lender. For those who could think outside the box and use some creative thinking, loans were made that, in one person's opinion "was like shooting fish in a barrel." An example of this was a loan I was privy to that, to this day, I cannot believe a conventional lender did not make; the property was in the financial district of San Francisco and was considered a prime office building. The building was 80% occupied and had tremendous positive cash flow from long term, stable tenants. The buyer was getting a severe discount because the son who was given authority by his father accidentally accepted an almost insulting low-ball offer. Although the father tried to correct the mistake, the buyer refused to change the contract and threatened to sue for specific performance. By all accounts, the buyer needed a loan of 20% LTV. Unfortunately [or fortunately, depending on which side of the table you are], the banks were acting like a deer in headlights and would not commit to a loan; thus, the buyer had to turn to hard money [as it was called in those days]. The terms were 14% and 10 points for a three year loan with a one year minimum guarantee of interest. Although the buyer was not happy with the terms, he knew he was going to make a fortune on the building and be able to refinance once the economy got back to somewhat normal.

Then, in the late 1990s, we experienced the Dot Com bubble and burst. During the 1990s, more people were getting use to the World Wide Web. At the same time, a decline in interest rates increased the availability of capital. Add to that the Taxpayer Relief Act of 1997 which lowered capital gains tax. These combinations made more people willing to make more speculative investments. Many investors wanted to ride the gravy train to invest at any valuation. Venture capital was easy to raise and fueled many companies that never had made a profit and probably never would.

In early 2000, the Fed raised interest rates, leading to stock market volatility. At the same time, Japan entered a recession. In April 2000, a judge ruled that Microsoft was guilty of monopolization and violation of the Sherman Antitrust Act. This led to a 15% decline in the shares of Microsoft. On the same day of the judge's ruling, Bloomberg News published a widely read article that stated, "It's time, at last, to pay attention to the numbers." Within two weeks of that article, the NASDAQ had dropped 25%. Many investors sold stocks just before April 15th in order to pay for gains they had realized from sales in 1999. This compounded the decline of the NASDAQ. In addition, investor confidence was further eroded by several accounting scandals and the resulting bankruptcies that ensued. This spiral downward turned Dot Dom to Dot Bomb as it was known.

Although the Dot Bomb era was not real estate related, confidence in the economy was shaken. Soon thereafter, the September 11th attacks occurred and many borrowers were once again faced with conventional lenders who pulled back on their lending, not matter the asset or the strength of the borrower.

Again, enter the private real estate lender. During this period, real estate had not severely declined; maybe because the decline was more specific to the Internet rather than a global real estate credit crunch. People still had jobs and made their mortgage payments for the most part. The supply of housing had not kept up with demand, so prices stayed relatively stable. However, whenever there is perceived uncertainty, banks typically pull back and usually to an extreme wherein even the most conservative of loans is not made. The private real estate lender was given the ability to lend very conservatively at the same time as commanding a higher rate of interest than was normally attained in a more stable economy.

The next time the banks curtailed lending occurred during the Great Recession in 2008. This time, real estate was specifically cited as a major contributor due to the credit bubble and subsequent mortgage meltdown. Real estate prices fell precipitously, and although real estate declined in value, there were ample opportunities for private real estate lenders. Many private lenders were curtailing their guidelines regarding LTVs, but they were making loans based on the then new, lower values and making a good living. For example, Mark Hanf, president of Pacific Private Money, started his business in 2008. Normally, one would have thought starting a lending business in 2008 was the wrong time, but Pacific Private Money flourished, as they made loans to borrowers in need at conservative, newer, LTVs, and no client lost money during the continued decline through 2012 due to conservative underwriting.

LOCKDOWN

Up next, the Corona Virus; although the pandemic has substantially hurt the economy regarding sales/profits, the underlying economic picture was strong prior to the virus, and there is compelling reason to think that it can be strong again after restrictions are lifted, as the various restrictions were created by governments rather than economic forces and can be undone when governments decide to disseminate them; especially if a lockdown is only for a few months rather than years. So far, real estate has not shown signs of collapsing. Sellers are unwilling to unload their properties at depressed prices.

Buyers still exist. Transactions are still being completed even if they are hampered by social distancing and more people working remotely. However, the banks are doing what they always seem to do during unsettling times; they pull back. They have less manpower via closed offices and less employees able to accomplish what is takes to make loans. This, again, gives the private lender the ability to provide the oft needed financing for borrowers. Interest rates have gone up for these borrowers even when the Fed has reduced interest rates. Less capital in the markets to lend means the demand for capital will raise the price for that capital. As long as the conventional lenders have basically stepped aside from real estate lending, the private lender should have the same opportunities that existed during the S&L Crises, the Dot Bomb Crisis, and the Great Recession.

Of course, nobody knows how long the virus will be around and how long governments will intervene rather than let the virus run its course on its own. A long, protracted shutdown would severely affect every economic situation, but it always seems that the best time to invest/lend on real estate is during the darkest hour. The old adage of buy low, sell high seems to work better than buy high and hope it goes higher. Even if we do not know how long an economic decline lasts, conservative underwriting can help weather tumultuous times. As many investors claim, the time you make money is when you buy, not when you sell.

EDWARD BROWN

Edward Brown currently hosts two radio shows, The Best of Investing and Sports Econ 101. He is also in the Investor Relations department for Pacific Private Money, a private real estate lending company. Edward has published many articles in various financial magazines as well as been an expert on CNN, in addition to appearing as an expert witness and consultant in cases involving investments and analysis of financial statements and tax returns.

Edward Brown, Host
The Best of Investing on KDOW AM1220 on Saturdays at noon
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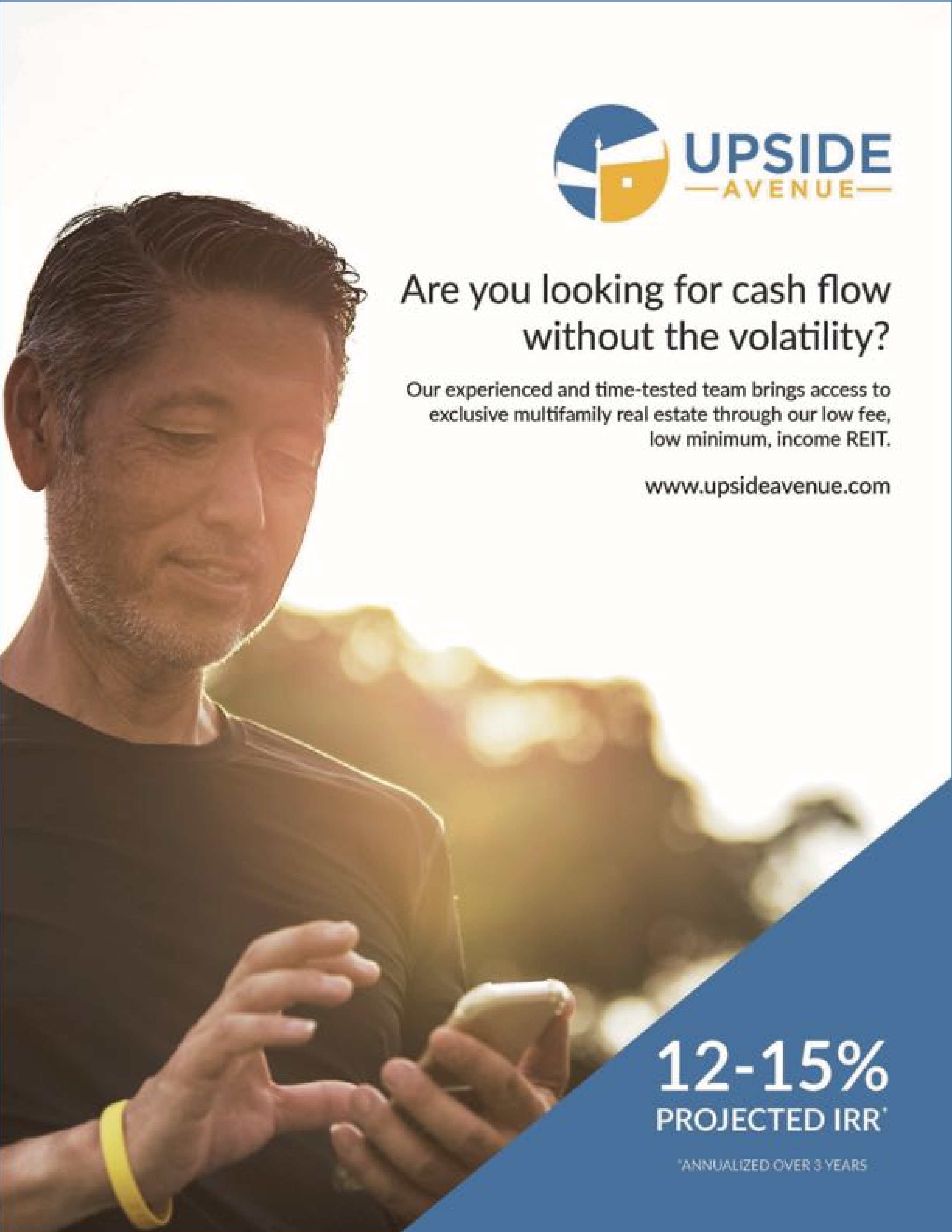
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Dynamic Duo

Share The Route To Financial Freedom & Empower Others to Their Best Life

Featuring Flip and Dani Robison

Flip and Dani Robison found their financial freedom in real estate. They are now sharing that path to financial security and a freer way to live with others.

Flip and Dani met while passing each other on a cruise ship. They shared a love for music, animals, travel and fine art. When 2008 hit they knew it was time they needed to find an alternative way to make money, improve their finances and take control of their own destiny.

Like many others have done over the years, they tried starting out as Realtors. They soon realized it wasn't putting them on the financial path they thought it would.

They invested in their real estate education and started taking real action in investing. Where people were struggling with their homes or to find viable deals, they stepped in to help. They began building up a passive income property portfolio. Things finally clicked for them.

Now they are helping other individuals, families and couples seize their own financial freedom through great real estate investments.

For this real estate couple freedom means being able to do the things they are passionate about, to go on cruises, and to take vacations together every three months.

Wanting to help others streamline their way to success and results, without having to learn a new career or go through the trial and error, Dani and Flip created Freedom Real Estate Group, and began offering turnkey real estate investments.

Freedom Through Turnkey Real Estate Investing

While Dani and Flip Robison have done wholesale, fixed and flipped, been Realtors and more, they have found the best path to financial freedom for most is through turnkey investing.

Maybe you just want to build up some side income in your sleep, retire early, be confident in your retirement later, or replace your income so you can really live without working the 9-5 or two jobs. Or perhaps you just don't want to keep taking the risk of betting your future on an employer. Whatever your situation, most don't want to get bogged down in a new career.

To really be free you need passive income coming in, without you having to clock in. That's where turnkey investing comes in. It means everything is done for you.

Freedom Real Estate Group finds you the good deals, handles all the negotiations, connects you to financing if you need it, renovates the property, puts in a tenant and manages all of the day to day property management. You just get the profits deposited into your bank account like clock work.

What Can Investors Expect?

Freedom Real Estate Group offers investors turnkey rental properties. They can be single family homes or small multifamily income properties.

They specialize in properties with an ARV of around $75,000 to $120,000. More for multifamily apartment buildings.

These are rental units in good working class neighborhoods. Places Flip describes as where you'd be comfortable letting your kids walk down the street at night at dark.

