REI Wealth MAG

Issue 59

How to Create Passive Income As a Private Money Investor, Potentially Making Double-Digit Returns

A Guide to Choosing the Best Market to Invest In

Deeds and LLCs: Finding Success in Real Estate Investing in 30 Days

Dr. Chander Mishra & Iva Mishra

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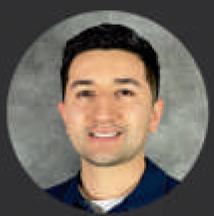

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TABLE OF CONTENTS

REI*Wealth* - Real Estate Investing Wealth

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Issue 59
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How to Create Passive Income As a Private Money Investor, Potentially Making Double-Digit Returns
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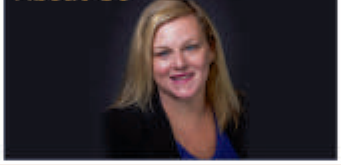

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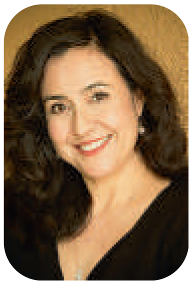


Photo by John De Cindis

By Linda Pliagas,
Publisher & Editor

Welcome to another jam-packed *REI Wealth* issue. We are excited to have you join us once again as we journey through life as real estate investors and legacy builders.

In this informative edition, we feature Dr. Chander Mishra and his wife and investment partner, Iva Mishra. The Mishra family, who reside and invest in the Dallas/Fort Worth area, are a real-life example of how the American Dream of ownership and opportunity is still alive and well.

Dr. Mishra immigrated from India as a youth and aimed his total focus into succeeding academically. He attended medical school where he received a degree in anesthesiology. His hard work and dedication to his practice enabled Dr. Mishra and his wife to begin investing in real estate.

He purchased one multifamily property, then another. After a decade of dedicated investing, employment became an option for Dr. Mishra — he no longer needed his job as a physician to pay his family's bills.

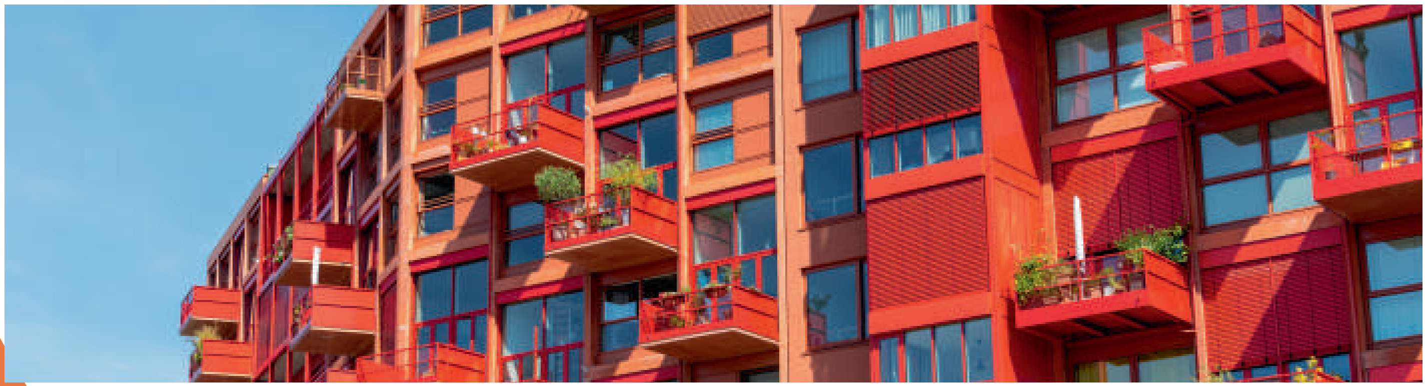
Being employment-optional while being decades younger than the average retirement age has allowed Dr. Mishra, his wife and two children the opportunity to travel around the world. The extra vacation time with family has helped them create precious memories.

Dr. Mishra is a rarity in the medical industry. Sadly, he explains that many medical and healthcare professionals are not taking advantage of the powerful financial benefits that real estate investing provides.