They target a 1% price to rent ratio for their clients. Meaning a $100,000 property should bring in around $1,000 per month in rent.

To really be free you need passive income coming in, without you having to clock in.


Late

They fully rehab the properties, including plumbing, electrical and improving basements with painting, flooring and waterproofing.

They even provide a rental guarantee. So, even though they are currently running only a 3% vacancy rate, if you buy one of their properties, and it isn't rented for what they say it can be within 30 days, they pick up the tab and send you a check anyway. That's hard to beat.

While they've been engaged in real estate from Arizona to Florida, this real estate team specializes in properties in the Dayton, Ohio area. A consistent market, with strong price to rent ratios, and well insulated from major market fluctuations.

The Process

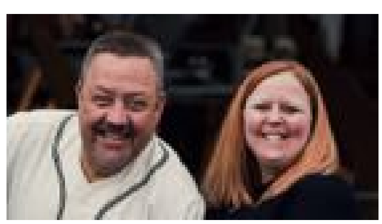
Whether you are brand new to real estate or are just looking to diversify an already sizable portfolio and find lower risk and higher reward deals, the process here all starts with a free strategy session.

They will help you customize your portfolio based on your needs, goals and resources. Most of their clients are acquiring multiple properties, with a goal of at least 10 units producing $10,000 per month in passive income.

Then you can choose from buying as-is properties and doing your own renovations, acquiring properties for cash from their current pipeline of deals in renovation mode, or getting in their buyer queue for properties you can finance through their lending partners.

You can fly up to meet them at the Wright Brothers museum in Dayton or book a free strategy session by phone online at https://turnkeyohio.com/free-strategy-session/

FLIP AND DANI ROBISON



Dani has been a Licensed Realtor, Distressed Property Specialist and Note Consultant since 2009. She has participated in countless real estate transactions and evaluated thousands of houses. Dani's joy comes from creating win-win situations that help sellers, buyers, and the community.

Dani grew up in Phoenix, AZ and earned an Music Performance degree from Southeastern University. She's lived in Florida, Texas and Ohio and traveled on cruise ships for 10+ years where she met her husband, Flip. She and her husband are the proud furry parents to one golden retriever, Tucker and two feisty bulldogs named Spartacus and Rosie.

Why Dayton?

Dayton is home to the Wright Patterson Air Force Base. One of the largest air force research bases in the country. It employs over 30,000 people and is a huge staple for the rental market.

Site Selection just announced the Dayton market as #2 in the nation for economic development projects.

Dayton offers cost of living well below the national average and purchase prices for homes that would be considered a steal for any California resident.

Dayton doesn't see those major swings in values if there is a dip in the market. It has historically proven to be stable and reliable.

The Freedom Real Estate Group Family Of Businesses

Flip and Dani provide for all their client's needs with a portfolio of companies, including:

- Freedom Real Estate Group - Turnkey rental properties, fully rehabbed for buy and hold investors
- Bulldog Renovations - For rehabbing and construction work on Dayton properties
- Cash 4 Ohio Houses - Your source for wholesale priced properties as-is
- Independence Property Management - For all your property management needs in OH
- Independence Realty Group - Licensed Realty brokerage for Realtors who represent sellers and buyers on the open market
- Swift REI Leads - Real estate investor lead generation company

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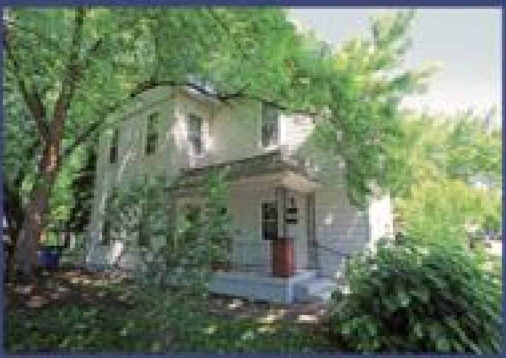
3 Bedrooms, 1 Bathroom,
Detached 2-Car Garage
Purchase Price: $119,900
Rents for: $1,150
Cap Rate: 8.15%
Cash on Cash: 11.07%
Monthly Cash Flow with
Cash Purchase: $814.66
Monthly Cash Flow with
Finance Purchase: $329.69



Drummer
3 Bedrooms, 2 Bathrooms
Purchase Price: $89,900
Rents for: $900
Cap Rate: 7.76%
Cash on Cash: 9.77%
Monthly Cash Flow with
Cash Purchase: $582.97
Monthly Cash Flow with
Finance Purchase: $219.63

Knecht
3 Bedrooms, 1 Bathroom,
Detached Garage
Purchase Price: $82,900
Rents for: $850
Cap Rate: 8.60%
Cash on Cash: 12.55%
Monthly Cash Flow with
Cash Purchase: $593.92
Monthly Cash Flow with
Finance Purchase: $260.15

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Detached Garage
Purchase Price: $94,900
Rents for: $995
Cap Rate: 9.21%
Cash on Cash: 14.60%
Monthly Cash Flow with
Cash Purchase: $728.54
Monthly Cash Flow with
Finance Purchase: $346.42

14th
3 Bedrooms, 1 Bathroom,
Detached Garage
Purchase Price: $84,900
Rents for: $850
Cap Rate: 8.10%
Cash on Cash: 10.88%
Monthly Cash Flow with
Cash Purchase: $572.73
Monthly Cash Flow with
Finance Purchase: $230.93

Young
4 Bedrooms, 1 Bathroom
Purchase Price: $97,900
Rents for: $995
Cap Rate: 8.75%
Cash on Cash: 13.09%
Monthly Cash Flow with
Cash Purchase: $714.13
Monthly Cash Flow with
Finance Purchase: $320.01

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Are You Destined for Greatness?

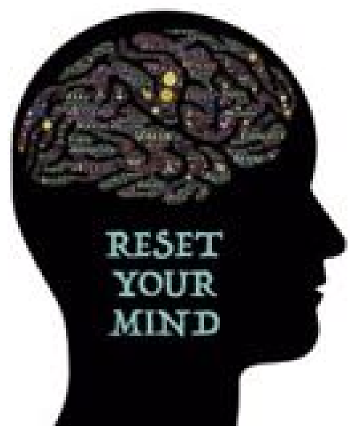
By Sam Sadat

The most common nemesis of both new and seasoned real estate investors is inaction! Many use the excuse of no money as their number one reason for procrastination. In fact, the number one reason for failure in life is the FEAR OF ACTION. Many people are simply too afraid to try. Think of this, anyone who has never made a mistake has never tried anything new. STEP UP! Unless you try, you won't make mistakes, and until make mistakes, you will never grow and prosper. Nothing great has ever been accomplished with contemplation alone.

The greatest source of unhappiness in life is unproductivity. Playing it safe in your comfort zone will bring you nothing but mediocrity. I know it's scary to step into the unknown, but that's where all your opportunities are. Make a commitment to explore and embrace the unknown is 2020 and I can guarantee that you will be more successful and a lot happier by 2021.

The mistake most people make is thinking that they can solve their problems with the same mind that created them. The only way to overcome your challenges in life is by changing your mind. You must learn new things and look at your problems from a different perspective. In other words, you need to tackle your difficulties with a new level of consciousness, which is the only way to produce sensible solutions.

To maintain your sanity and joy in life, accept life as it is and not as what you think it should be. Insisting that the world owes you a favor or people must change to accommodate your needs is a hallmark of folly, immaturity, and ignorance. Until you are happy with who you are and what you have, you will not soar to great heights. By acknowledging and taking responsibility for your conditions in life, you will remove a massive burden off your shoulders and pave the way for a bright future.



Learning to accept things as they are requires your trust in the process of life. Let events unfold as they may while you observe them with a sense of awe. Your job is to say **yes** to whatever life gives you, to celebrate happy times, and to learn from adversity. So, never regret yesterday, live for today, and hope for tomorrow. Here's a good tip: never stop questioning, exploring, and growing. That's all you need to enhance the quality of your life. Like a river, life flows……so stay in the middle of the current to gain proper balance and perspective. All the action is in middle of the stream, not the riverbanks.

Knowledge may be power, but its application will bring you joy and prosperity. If you want to know whether you know a subject well, try to explain it to a child. If you can't do that, then you don't understand it well enough. Until you learn and assimilate a subject well, you'll never be able to apply it successfully and until you can apply your knowledge, you will not achieve greatness. Never fear to act, as life rewards the brave.

Best regards,
Sam Sadat

https://samsrealestateclub.com/about-2/sam-sadat/

SAM SADAT

Over the past 28 years, Sam Sadat has been involved in more than 2,000 real estate transactions as a principal, partner, lender or broker. During this time, he's helped thousands of aspiring investors learn the real estate business the right way and apply their knowledge confidently to prosper greatly. He started his own company, Aim Financial, which in a few short years, became a top producing brokerage firm in Los Angeles. He also started Global Financial Network, LLC which is an NMLS licensed private lending firm specializing in financing of "fix and flip" or "buy and hold" investment properties in Southern California. Also, he hosts his own radio show, The Free and Clear Hour, on KHOW in Denver, CO and created the VIP Mentorship Programs that are affordable, practical and powerful.

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John Jackson

Breaking COVID-19 News

How to THRIVE in Real Estate in the Time of the CORONAVIRUS

By Victoria Kennedy

In times of uncertainty, the person who brings the most clarity adds the most value. I know you're getting the questions about the coronavirus and what I wanted to do today is share with you some talking points that you can share with your clients that'll help you be the calm in the storm.

We are going to give you a list of the top 5 things you need to know in order to not only make it through this pandemic, but to thrive.

During this time of global panic and fear, we are faced with a very important choice.

a) We can all choose to give in to the fear, panic, and stress. To pull away and give up. To act irrationally and out of emotion.

Or on the other hand...

b) We can all choose to come together. To build community. To create. To innovate and come up with amazing solutions. To educate ourselves and become informed. To use this as an opportunity for us all to grow not only in business but also as human beings and as a greater collective.

We hope this guide will help you to be seen as the expert in your community and to bring goodwill and calm amongst your friends and family.

Now is the very best time to buy a home, and we are actively working to make sure that our agents are best positioned in their market to speak to the buyers who need to hear it the most.

We are so proud to establish Atlas Real Estate as the brand that agents can trust and rely on in times of uncertainty. We are here to provide the very best service for our agents as we come from a place of service, love, and dedication to our clients and our community.

Thank you to all our past, present, and future agents for being a part of that vision.

Let's get this!!!

The Top 5 Things to Do in Order to Thrive in Real Estate in the Time of the Coronavirus

1. GO ALL IN

Many agents ask us about the pandemic and advertising. Should they hold o until the economy stabilizes? Sadly, most agents are just sitting around hoarding their money like it's toilet paper. Do you know what the agents who will not only survive but THRIVE in this time do? You guessed it. They GO ALL IN.

Why do this?

The biggest reason is everyone else is turning o ads or scaling back. That means, you have the means to corner the market, with higher visibility and drastically lower cost per acquisition.

Also, more people will be home, bored, and surfing social media for hours on end. Whose ads are they going to see? Not your scared competitors who are "waiting for the storm to pass." No. They are seeing YOUR ads. You are the agent they call.

This is the best time to EVER be running ads. People are home from work and glued to their phones. Easily closed deals are happening all day long.

2. Be the Authority

If we look back to the time in 2000 when we had the dot com boom and bust, that was really the catalyst of the rotation of money coming out of the stock market and into real estate. That's what led to the boom that we saw. This is the time where the agent who adds the most value really has a unique opportunity. You see, when we have chaos and when you bring clarity, you have the opportunity to set the table for gaining market share, for gaining the trust of your clients, and moving from a place where people know and like you to them actually trusting you.

3. See the Economy as Working FOR Your Buyers

When we look at volatility in the stock market, typically what happens is, we see an Exodus of money coming out of the stock market. People just get tired of riding the rollercoaster. When that happens, then we'll see that money rotate somewhere. Money doesn't typically sit on the sidelines long. It wants to look for yield. It wants to look for opportunity. Historically, that money has moved into hard assets.

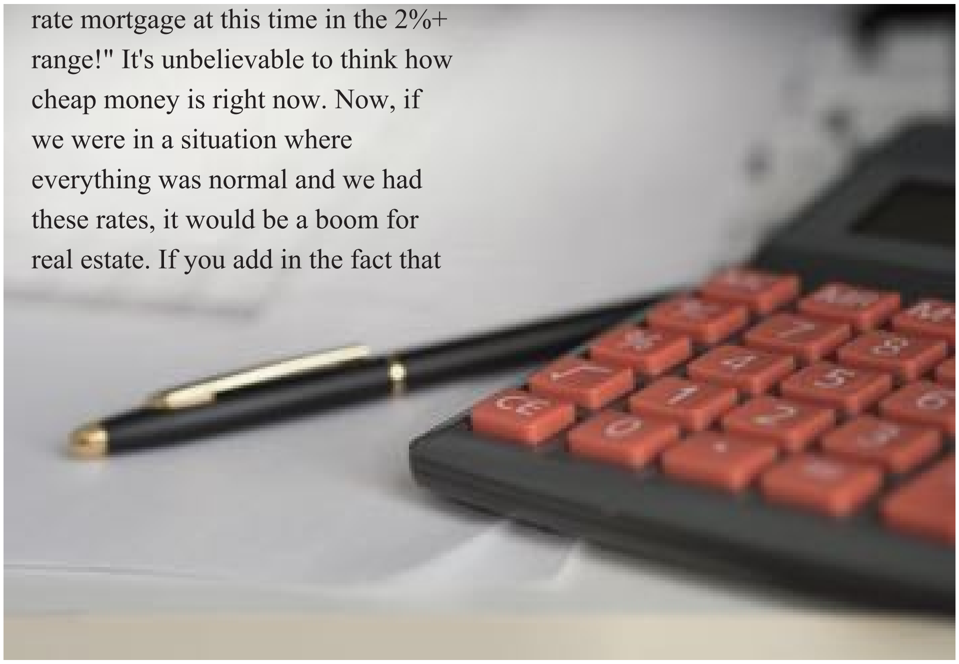
One of the biggest hard asset classes is real estate. So it would make sense that when we're looking at this, as the money rotates out of the stock market, that money will be looking for yield in real estate. Bringing real estate in more demand. We've already got a market that has strong demand. It could be now we get gas on the re that we already have.

4. Leverage these Historically Low Interest Rates

We have historically low interest rates. I have no doubt in my mind that there will be some point in the next five years where people will look back and say, "I cannot believe that I could've gotten a 30 year xed rate mortgage at this time in the 2%+ range!" It's unbelievable to think how cheap money is right now. Now, if we were in a situation where everything was normal and we had these rates, it would be a boom for real estate. If you add in the fact that we've got these interest rates where they are, and we also have money rotating out of the stock market, that means that right now this is a recipe for a boom and for us to see some growth in our real estate market.

5. The Stimulus Package

The federal government just approved 2.5 billion dollars' worth of a stimulus package. Now the stimulus package money typically takes time for it to really leak out into the economy, typically in the six month time period. So what does this mean? This means by summer the money will begin to stimulate the economy in full effect, just in time for the summer boom for real estate. Right now is an opportunity for us to add value to our clients by being that person that brings facts to the table, not just hearsay, that person that looks on the long term benefits for their clients, not just the short term. You see, when you add value to your clients, those relationships grow deeper and your business begins to build. This is a unique opportunity.



Are we concerned about these things? We're concerned and we're being diligent, but we're not fearful. You see, when we look at what's to come into the near future in the real estate market, and especially looking at how all of this will play out over the next three to five years, we can really set the table for a really good time in the market. Once we walk through what we're walking through right now, I hope this gives you the opportunity to share some things with your clients that helps you grow your business.

If you're at a place where you're looking for the opportunity to grow your business, please don't hesitate to reach out. We'd love to help take care of you and your business.

Coronavirus Action Steps:

1) OVER COMMUNICATE WITH CLIENTS

(Do not wait and put this off… if they reach out to you, it is too late.)

- If you have less than 20 clients, call them individually and check in with how they are doing and how their family is. If you have more than 20 clients, send out an email blast with a video encouraging them and coming from a place of support as well as authority. Your clients are relying on you to be the calm in the storm.
- Let them know which SOLUTIONS you are coming up with to serve them during this time.
- EDUCATE them on how interest rates have never been lower and now is the BEST time to buy a home.

2) CREATE RESOURCES FOR YOUR CLIENTS

- E-mail them personalized videos on the current state of the market in your community.
- Instead of meeting clients for coffee, meet them over a video Zoom call and them mail them a $10 Starbucks gift card!
- Conduct open houses via live stream and make it an event! You can have buyers join in, comment, like, and ask you questions about the home.
- Send a bottle of hand sanitizer as a little 'thank-you' gift to your clients; it will give them a chuckle and will make you instantly memorable.

3) TIME TO GO ON THE OFFENSE

- If you haven't started running paid ads to get appointments with potential clients, NOW is the time (ads are going to be on sale... take advantage!)
- If you aren't shifting your marketing message around everything going on and are running the same cold email campaigns/ads/DM messages, shift them to align with the conversation going on.
- Build a brand new over that helps local businesses around everything happening and push it hard! We at Atlas Real Estate have already created brand new campaigns addressing this situation and we are offering engagement campaigns for our agents to establish YOU as the authority and expert in your community.

Breaking COVID-19 News

- Most importantly, NOW IS THE TIME to step up as a Realtor and INNOVATE your product/service so that it is a SOLUTION to all of the problems your clients are facing.

I know that's a TON of info and there's so much more…

So if you want help executing on all of the above, we have the resources available for you to:

- Establish yourself as the expert and authority in your community
- Be the voice of calm and assurance to the buyers that need to hear your message the most
- Get your current clients to stay and recommend you to their family and friends by staying top of mind and relevant
- How to reach out and ease your current and past clients on why now is the best time to buy
- Stay ahead of the curve by doing live streamed open houses and online meetups

And don't forget...

- Chaos = Opportunity (for those who provide solutions + clarity).
- Some Realtors will NOT have solutions.
- Some Realtors will NOT have clarity.
- And they will fall.
- But for the select few, who act now.
- Who seek clarity.
- Who create solutions.
- You will end up growing massively.
- Buyers need assurance and a leader in their community more than ever.
- They are just as nervous about this situation as you, and they need your help.
- It is your time to step up as a Realtor.
- It is time for you to step up as a leader.
- It is your time to dominate.
- You've got this.

Reach out to us if you are ready to dominate and THRIVE in your real estate business this 2020.

Victoria Kennedy CEO of Atlas Real Estate victoria@goatlasdigital.com (561) 529-9077

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Here at Atlas Real Estate, we are all about connecting motivated buyers and sellers to top producing agents nationwide.

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We will qualify all your leads and set appointments for you so all you have to do is show up to meetings with serious buyers and sellers. We will provide you with proven scripts and sales techniques so you can close more leads and exponentially grow your business.

Give us a call today to get the EXACT marketing strategy that is bringing our Realtors an additional 2-4 closings a month!

VICTORIA KENNEDY

Nominated as a 2020 Brand Ambassador for Inman, Victoria Kennedy is a well-respected authority in Real Estate marketing. She is the CEO of Atlas Real Estate, a lead generation agency that is committed to providing more leads and closings for Real Estate professionals.

She is a highly in demand speaker on all things digital marketing, and has helped many clients boost their visibility and revenue. Because of her expertise in real estate, she has been a trusted speaker and contributor to such organizations as the National Association of Real Estate Brokers, Inman News, and Yahoo Finance.

In addition to running a successful marketing agency, she also has given talks, workshops, and has worked as a trusted consultant for Realties, Title Companies, Investors, and top producing agents. She has been featured in over 175 publications and podcasts both nationally and internationally.

In addition to her marketing expertise, Victoria is a #1 selling classical-crossover singer and has sung with the likes of Andrea Bocelli, as well as toured all over Europe with her music.

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Scott Mednick, Founder Square Storage

Mr. Mednick has over 30 years as a principal investor with over $70,000,000 of recent real estate experience overseeing the company's value add and opportunistic real estate strategy. His responsibilities include sourcing equity and debt, investor relations, strategic partner development, and portfolio management. Mr. Mednick runs a meetup group located in Orange County, CA.

Our Meetup: Orange County Real Estate Forum – OCREForum.com
Come check out our monthly meetings

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The Salesperson Who Gets No Respect

By Dan Harkey

I am sure that most of you remember Rodney Dangerfield, the American stand-up comedian, actor, producer, screenwriter and author. He became known for this self-depreciating one liner humor. He became famous for his humor about *"I don't get no respect."* A couple of his lines were pretty good. *"My wife and I were happy for twenty years, then we met." "I get no respect. The way my luck is running, if I was a politician, I would be honest," "My psychiatrist told me I was crazy, and I said I want a second opinion. He said okay, you're ugly too."*

How does this relate to a salesperson? When the salespeople are occasionally treated with overt disrespect and indignity, they should be thankful that they option of eliminating the lead or discontinuing active marketing. I call it the big "D" for delete. Yes, delete, delink, defriend. Poof! they no longer exist in my world. This should only be done when the salesperson is absolutely someone that they have no interest in working with this person in the future. A few prospective and budding relationships are not worth the abuse.

The salesperson has 3 kinds of lead interfaces

1) The salesperson works diligently over a period to develop many relationships where the person(s) becomes mutually familiar and appears pleased to hear from you. Familiarity, mutual trust, concern, and kindred values help grow the relationships. Periodic personal contact is a must.

The business motive is to develop ongoing friendships and mutual respect where you have a high probability of referring business back and forth.

2) The salesperson may follow up leads where the person on the receiving end will take the calls and be pleasant, willing to develop the familiar part and the friendship part, but somehow never find him or herself in a position to deliver business nor reciprocal referrals. The salesperson's awareness of this type of lead will be proven out over time by multiple calls without result. But if you are solicitating or communicating with someone who may or may not have an interest or have other clients who can benefit from your services, the business motive should be understood. This type of lead should be marketed digitally, such as email, direct mail, online presence such as LinkedIn, Facebook and similar mediums or but should be eliminated as a personal contact. The time spent following up personally is limited and should be coveted.

3) The salesperson may follow up leads by direct contact, which is short, disrespectful, or condescending. When his occurs, the salesperson should give them another chance in case they just had a bad day. It is best to send them an email which says something like this. "Thank you for taking my call this morning. In our very short conversation, it appeared that you had little interest in hearing from me. Would it be appropriate that I do not contact you personally in the future?" Based upon the response you have the option of continuing to call them with a periodic direct call, keeping them in your marketing database for email, LinkedIn, Facebook and other mediums that do not require personal contact. Of course, the last option is the big "D"?