Instead, many professionals toil long hours and work extended periods without vacations. After spending many years in school, many doctors and nurses may also be buried with student or business loans and credit card debt. Dr. Mishra sees many of his colleagues and associates deal with "career burnout" as well.

For this reason, Dr. Mishra is on a mission to help as many fellow physicians and medical professionals as possible learn about investing in real estate, particularly multifamily units. He wants to lead by example and prove to the naysayers that real estate investing works, and the American dream of ownership is still viable!

Cover features: Dr. Chander Mishra and Ivra Mishra



Photograph of Aaron Norris courtesy of The Norris Group

I share in Dr. Mishra's mission that education is power and applaud him for dedicating his time, energy and resources in helping to inform and motivate others.

It is our hope that you enjoy this special issue and find every article beneficial. Before I close, I would like to ask everyone reading this to join us in honoring a special person. Recently, we lost a dynamic educator in our industry, Aaron Norris.

Aaron, an engaging national real-estate speaker and frequent media contributor, left a long-lasting impression on the tens of thousands of people he touched though his videos, articles, podcasts, educational events, and charity work.

He captivated audiences as the host of "I Survived Real Estate," the popular annual black-tie gala attended by the Who's Who of the REI industry, which so far has raised almost $1 million for various charities.

The highly-regarded industry event is produced by The Norris Group, a private lending and real-estate education firm owned by his father, Bruce Norris.

Aaron Norris, MBA, APR, received a Master of Business Administration from University of California, Irvine. Aaron also attended California State University, Fullerton for his general education, as well as the American Musical and Dramatic Academy.

His early artistic training was evident as he was a captivating orator who mesmerized layman and professionals alike, whether at a real estate conference or community event. A frequent contributor to *Forbes* magazine, Aaron was a member of The Public Relations Society of America and held an Accreditation in Public Relations (APR) designation.

Recently, Aaron had taken on an executive role as Vice President of Market Insights for PropertyRadar.com. According to his profile on Forbes.com, Aaron's focus was to "help Main Street real estate professionals discover trends, understand opportunities, connect with people, and drive automation."

A life-long learner, Aaron was also a Certified Specialist in Planned Giving (CSPG), a California real estate broker, and California and Florida mortgage broker.

I will never forget Aaron's dazzling smile, his generosity and graciousness. He had a superior knowledge of the real estate market and was well respected by all who knew him. I know his light will shine on in the hearts of many.

My staff and I would like to dedicate this *REI Wealth* issue in his memory.

Until next time,

Linda Pliagas

REALTOR® and Publisher

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The Biggest Barrier to Real Estate Investing Success is Often Between Our Ears

- "I was never good with numbers."
- "I'm too old to learn a whole new business."
- "I hate to network."
- "My local market stinks."
  ...and about a hundred more beliefs.

When is something a real challenge, and when is it merely an excuse?

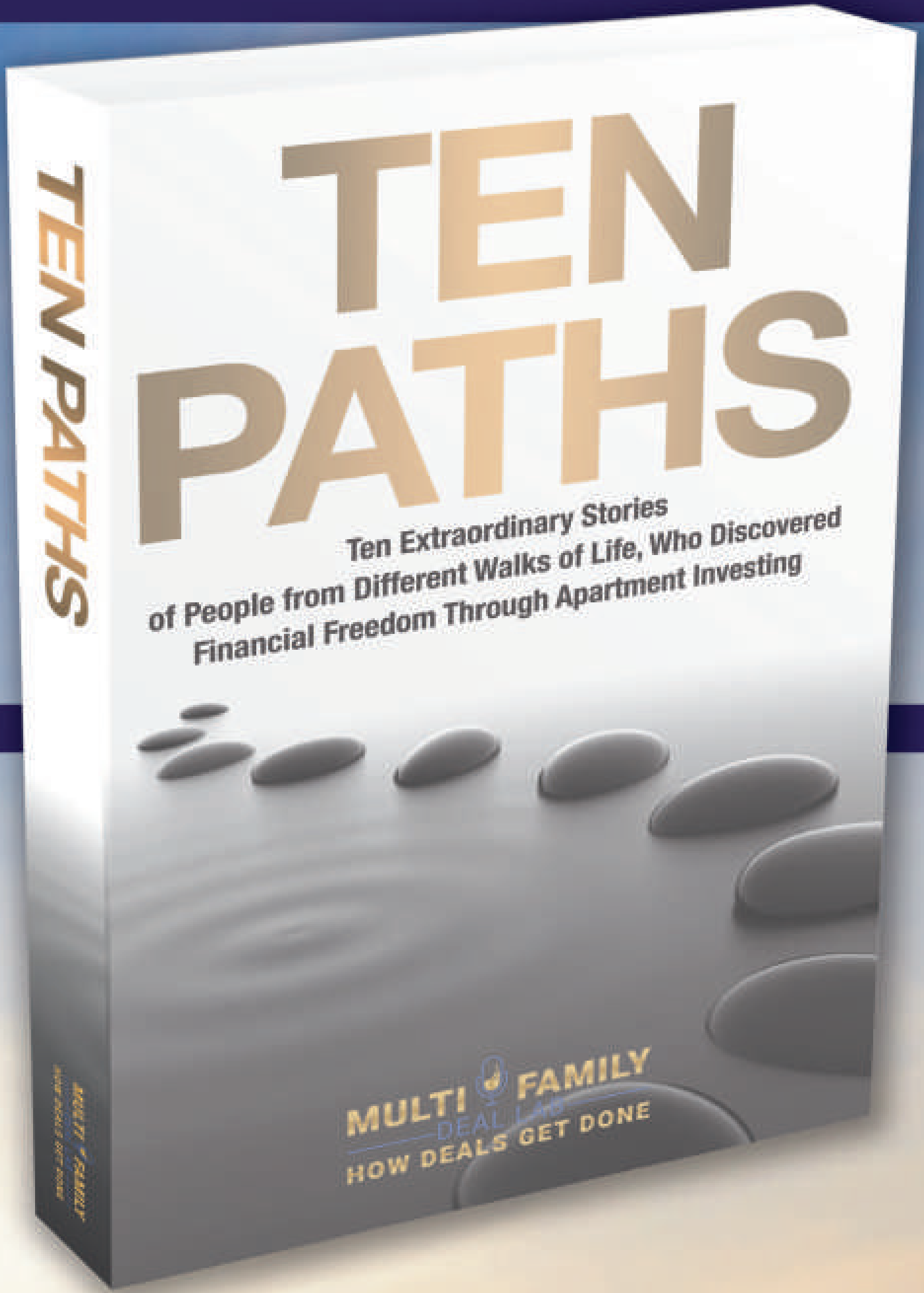
The best way to know the difference is to read stories of people who have come from vastly different circumstances, and who succeeded at apartment investing despite whatever was in their way.

This book contains ten interviews with some extraordinary people. Here are a few:

- An Air Force officer who commuted 4 hours daily to work on highly classified projects in the Pentagon.
- A homeless, broke, toothless crack addict with 36 warrants out for his arrest.
- A man from India who arrived in the U.S. with $7 in his pocket.
- A retired executive who is in a wheelchair.
- A young mother who needed to flee an imminent murder-suicide situation and who lived out of her car with her two little girls for weeks.

These are only some of the stories of successful real estate investors whom you'll meet in this book.

- Get inspired.
- Read how people dealt with all sorts of issues, including funding deals during the national COVID shutdown.
- Discover the attitudes and actions that some really smart people devised to compensate for their challenges.


TEN PATHS
Ten Extraordinary Stories of People from Different Walks of Life, Who Discovered Financial Freedom Through Apartment Investing
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Forbearance Bailouts and Refinances

By Rick Tobin

Image by HeatherPaque from Pixabay

The 2020 and 2021 years have been two of the most unusual time periods in world history, especially for the real estate sector. For example, millions or tens of millions of homeowners and tenants have been severely delinquent with their mortgage and rent payments while unemployment numbers rose incredibly high. However, home values have absolutely skyrocketed to all-time record high annual percentages and prices.