The first element of handling rejection and occasional disrespect is realizing that a few prospects will treat you badly. The second is learning how the salesperson should handle both rejection and occasional disrespect. A difficult learning curve in any salesperson's career is to understand that a negative response from prospective buyer or lead may not be intended to be a personal disrespect, but merely rejecting the request. The rejection was not intended to be personal. Effective salespersons will always have an action plan to follow up and locate someone who wants to purchase their products, goods or services. Handling rejection and an occasional disrespectful response just come with the job.

Many failed sales requests, or disrespectful rejections each day can be exhausting for some salespersons and can easily affect one's self-worth. Over time if the salesperson cannot learn not to take the rejection and occasional disrespectful comments personally then that person may be better suited to functioning in a support role engaging rather than out on the front lines of the sales effort.

Listening as a skill is very important in the sales effort. If the salesperson listens to the subliminal reasoning for a disrespectful rejection one might find that the person being solicited has multiple personal problems outside the conversation. The person may be projecting their problems on to the solicitor. As difficult as it may seem the master salesperson will treat the solicitated party with kindness and respect even while receiving a disrespectful comment. Any decision about altering the marketing approach and follow up of the person can be done later.

This article is intended for educational purposes only and is not a solicitation.

DAN HARKEY

Dan is President and CEO at California Commercial Advisers, Inc. He consults on subjects of Business Growth & Private Money. Dan often creates articles interrelated to these subjects. He has been active in the real estate and financial services industry since 1972 & possesses a lifetime teaching credential for secondary and adult education. He has taught over 350 educational seminars on subjects related to real estate lending, private money lending & loan underwriting for commercial/industrial properties.

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Breaking COVID-19 News

Remote Working Trend to Grow Further After COVID-19

By David Mashian

As we deal with the COVID-19 pandemic remote working is one of the new trends that has been ignited, and it looks like it will be here to stay after this crisis passes. Working remote is the new normal, as far as this quarantine period goes, and it will be a new work option offered employees going forward. In fact, Indeed, the online job board, has created a remote working category for employers and job seekers alike. Companies seeking to tightly manage costs are realizing the cost benefits of a remote workforce, and the trend looks likely that past on-site employees will be shifted to permanent remote positions.

An unexpected consequence is that some of this remote work will be shifted out of state or offshore, where labor is cheaper. A business owner I know was resisting putting his employees to remote work positions, but soon realized that he can also shift a lot of his expensive domestic labor abroad and save costs. Unfortunately, this will have a negative impact for local or domestic jobs.

On a positive note, people having to live in expensive parts of the country will be able to move elsewhere, save costs, improve their quality of life and keep their job. The Location Premium that

"Working remote is the new normal, as far as this quarantine period goes, and it will be a new work option offered employees going forward."

employees pay, such as people who work in Silicon Valley tech jobs to be in Silicon Valley, will be mitigated by employees who work remote. In fact, this bodes well for an improvement in quality of life for many people who choose to work remote or go out of state to cheaper areas of the country. Similarly, this will help lessen crowding and traffic in big cities.

Doing meetings virtually has gone up dramatically, and companies like ZOOM, GoToMeeting and others are taking off. Even Google added virtual meetings to its suite of services. I am hearing that busy executives like these online meetings because it saves them time travelling by plane or car, and that they get more done as a result of the time savings. My executive friends say that once their lease on their office ends, they will not be renewing their lease having tasted the benefits of working remote. They like the savings of rent, parking, gas and time.

IMPACT ON REAL ESTATE

Given the increase of remote working, it is easy to conceive that many companies will start to reduce their office space after COVID-19, so office properties will be directly impacted. I personally have seen tenants moving out of their offices during this pandemic. The flip side to this is that many remote workers will likely want to have flexibility for a workspace of their own, other than their home, so executive office companies should benefit. Companies as We Work, Regus and others will likely be able to take advantage of this shift in the marketplace by getting better locations, and lower pricing. Other contenders include incubator spaces for business and technology startups. Similarly, office property owners will need to rethink what amenities they offer to attract and keep tenants, such as dining, coffee shop, gym, shared space, outdoor meeting space, or even convert buildings to mixed use.

Bottom line, in this crisis, opportunity also looms, and the old players and roles will shift. Accepting the situation and adapting to it by implementing creative vision will bring wealth and success to those who take the risk.

DAVID MASHIAN

David Mashian is the founder and CEO for MoneyMac Loans. David started MoneyMac because he personally experienced and realized that small businesses and entrepreneurs could not qualify for loans under the traditional bank lending standards. MoneyMac is a nationwide lender dedicated to providing investment real estate loans for residential 1-4, multi-family, mixed-use and commercial properties. David provides asset-based investment property loans give financing for tough to qualify borrowers, including W-2 employees, self-employed entrepreneurs and small business owners. MoneyMac focuses on the property's value and the borrower's credit, without using bank statements or tax returns.

David is a proven real estate industry leader, who has helped many companies transform their business goals to reality. He has a high degree of real estate experience and expertise spanning from real estate finance, brokerage, sales, leasing, brokerage management, and franchising of real estate brokerage companies. Using his wide base of connections to brokers, investors and industry leaders, David has put together many deals for joint ventures, debt & equity raises, acquisitions, and real estate sales. David graduated from the University of California, Los Angeles, and teaches Real Estate Principles at the University of California, Irvine.

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As the CoronaVirus works its way through our communities there are two things you can be sure of: first, we will survive this Pandemic and come back stronger than ever (that's what we Americans do) and secondly, as we return to the "new normal", preparing for retirement and the future will be more important than ever.

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Breaking COVID-19 News

How These Co-Investors Continue Delivering High Returns Through Yet Another Recession

By Tim Houghten

While some are hiding out and putting their heads in the sand amidst current events, Adam Levine and Daniel Edrei are among the few who are not only thriving, but growing as the market cycles and creates new opportunities.

Real Estate In 2020

The US real estate market kicked off big at the beginning of 2020. New record deals were made and many wealthy individuals and corporations went on a buying spree.

Interest rates were low, capital was the most plentiful it had been since 2006, and the bulls were running wild.

While experienced investors had forecast a new recession coming for years and were already prepared, the majority had their blinders on. Most were not ready for how fast the coronavirus pandemic hit the US economy.

Among the immediate impacts were disruption in the building material supply chain, bans on renting vacation properties, and talks of moratoriums on foreclosures. Quarantine and stay at home orders brought conditions not seen since in 80 years, since World War II. Perhaps even since the Spanish Flu 100 years ago.

Fortunately, we, and the real estate world have never been better equipped to weather something like this. Consider some in the past had to hide out in closets and between the walls for years just to survive with their lives. Now quarantine looks like luxury homes, flat screen TVs, 5G internet, Netflix, Amazon Prime on demand, and more than enough time to make endless memes.

These Moments That Distinguish New Leaders & Create Massive Wealth

Via Zoom we caught up with Adam Levine, Managing Partner of Levine Capital Management, and Daniel Edrei, Managing Partner of TCS Anika Homes.

It didn't matter that one of them was in Philadelphia, another in New Jersey and our reporter in Florida. Those who are excited about this moment are finding ways to leap on the opportunities and keep on doing business.

Zoom just happens to be one of the tools they are using to keep communicating with investors, acquire deals, and to keep operating and signing new leases. Even during a complete lockdown.

It may prove to be one of the shortest recessions in recent history, but however long it lasts, it is just another turn in the cycle for experienced real estate investors.

It is in these moments that legends like John D. Rockefeller, Warren Buffett and Sam Zell are made. It is when there can be great gains in family wealth that lasts for generations.

Adam Levine, Managing Partner of Levine Capital Management, and Daniel Edrei, Managing Partner of TCS Anika Homes

Images courtesy of Levine Capital Management

Tragedy, Transition, Triage & Creating An Upward Trajectory For Your Finances

There is no question that the coronavirus and its personal and economic impact come with a lot of tragedy.

It is also time to look forward. Those who don't will be reeling from this moment for a decade or more, while others are enjoying their best lives ever.

Hopefully, like Adam and Daniel you were already transitioning your investment strategies, asset allocation and portfolios long before COVID-19 reared its ugly head. If not, it is high time to triage your money. What do you need to sell before it is too late to save? What can you save with some extra care and attention? What will thrive and have immunity? Where do you put your energy and resources?

Since 2012 Adam Levine has been involved in well over 1,000 transactions, and has focused his funds on capital preservation and high returns in recession resilient, risk adjusted investments.

Daniel Edrei has been investing in real estate for over 25 years. He's been through the dot com bust, 2008 and now the coronavirus pandemic. He is no stranger to recessions and how to invest through them. After 2008 he took stock of his debt investments loans he made. He realized that his higher LTV loans actually out-performed others where they had invested in teams with the strongest sponsors and operators. So, he began engaging in 'dequity' deals where they would share in the equity. Then moved into equity investing.

Seeing the coming recession Daniel said he had already been transitioning his funds and assets from luxury to workforce housing, well before it hit. They already have around 3,000 units under management, and are now well positioned to become the next Blackstone. The large multi-billion dollar hedge fund famous for creating Invitation Homes and B2RFinance, and buying tens of thousands of single family rentals in 2008.

Investing For Success

As of our Zoom interview, Adam and Daniel said they are actively investing, deploying capital, securing new leases with tenants and making acquisitions.

They continue to look for portfolios of 1- to 100 plus units to buy, and encourage those holding them to request a competitive bid from their latest fund. Today, they are mostly focused on row homes and workforce housing in Philadelphia. Though they may expand to cover Washington DC, Camden, NJ, Baltimore, MD and other surrounding areas.

While other investment providers have continuously been reducing the value of their offerings and yields over the past few years, Daniel says they are actually expecting to be able to deliver even better returns ahead. They already promote targeted returns of 15% to 24% (IRR). Access to better deals and better prices in 2020 may boost that even further.

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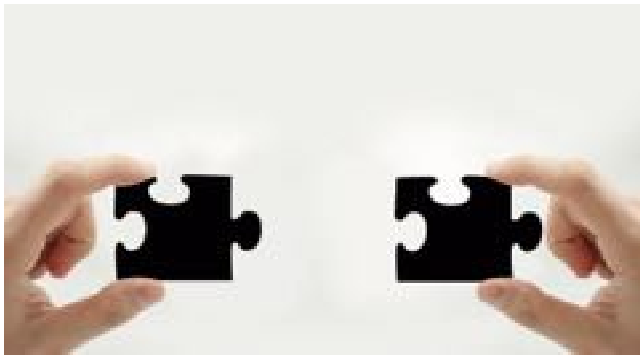
What Is Co-Investing?

Now on the third fund for TCS Anika Homes, Daniel's firm is sponsoring access to high performing income property portfolios. His direct LPs are typically sophisticated investors committing at least $200,000.



Desiring to make these investment opportunities more accessible without compromising on service, Adam and Levine Capital have partnered to co-invest in this fund. By investing through Levine Capital, accredited individual investors can still participate, but with minimum investments of just $10,000 to $20,000. This enables them to test the waters before committing even more capital, after experiencing the results for themselves.

This is an exciting opportunity. Especially for all those who thought they missed out on 2008, and the chance to create great wealth. Few expected it to come so soon. Just don't sleep on the chance to invest while the market is ripe.

The Keys To Navigating The Market In Times Like This

1. Be Prepared, Move Quickly

Ideally investors were prepared in advance. Most weren't. There is still a chance to shift asset allocation and reposition for success. Just don't waste any more time.