How is it possible for us to see record delinquencies with or without approved forbearance ("no mortgage payments paid and the lender agrees **not** to foreclose") or loan modification agreements in place and record price growth at the exact same time? Don't these two opposing situations contradict one another in a cognitive dissonance sort of way? In past years, record mortgage delinquency numbers would typically cause declining property values nearby because these home delinquencies or foreclosures would become the latest lower sales comparable for the neighboring homes.

The true irony of record delinquency numbers is that most homeowners created much more equity in their properties by just sitting there and **not** making any mortgage payments. As reported by CoreLogic's Homeowner Equity Report, the total US homeowners' annual equity grew $2.9 trillion between the second quarters of 2020 and 2021 with an average individual mortgage borrower's gain of **$51,500** in just one year. A deferral of 12 months' worth of $2,000 per month payments that totaled $24,000 would still be less than half of the new equity gains.

In this article, you will learn about how you can refinance out of a forbearance or loan modification plan instead of losing all of your equity in a future foreclosure sale. For most American families, the bulk of their net worth originates from the equity in their owner-occupied residential property (single-family home, condominium, townhouse, duplex, triplex, or fourplex), so this topic point is quite relevant to millions of people today.

Let's review next some of the most mind-blowing delinquency data that's been published in 2021:

$833 Billion in Unpaid Mortgage Balances

- An estimated 15 million people lived in households that owed more than $20 billion in unpaid rent as of July 2021.
- 7.43 million rental property units were not current.
- 5.95 million owner-occupied housing units weren't current.
- 8.71 million lived in owner-occupied homes where the homeowners have little or no confidence in their ability to pay their mortgage.
- 12.71 million lived in rental properties where the heads of household had little or no confidence in their ability to pay their rent.
- Serious mortgage delinquencies were up 20% in July from June and were the highest recorded since 2010.
- By mid-August 2021, 3.9 million homeowners were in active forbearance, which represented 7.4% of all mortgages nationwide and **$833 billion** in total unpaid principal.
- An estimated 11.6% of all FHA and VA loans were in active forbearance.

*Sources: U.S. Census Bureau and Black Knight Mortgage Monitor

Photo by Monstera from Pexels

How Hyperinflation Creates Wealth

Most people should know by now that historically low mortgage rates for borrowers is one of the main reasons why real estate values have boomed since 2013, depending upon the region. The vast majority of homeowners need third-party loans to buy their properties. Over the past decade, a very high percentage of homebuyers purchased their homes with 0% to 3.5% down payments with or without their own personal funds for loan programs like FHA, VA, or conforming that allowed gifted funds from family or seller credits.

Historically, 7-year to 10-year boom cycles for real estate have been the norm. Yet, we haven't seen significant price drops in a major metropolitan region, state, or across the nation. Do we still have at least another few years of potential double-digit home appreciation growth in our future or not?

The true irony of record delinquency numbers is that most homeowners created much more equity in their properties by just sitting there and not making any mortgage payments.

Few investments have been a better hedge against inflation than real estate. On an annualized basis, home values generally increase in value on average at least as high as the published annual rates of inflation. The Federal Reserve must continue to keep rates artificially low or they may risk causing the housing bubble to pop.

The Federal Reserve's ongoing policy of Quantitative Easing (create more money to boost asset values related to housing and stocks, especially) and their lesser-known Operation Twist policy (the simultaneous buying and selling of long-term and short-term bonds to artificially drive down mortgage rates) that they seem to turn on and off as needed with or without notifying the general public. With record high government debt levels today, the Fed has really no choice but to keep pushing inflation higher because one of their biggest fears is massive asset deflation like seen in Japan in the early 1990s after their own Quantitative Easing program failed miserably.

Rising inflation trends for various consumer goods and services like food, clothing, cars, and gasoline are not usually viewed favorably. However, rising home values tied to meteoric inflation trends are welcomed by homeowners who see their home values rise $50,000 to $100,000+ in a year.

Year-over-year inflation trends for August 2021:

- Used vehicle prices: +31.9%
- Energy costs: +25%
- Southern California home prices: +22.1%*
- National home prices: +19.7% (a new annual US record)*
- Export prices: +16.8%
- Apparel / clothing: +15.52%
- Import prices: +9.0%
- July year-over-year housing price trends

*Sources: U.S. Bureau of Labor Statistics, CoreLogic, and California Association of Realtors

Forbearance and Loan Modification Refinance Solutions

A homeowner who hasn't made a mortgage payment in several months, a year, or almost two years probably has a few options to exit out of this dire financial situation. First, they can sell the home and lease another property if their credit scores aren't too negatively impacted.

In September 2021, multifamily apartment units reached an all-time record high of $1,558 which was an all-time record annual 11.4% increase, according to Yardi Matrix. For single-family home rentals, the monthly rents are normally much higher in the $2,000 to $5,000+ per month range, depending upon how close they are to an ocean or prime metropolitan region.

Or, the homeowner can attempt to save their home and end their existing approved or unapproved forbearance ("no payment, no foreclosure") or loan modification situation, and refinance with a new loan that may allow cash out, a lower rate, and better monthly payments. The mortgage companies or lenders that will consider refinancing a mortgage which is severely delinquent are likely to request that the homeowner exit out their forbearance agreement, make a few payments, and then complete the new refinance closing.

Oftentimes, a homeowner who has been in forbearance cannot provide tax returns or more formal income verification. As a result, more lenders today may consider qualifying the borrower applicant with

Image by Gino Crescoli from Pixabay

Rising inflation trends for various consumer goods and services like food, clothing, cars, and gasoline are not usually viewed favorably. However, rising home values tied to meteoric inflation trends are welcomed by homeowners who see their home values rise $50,000 to $100,000+ in a year.

anywhere between zero and 24 months' worth of bank deposits while closely analyzing the averaged bank deposits. In some cases, a government-backed mortgage product may allow an almost "**No Doc**" loan program with a financial hardship letter that may reduce the monthly principal and interest amounts by 25%, as recently announced by the Federal Housing Finance Agency (FHFA) and the Federal Housing Administration (FHA).

For more details in regards to these new financial solutions to exit out of forbearance and loan modification programs, refinance, and save your home, please visit my website at www.realloans.com.

MEET RICK TOBIN

Rick Tobin has a diversified background in both the real estate and securities fields for the past 30+ years. He has held seven different real estate and securities brokerage licenses to date, and is a graduate of the University of Southern California. Rick has an extensive background in the financing of residential and commercial properties around the U.S with debt, equity, and mezzanine money. His funding sources have included banks, life insurance companies, REITs (Real Estate Investment Trusts), equity funds, and foreign money sources. You can visit Rick Tobin at RealLoans.com for more details.



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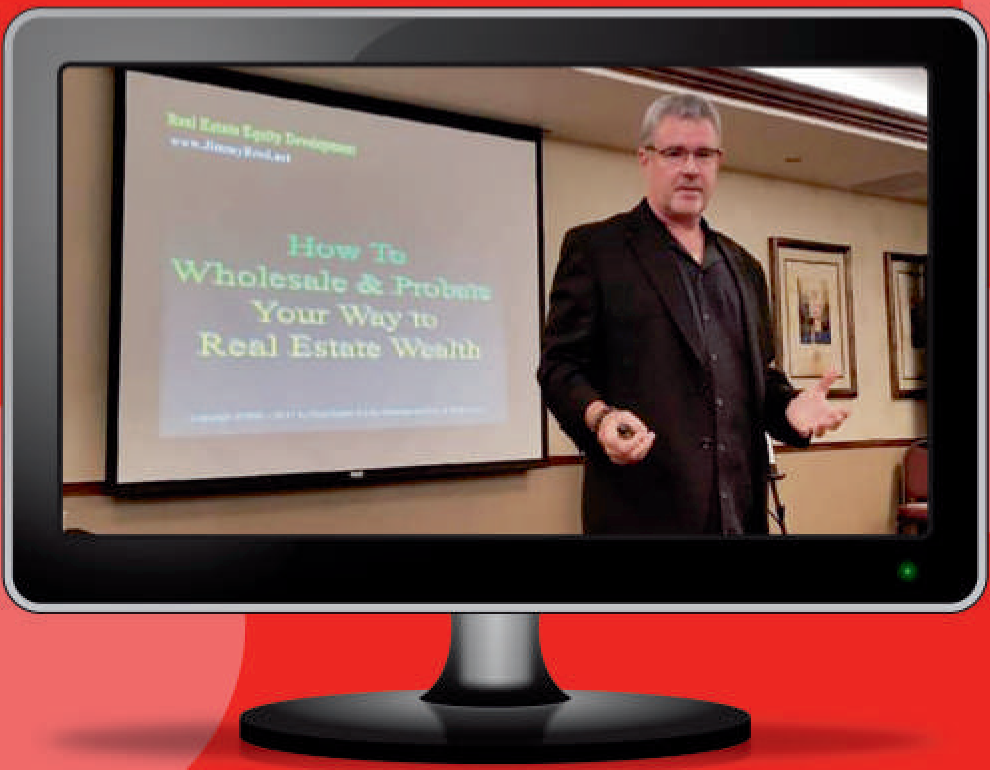