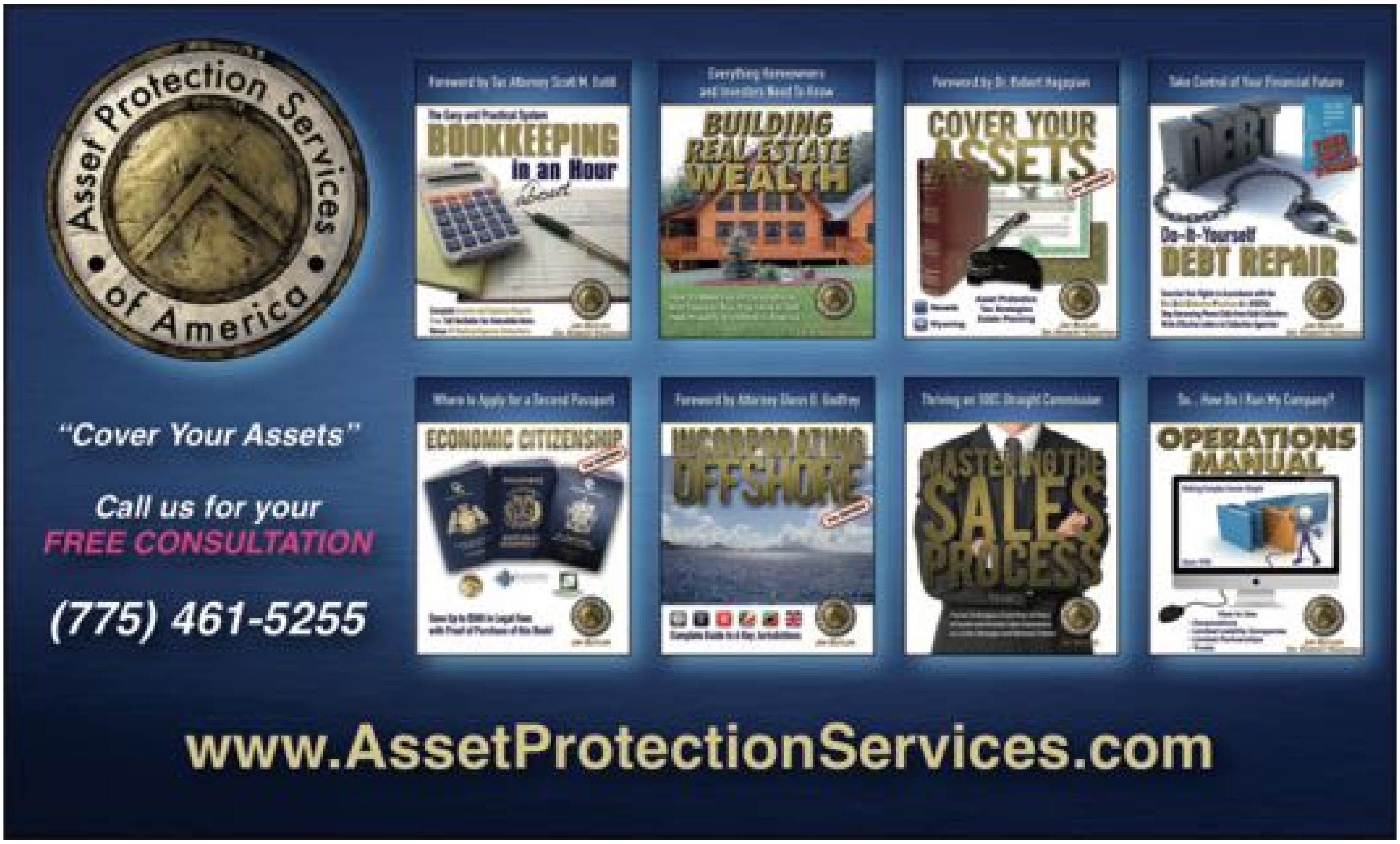
2. Proven Relationships

While there are many seemingly great opportunities out there, the truth is that new entrants to real estate investing can be at a severe disadvantage if they are going the DIY route. It is going to be super hard to test out new contractors and property managers and build a trusted brand in these times. Fortunately, TCS Anika Homes was well ahead of this with a vertically integrated and owned ecosystem incorporating all facets of the business from brokerage to management and construction.

3. Partner With Veterans Who Have Been Through It Before

Even Adam says that despite graduating with a business degree, and a Masters in property management, theory and book knowledge only goes so far. He made his own greatest leaps and was able to learn the most and invest safely by partnering with others who have been through the trenches of previous cycles. This is in a large part driving what he is offering others today. Instead of packaging and selling his knowledge in a guru-like course or training program, he walks investors through his deals and co-invests side by side with them.

Find out more about these funds, recession resilient investments, and their founders at LevineCapital.com and www.TCSAnikaHomes.com.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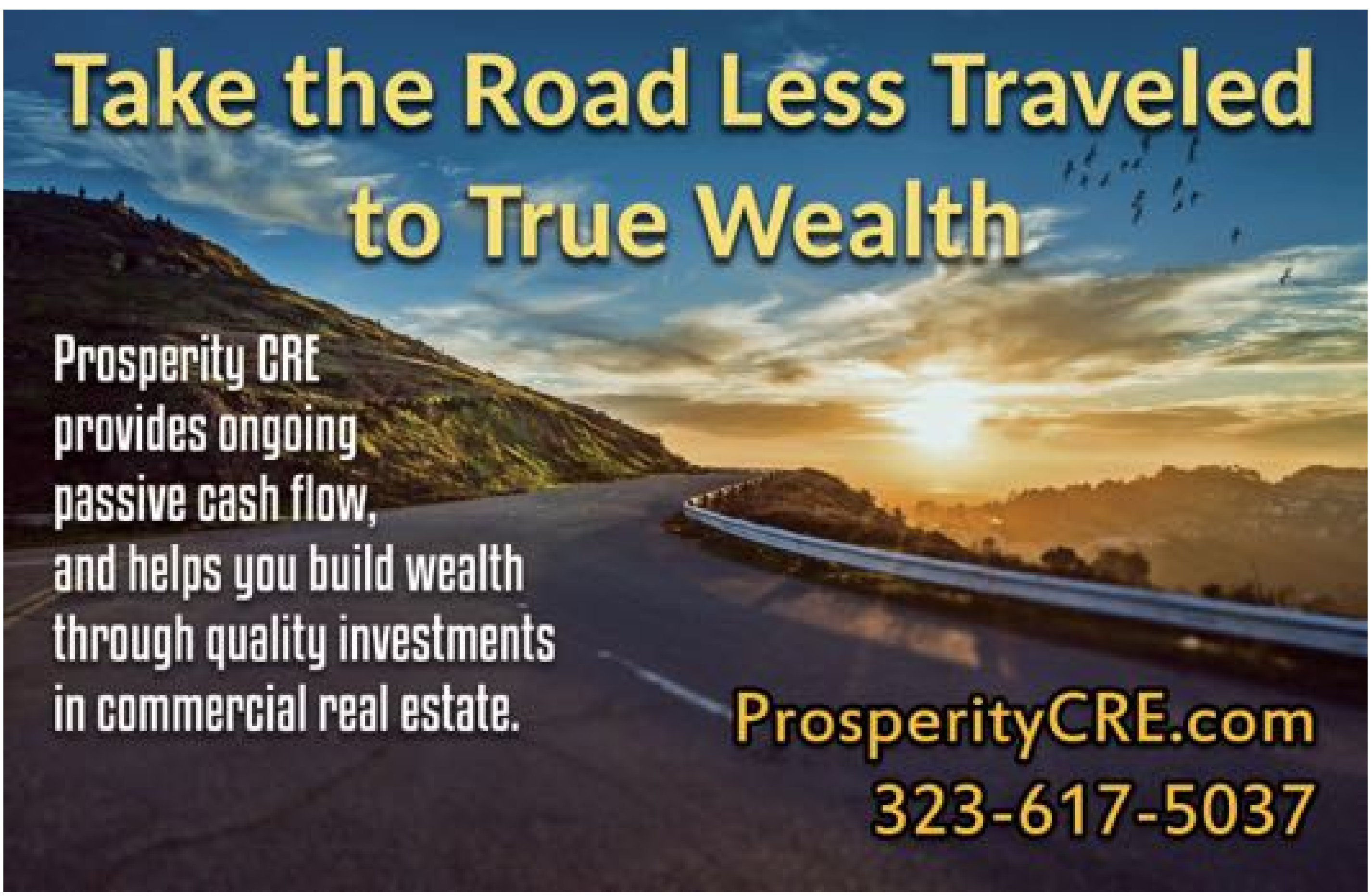
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Bruce has been a Realtor® and investor for 38 years. He has transacted about 800 properties. These include 1-4 units, 5+ apartments, office, mixed-use buildings, land, lots, mobile homes, cabins, and churches.
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What is “Charging Order Protection?”

By Jay Butler

The charging order is a remedy (or solution) that a creditor uses to place a judgment against an entity (ie. Corporation, Limited Liability Company or Limited Partnership) which, in doing so, becomes the primary defense for the debtor.

Originally the 'Charging Order' came into existence under the 1914 passage of the Uniform Partnership Act (UPA), but it had unintended consequences for other partners in that a judgment creditor could force the seizure of partnership assets and sell the debtor-partner's interests, often causing a compulsory dissolution.

Meaning, if you and I had a successful business together and I were sued in my individual capacity (outside of our business) and lost, a judgment creditor was permitted to come into our Limited Partnership and seize assets, potentially dissolving our business! How would that be fair to you, when you did nothing wrong but must now suffer the consequences?

This type of 'forced partnership' with the third-party judgement creditor was found by the Courts to be at odds with the principle of Delectus Personae:

"At their core… (partnerships) are relations of trust between partners... and when relationships are important, a person cannot be compelled to associate with another person." Thus the ***other*** partners in the Limited Partnership should not be forced into a relationship with someone outside the Partnership.

The Uniform Limited Partnership Act (ULPA) and later the Uniform Limited Liability Company Act (ULLCA) prevented creditors from compelling such forced associations and dissolutions on partnerships and companies by stating, *"Partnership property is not subject to attachment or execution"*.

Judges may award creditors the ***rights*** of an assignee (distribution of profits) but not the ***interests*** of an assignee (ownership). These "transferee rights" do not grant creditors any control or ability to participate in the management of the company. As such, creditors have no say as to when, or in what amount, distributions can be made. The judgement creditor may not force distributions, nor maintain managerial rights, nor exercise any measure of control over the entity.

In short, the charging order protects the other members from the judgment creditors of a debtor owner as this image demonstrates:

The only three States affording charging order protection as the "exclusive remedy" to a single-member Limited Liability Company are Nevada, Wyoming and Delaware.

If Santa Claus were sued in his individual capacity and a greedy creditor, in an attempt to collect more money, obtained a judgement against his LLC business, his fellow reindeer business partners would be protected from this leech which waited outside to abscond with the profits of their company.

But with the advent of the 'single-member' LLC, the question quickly arose, *"What happens when there are no other member interests to protect?"*

Ashley Albright Case

"A charging order protects the autonomy of the original members and their ability to manage their own enterprise. In a single-member entity, there are no non-debtor members to protect. ***The charging order limitation serves no purpose in a single- member limited liability company, because there are no other parties' interests affected."***

– Case No. 01-11367, 291 B.R. 538 (Bankr. D Colo. 2003)

The only three States affording charging order protection as the "exclusive remedy" to a single-member Limited Liability Company are Nevada, Wyoming and Delaware.