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How To Survive & Thrive In Uncertain Times For Real Estate Investors

by Tim Houghten

Photo by Hrishikesh Deshkar

It's almost impossible not to make money during wild bull runs in real estate. The difference is made when the market changes.

So, how do you insulate your finances from cycle turns and crises? How do you not only survive, but continue to thrive and scale your real estate investment business during times like these?

We caught up with Don Costa to find out. He has been investing in real estate for almost 20 years, including through the 2008 and COVID crises.

He shared his own personal experiences, and what he is doing differently to invest more wisely, keep growing, and to help others as investors brace for what's coming next.

The 2008 Experience

For experienced real estate investors, the market is looking a whole lot like 2006 again.

The same interest rate policies seem to be in play. Housing prices and affordability seem to be similar -- so are the wild bidding wars and excitement..

Of course, there are those who will try and point out some differences or proclaim that the market will never change. Just like we saw back then.

This isn't necessarily a bad thing for investors. It is during these transitionary periods when the most money is made. It's all about what you do through it.

Don Costa now flips over 200 properties each year, and has become an in-demand mentor and popular podcast host.

He got his start in real estate investing back in 2003. Flipping houses and making money came very easy.

As with many others during that time, he admits that made him a little arrogant. It fools you into believing that you have the Midas Touch. You blindly speculate and think you cannot lose.

As he says now, "A crazy market hides bad business models."

Even when the market started to collapse, he says that he didn't immediately adjust. He was not focusing on his core competency. He began financially bleeding out. When it hit home, he began operating out of a position of fear, instead of a position of power.

By 2010, Don ended up with a $700k judgment. He was in a position worse than having no credit and no money.

A crazy market hides bad business models

How I Made It

After wallowing in the misery of the situation for a while, Don woke up one day and decided that he needed to do something. He had to pull himself out of the hole and take positive action to make things happen.

Getting back into real estate was really the only play to rebound and get ahead financially.

So, in 2012 he put an ad on Craigslist. He posted that he had experience flipping houses and wanted to meet up for coffee with anyone else who was interested.

He found some new connections. They started doing a couple deals together. They completed them, put the cash bank in the bank, and then doubled up on some more. Then again and kept scaling.

This time he got serious about the business side of things and vowed to do some things better, including:

- **Refusing to speculate**
- **Being very prudent about operating a real business**
- **Engaging the market based on real numbers**
- **Having more capital in the bank, and cash on hand for upcoming opportunities**
- **Having the right community and right advisors around him**

The COVID Crisis

When the COVID pandemic crisis came around, it Don was far more prepared, and less impacted.

He had certainly been doing a lot more reading and learning. He had a better community of mentors and peers around him.

Even with the lockdowns, he kept operating with a virtual team to keep on rehabbing and flipping houses.

Image by mohamed Hassan from Pixabay

He also:

- **Focused on hiring a great team, and getting out of their way, so they could do their best work**
- **Negotiated better pricing with great contractors**
- **Leveraged project managers to supervise contractors and head off issues**

Positioning For The Next Crisis

Everything is always changing. Change is perhaps the only thing you can count on being the same.

The economy, financial markets and real estate are always rotating through cycles. Sometimes it is more noticeable than others, but it is always happening.

Crises will always come around too. Whether they are financial ones, recessions, hurricanes, wildfires, wars, or viruses.