So what happens if a person gets a "charging order" against your company in one of these favorable jurisdictions?

The Judgment Creditor has:

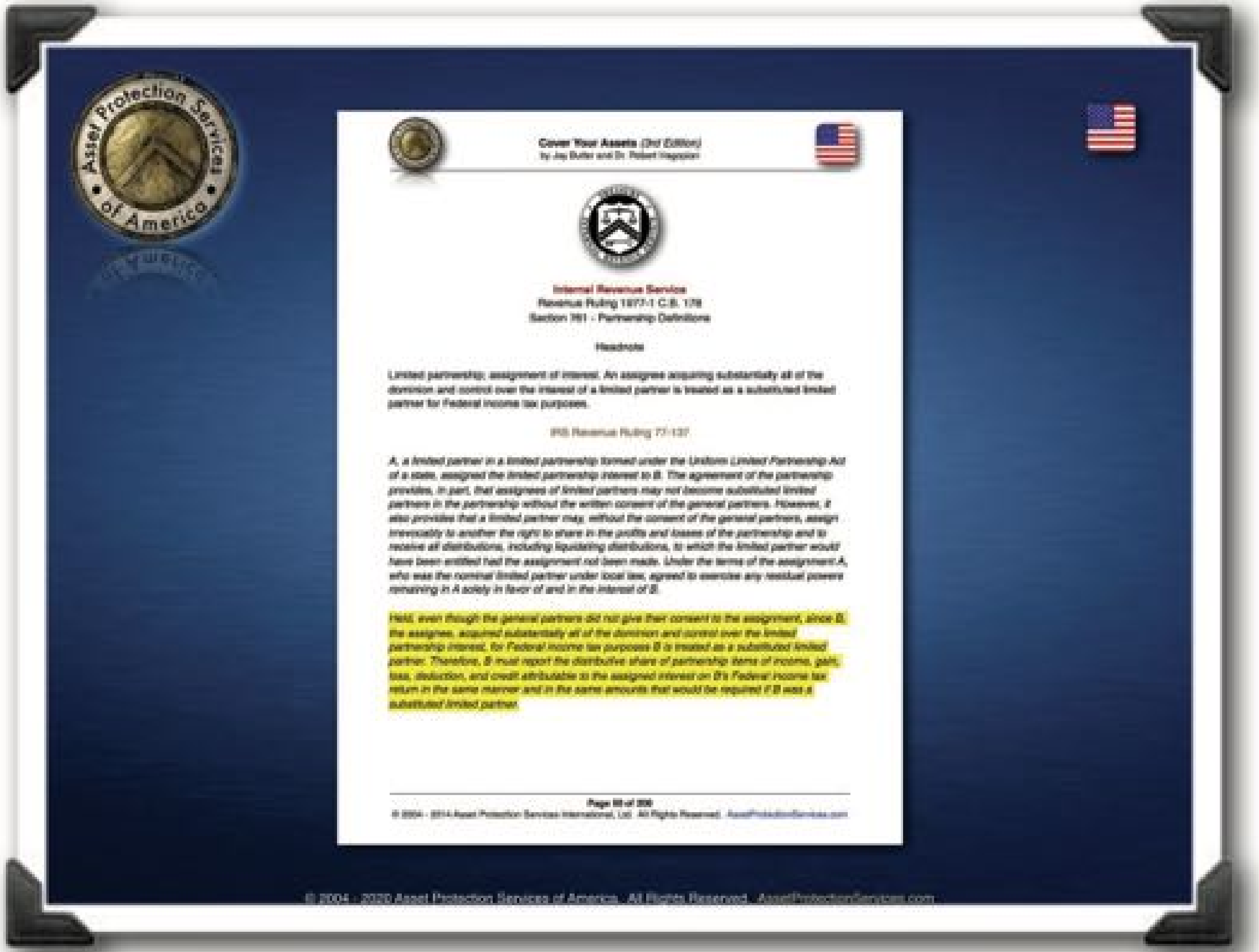
- NO control or ability to participate in the management of the entity;
- NO say as to when, or in what amount, distributions can be made;
- NO authority to force distributions;
- NO managerial rights;
- NO ability to exercise any measure of control over the entity; and

THE CREDITOR MUST PAY TAXES ON MONEY THEY CANNOT COLLECT!

Under the Internal Revenue Service Ruling 77-137, it states:

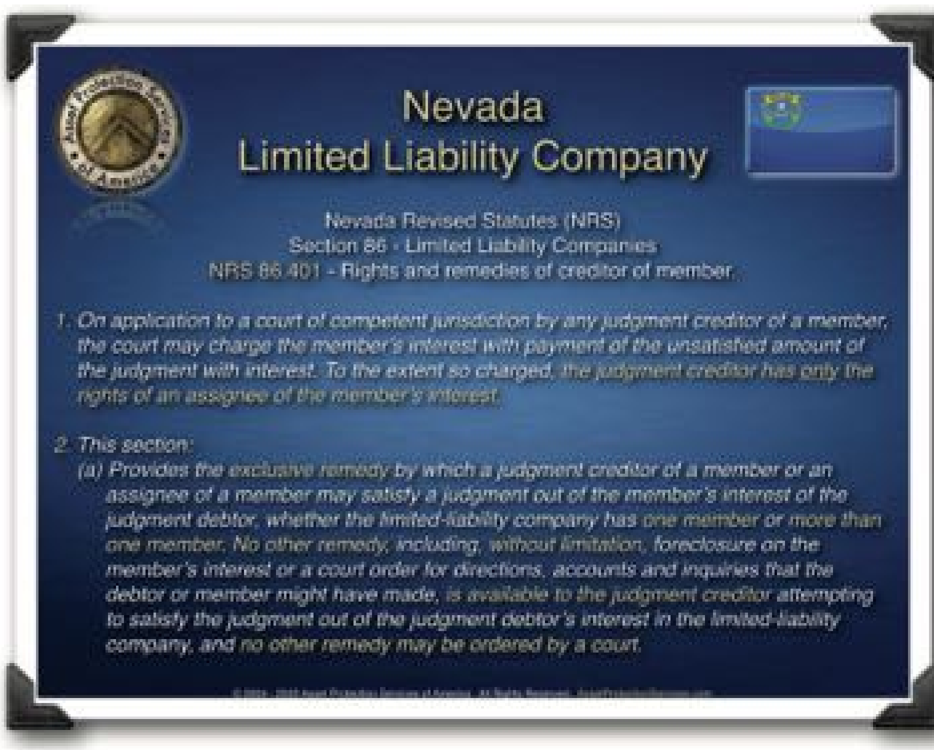
"Held, even though the general partners did not give their consent to the assignment, since B (the assignee) acquired substantially all of the dominion and control over the limited partnership interest, for Federal income tax purposes B is treated as a substituted limited partner. Therefore, B, must report the distributive share of partnership items of income, gain, loss, deduction, and credit attributable to the assigned interest on B's Federal income tax return in the same manner and in the same amounts that would be required if B was a substituted limited partner."

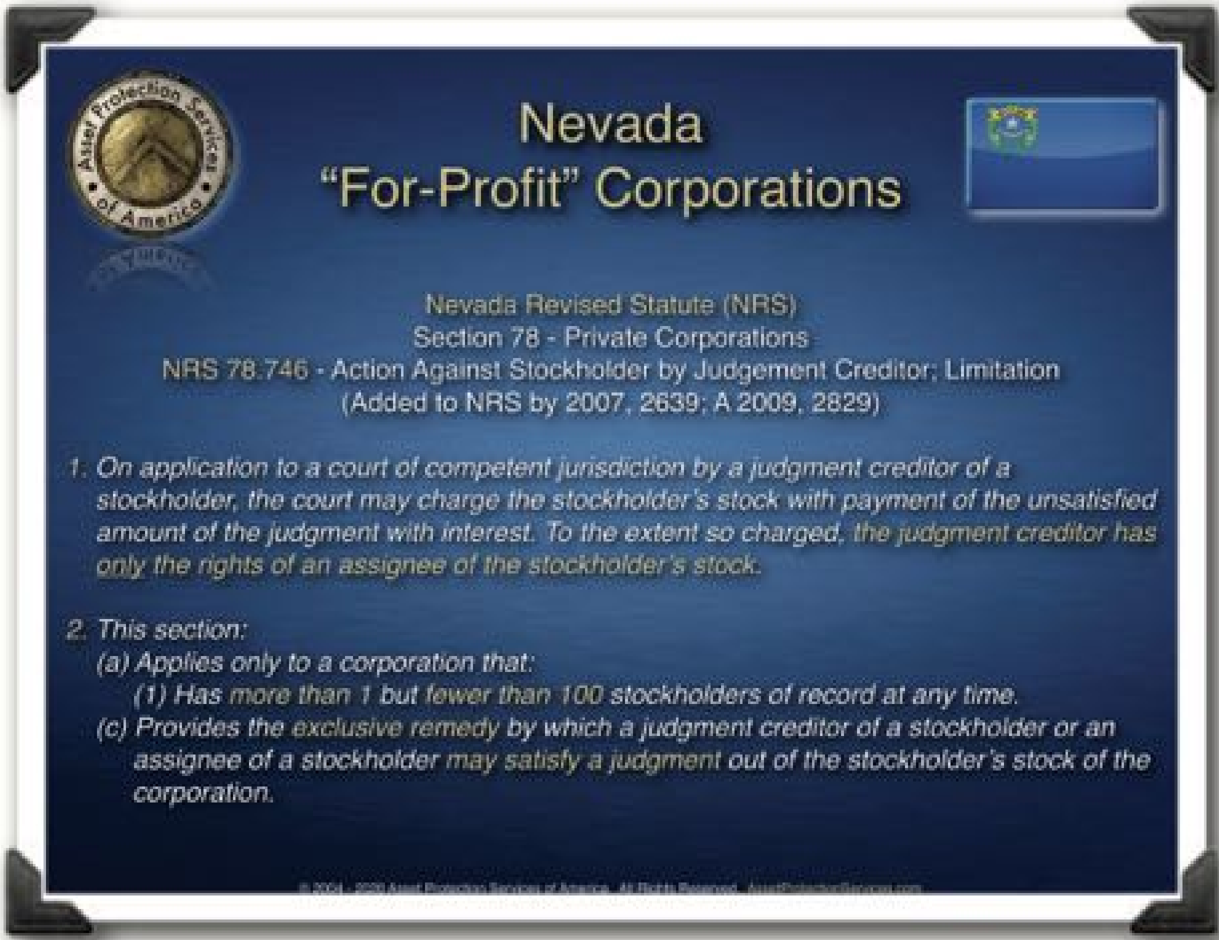
The charging order limitation serves no purpose in a single- member limited liability company, because there are no other parties' interests affected."



How is that for sweet justice? A frivolous lawsuit is brought against you and, after the same people attack your LLC trying to destroy you family business, not only do they walk away with nothing, but they have to pay taxes on money they cannot collect~!

But to ensure you get the benefit of this positive IRS Revenue Ruling, you must have incorporated in a favorable jurisdiction. The “Charging Order Protection” in Nevada, Wyoming and Delaware are arguably the very best in the nation!





Moreover, Nevada is currently the only State in the Union to afford "Charging Order" protection to the shareholders of a "For Profit Corporation" as shown here.

But not all charging order protection is the same; take a look at the language under the California Corporations Code (LLC) Section 17302:

(a) …***The court may appoint a receiver*** of the share of the distributions due or to become due to the judgement debtor.

(b) A charging order constitutes a lien on the judgement debtor's assignable membership interest. ***The court may order a foreclosure*** on the membership interest subject to the charging order ***at anytime. (emphasis added)***

Be sure to choose the state in which you incorporate your "parent company" very carefully as not all state laws are the same!

For more information on how to properly "Cover Your Assets" please contact our offices today for your free asset protection consultation.

Sincerely, ***Jay Butler***
Managing Director

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Carson City, NV 89701-5239
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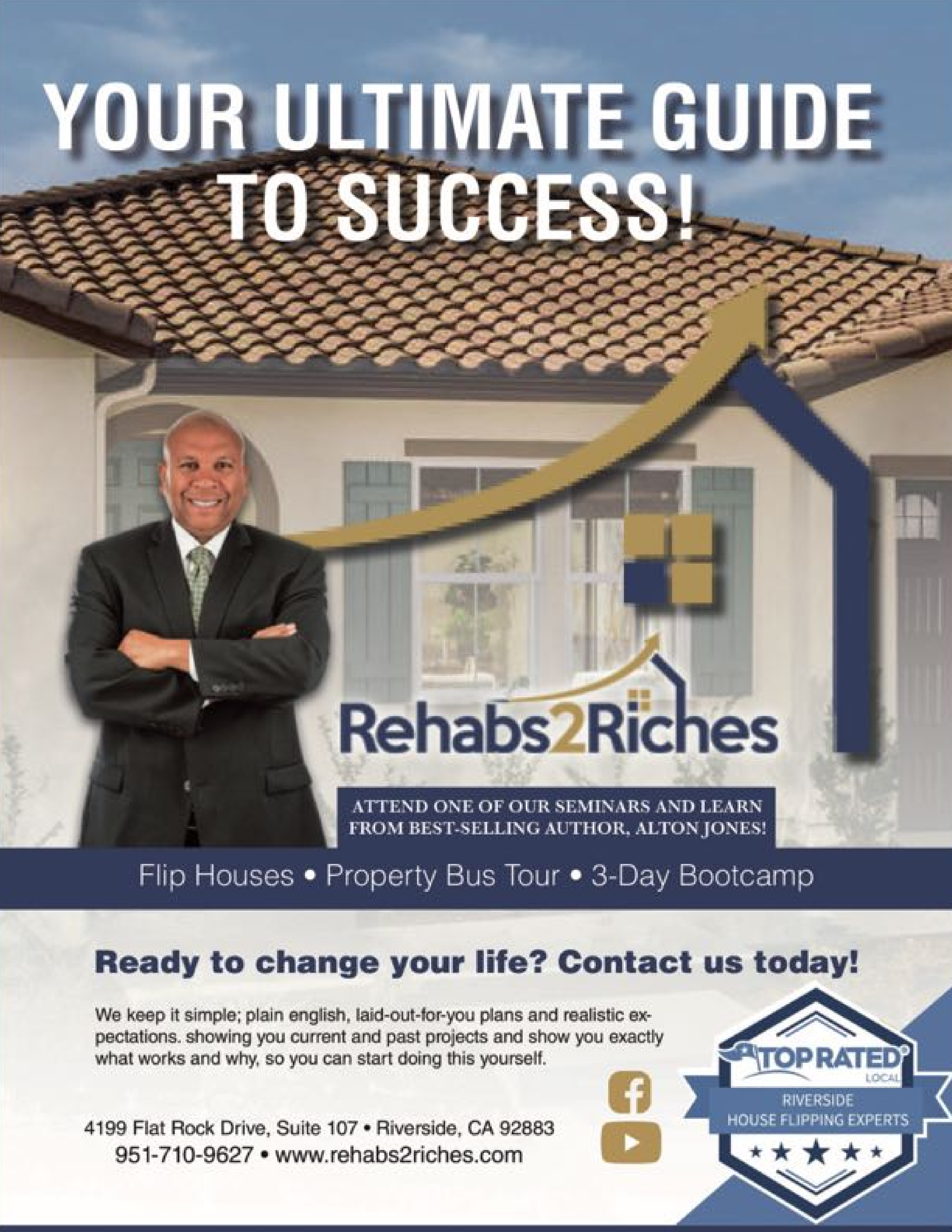
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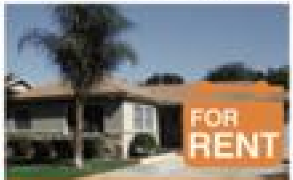

	REHABBER/FLIP PROGRAM		REHABBER/FLIP PURCHASE PRICE		REFINANCE/RENTAL PROGRAM		BUILD TO FLIP PROGRAM	
	CA	FL	CA	FL	CA	FL	CA	FL
Term	1 YR	1 YR	1 YR	1 YR	3 YR	5 YR	1 YR	1 YR
	(1 year extention avail.)		(1 year extention avail.)					
Rate	9.9%	9.9%	8.9%	8.9%	6.9%	8.9%	10.9%	10.9%
Loan to Value	Up to 90% LTC & 100% Rehab	Up to 90% LTC & 100% Rehab	Up to 75%	Up to 75%	Up to 65%	Up to 60%	Up to 65%	Up to 60%
			Purchase Price		Loan to Value (LTV)		Future Value	
Prepay Penalty	None	None	None	None	1 YR	2 YR	None	None
Points Experienced / New	1pt / 2pts	1pt / 2pts	1pt / 2pts	1pt / 2pts	1pt / 2pts	1pt / 2pts	2pts / 2pts	2pts / 2pts
Fees	$1,095	$1,095	$1,095	$1,095	$1,095	$1,095	$1,095	$1,095
Appraisal	$375-$400	$375-$400	$375-$400	$375-$400	$375-$400	$375-$400	$375-$400	$375-$400
Building Inspection	Inspection for repair releases.		N/A	N/A	N/A	N/A	Managed by funds control. Cost varies based on draws.	
Notes	70% ARV Max. Entities & Trusts OK in California. Registered FL entity require for FL loans.		Entities & Trusts OK in California. Registered FL entity required for FL loans.		Rental purchase program available. Call for details. We can assist with 1031 exchanges!		For build programs, investor must own lot free and clear and have approved construction plans and permits.	

** Loan rate assumes direct deposit. All loan programs subject to appraisal & vetting. See website for full details.*

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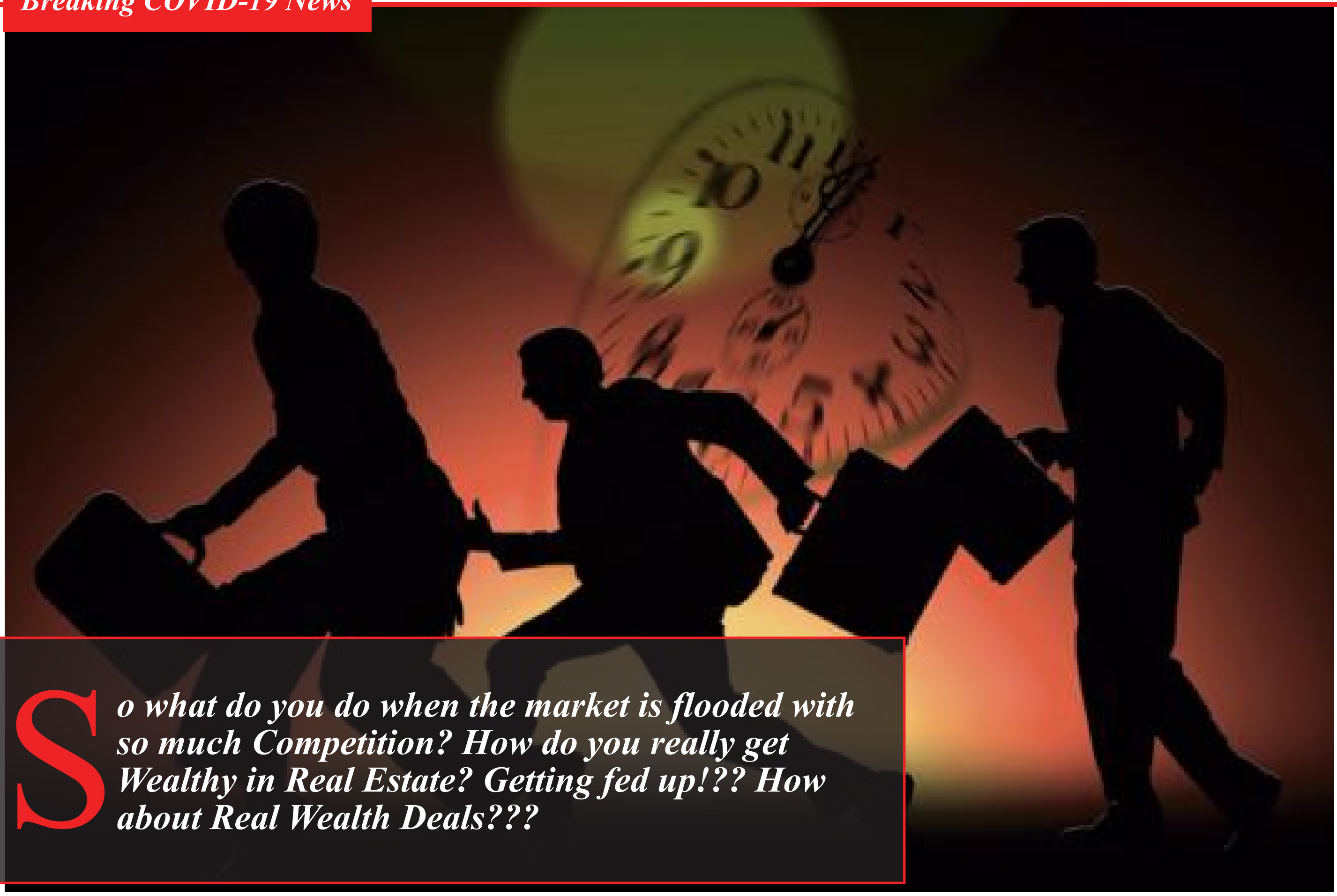
Breaking COVID-19 News

Wondering What to Do NOW In Real Estate? Part 1

By Jimmy V. Reed



So what do you do when the market is flooded with so much Competition? How do you really get Wealthy in Real Estate? Getting fed up!?? How about Real Wealth Deals???

It seems everyone has started buying any and everything in real estate and the worst part is **everybody is in real estate and everyone in real estate is claiming to be some kind of Expert!** There is so much overload on what you should do and how you should to do it. It can certainly drive a person crazy just starting out in the business. Well it can also drive a **30 plus year Seasoned investor crazy too!**

So, what happened? Well Social Media and the Internet has given everyone access to everyone and everything real estate. To top it off you can get a lot of new wanna be investors mixed in with those who are really serious and interested in investing, that in return creates so much run around that it sometimes all seems like a big waste of time. All these Experts are saying you need to be on Facebook, Craigs List, every Internet site there is. Market everywhere & to everyone, and yet I think when you send an email these days everyone just **gets use to hitting the delete button from all the overload of emails, they no longer even really read them.**

Now let's step back to the days of old, by the way everyone out there will also tell you old stuff wont work. But give me a minute and I can explain, **"yes it can"!** See there is a **higher level** of investing from what I call **Real Networking**. You see most investors today go to all these free Networking events, well because there free! Broke people tend to be the majority at most of these Networking events. Go back in time yet even still today and you find that **the Wealthy still Network** like they always have. They're at their Monday Golf games, or their every Tuesday lunch meeting with the 2 to 4 people that they have done business with over the years.

You see the **Wealthy hang out with other wealthy people**. They want the people around them to be smarter & wealthier than themselves. And no matter what the investment or the technique they use to get it done there are some basic principles that never change. So, let's talk about some of the most important.

You see the Wealthy hang out with other wealthy people. They want the people around them to be smarter & wealthier than themselves.

First most people may start out just like I did, broke! So, they go straight for the greatest technique Wholesale! But now days it's changed a lot. If you are in a market where prices are soaring and everyone and their mother is your competition, **then it's going to be tough!** You also must look at where you are looking for your potential deals? Is it on Social Media? MLS? Keep in mind now days everyone likes to market that they have an **"OFF Market Deal**" as they scream that out over the Internet to the whole world. So, what do you do?

Well first let's list other ways to make **Money vs get Wealthy**. Second thought lets just go for Wealthy! However, before I do let me help a little with Wholesale. How about Wholesaling Notes. You may have less competition. Or look at Probate but <u>not a list!</u> Check out other articles or our website about these and other ways to find deals with less competition at www.JimmyReed.net.

Now Wealth, real Wealth is really just this simple, whether you like it or not. **"You Buy & Sell to create Cash! And You Buy & Hold to Become Wealthy!"** If you just keep buying and selling you will always be working a job. Regardless if you are Wholesaling or Flipping Rehabs, it's just work, a JOB!

Holding Houses or any real estate that pays you Monthly is the first step to becoming Wealthy. By the way holding houses verses holding notes both are great, but the notes **do eventually come to an end.** Holding assets that produce income in the right Markets will always keep you in the **Cash Flow** <u>regardless if you work or not.</u>

BUY AND HOLD

I'm sure you're asking yourself **well how are you going to do that with no money**, well you're not, but someone may be able to help you. That is exactly how I got started back in the late 80's. I found a partner with money to put down to get a house we could buy, fix and sell. However about 6 months in it became a buy & hold asset instead. I won't go into all the details but basically it became one of my first rentals.

Now I know many will say I don't want a rental, or I don't want to manage property, or even the most popular "tenants will just tear it up". Well **I can agree with you on all of that.** However, after 30 plus years of investing this one strategy of **Buy & Hold** has truly been how we have <u>made the most money over time</u>. We have had every issue you can think of from damages to drug raids even fires, you name it and it has happened to us.

So, **get over it!** Here is what you need to focus on, one you have tax benefits, two you have Monthly income, and third you can refi the property several times over the years you hold title on it. Lastly you can even use that refi money to purchase more rentals. Start to build your portfolio and start creating a line of credit with the equity. So much more I can tell you, but I want to **get to the bigger picture** here.

After having rentals for many years including apartment buildings, duplexes etc... I decided to kick up my Wholesale machine the last couple of years, and low and behold I can't seem to find any **<u>REAL</u>** Wholesale Deals! All those new people have driven the market up and created so much competition its just not as easy to get great deals as it use to be. However, via our Network and searching in the areas that have less competition we do find some great deals. But again, prices are nuts and the rehab has gone up all because our Market is HOT!

"So, as you have probably figured out, I like to be in my own little arena where no one else is playing or at least very few. I aim for the strategy most investors are not, and buying rentals is one of those."

So now to what this whole article is really about, and that is going to Markets just outside the major Markets. See I live in what we call here in North Texas as the DFW Market. Over the last several years we went from some 5 plus million people to over 7 million plus. Outside buyers from higher priced markets such as **California, New York, etc...** have driven up our prices with all the demand. So, everyone has jumped into the real estate game.

So, as you have probably figured out, **I like to be in my own little arena where no one else is playing or at least very few.** I aim for the strategy most investors are not, and buying rentals is **one of those. Especially if that rental is NEW Construction.** Yes, we are starting to do something a lot of Texans in the past just would not do, and that is travel outside our markets like the Californian Investor has done for years.

Only thing is we don't have to travel that far. You see we have found some really hot markets anywhere from a **30-minute drive up to a round 3 hours outside the booming DFW Market.** Best of all I'm now buying New Construction houses with all the higher end fixtures, flooring, even all brick construction. Best of all they cost less than that 1960 or 1970 home I buy in my backyard that still needs $30 to 50k in rehab on top of the purchase price. **Even after those houses are rehabbed, they still are older houses.**

So, let me tell you **this article will be a two-part piece.** This first part we will look at some of these new construction properties in these out of the Metroplex market. Yes, they still have a high demand and do cash flow as rentals. In the next issue (Part 2) we will talk about these properties and how to take the standard rental and have the **option to turn it into a VRBO**, for in many cases you will **triple the Cash Flow!**

So lets begin with the market where I am buying New Construction for rental only just less than an hour to hour and half outside the DFW Market. By the way we even have a great Property Manager we work with from our real estate club who can manage them.

What I'm purchasing are properties that are typically 2-1 or 2-2 brick houses with all the high-end fixtures and flooring and even include the stainless steel or black appliances. These properties are smaller but there is a demand for the price point as a rental and even as a resale later.

The little town they are in was voted as the number 1 Historic Downtown in the USA. And let me tell you the Market is rocking with just a few Investors. Many DFW Investors don't even know about how Hot the Market is here. Here is a little glimpse of it.

Yes, this little town is booming with growth and not enough properties for the growth. More importantly hardly any affordable rentals in the area. And when you find something for rent that is close to being affordable its most likely a mobile home.

So, opportunity has arrived! We can get these homes anywhere from **around $158 -$165k** and they can rent from $1,300 to $1,400 a Month. Keep in mind you have a new product, so repairs are very minimal. Then, because of the lake access and the properties being less than a few miles from the Square they could also be used as **VRBO and Airbnb**. We will talk more about that in next Month's article.

Imagine having brand new construction houses in the hottest little Market in the US just South of the DFW Area which is rated 4th largest Metropolitan area in the US. Just 30-minute drive from Fort Worth and another 45 – 75 minutes from Arlington, and Dallas.

The main thing is position yourself so you can maneuver positively no matter where the market turns.

Images courtesy of Jimmy Reed

Also don't forget next Months magazine with part 2 of this article.

So, in closing for this first article was to help get you out of the box of doing what everyone else does. When we travel the country speaking at clubs and Expos, we always talk about how to Wholesale in today's market and also **how to look in areas most do not such as Probate.** Sometimes we will even do a 1- or 2-Day Training in the area to teach on these subjects and more. This year part of our full day events we will include these new construction opportunities along with using them as VRBO and Airbnb as another avenue for increased cash flow.

We also cover how to make more money tax free with these investments using a Roth IRA. So, you may also want to consider opening an IRA to hold these Buy & Hold investments. Yes, you may not have much money in them when you start. But you can open one and then start to wholesale properties, or even wholesale notes so you can start to get some cash built up. Then you are also **building your wealth** for the future. Typically, with an IRA you are building that wealth tax free. So, using a Roth does have some real advantages.

The main thing is **position yourself so you can maneuver positively** no matter where the market turns. If you keep your eyes on the market and not so much on the quick buck, you can become very **successful even Wealthy at this real estate game!**

Be Blessed with Success!

Jimmy Reed

JIMMY V. REED

Jimmy V. Reed of Fort Worth, Texas has been investing in real estate since 1987. In 1991, he started conducting full-day training sessions on Wholesaling. He then began teaching and mentoring others throughout the country. He is currently the founder of the Fort Worth Real Estate Club www.1REclub.com and has his own real estate training company that includes Wholesale, Probate, Mentoring & a Biblically based Debt Free training course and more! More info available at www.JimmyReed.net

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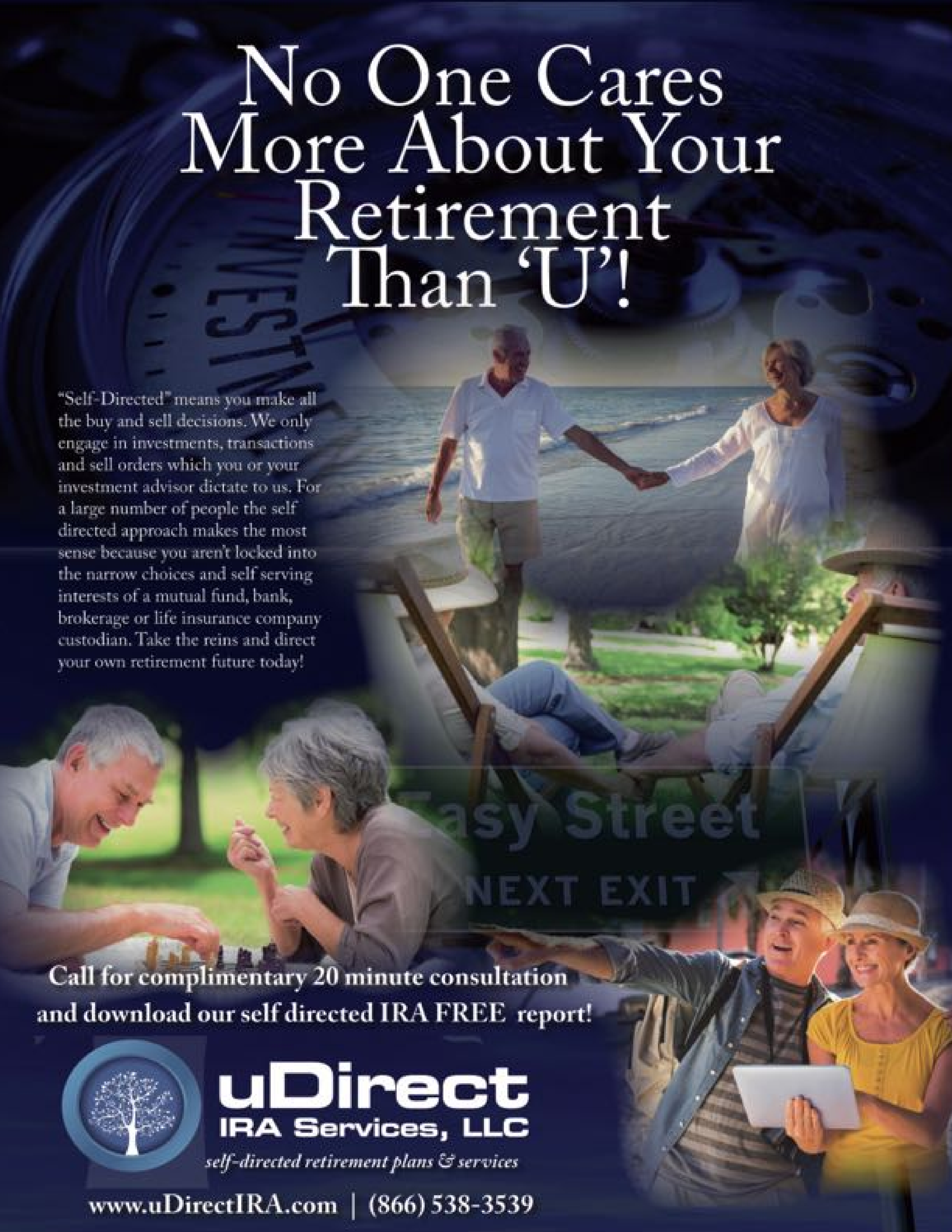
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