With a lot of experience and data, the predictability of things becomes far more obvious — even if there are occasional wildcards.

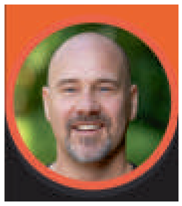
Even if you are not 100% sure on the precise timing, it just makes sense to be well prepared. Not just to make it through alive, but to continue to thrive, and even keep on growing.

What Not To Do

There are certainly some things that Don Costa says he knows not to do:

- **Don't be seduced by the market**
- **Don't surround yourself with the wrong people and advice**

What Don Is Doing Now



Learn more about what Don Costa is doing now, and who he is working with to create massive success through the next phase of this cycle. Visit Don's websites at BeInThisRoom.com and FlipTalk.com.

FLIP | TALK PODCAST

FLIPTALK.COM

Flip Talk with Don Costa is a no BS podcast with the specific goal of giving realactionable information that you can useto start or grow your real estate business.No fluff, no bull, and no so-called experts.Just real knowledge, tips,and tricks from the guys who actually flip houses every day!

ABOUT FLIPTALK

Join Don Costa to get tips and tricks on how to implement systems *while avoiding common and costly mistakes to grow* your **house flipping business today!**

"I am an entrepreneur to the core and I love making deals.
My why's run deep and in a lot of ways, they are complex. The foundation of who I am is built by my faith in God. It motivates me every day to be a better person."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How ZINC is ***Empowering*** Investors During *Changing Times*

By Tim Houghten

There is no question that the economy is changing in some pretty notable ways. This is certainly having a trickle-down effect into many industries and markets. We have already noticed and felt those changes in our lifestyles and wallets.

Fortunately, one lender and fund operator is getting out ahead of it all to help both passive and active investors strengthen their portfolios and businesses. So, what's happening in the markets? What's going on with real estate? Where are the most experienced and tuned in investors putting their capital? What are the best properties to fix and flip now?

Let's find out…

What's the Deal With The Economy?

You don't need another clickbait tabloid headline to figure out things are changing. No matter how wealthy you are, if you are watching your money and what's going on in your own city, then there are some pretty obvious trends happening. You don't even have to wait another quarter for the official data to be compiled and published.

Of course, what may be more important for investors is knowing where things are going. If you only invest based on yesterday's news, you'll always be behind the peaks and troughs.

So, how do you get that info?

Experience and better data.

Meet Todd Pigott

Todd Pigott heads up the ZINC group of companies. He was previously the President of one of the largest interiors and exterior property maintenance companies in California, employing a team of over 400 people. He made the wise decision to sell that company to a private equity firm in 2006.

For the past 16 years since, he has devoted himself to his passion for the private equity space. In fact, he started four companies under the ZINC umbrella. Todd has personally been involved in over $1B worth of transactions and $100M in direct real estate flips.

At ZINC, he oversees millions of dollars in private money loans, with a loss ratio of under 1/8th of a percent.

It's pretty obvious Todd Pigott has some pretty deep and extensive experience. We jumped at the chance to get his take on what's happening.

In our exclusive interview, Todd tells us that to start with, he doesn't get his intel from watching the news. He does pull data directly from the GSA, and federal level, and invests thousands of dollars in high-quality, accurate metrics and statistics, long before they reach tabloids and news channels. He reviews a lot of spreads and static pools and portfolio performance trends to chart and evaluate market movements.

In summary, what's his take on the real estate market? In a nutshell, he says **"The market is solid – for now, but changing rapidly."**

What's Changing?

Just because there is underlying strength, doesn't mean that things aren't shifting and changing.

Todd says that it is obvious the market is slowing from euphoria. It isn't clear how anyone could flat out deny this and expect to hold onto their credibility today, but some others out there still seem to be trying it.

Rather than being a bad thing, Todd says that this moderating is a good thing. You just have to look at it in context. We were at record appreciation over a 40-year period and record low interest rates over the same period, and candidly that is unsustainable, says Pigott. Our current protectory is back to normalization.

Yes, DOM, prices, and overall mortgage applications are slowing. Yet, the housing market is strong, even "exceptionally healthy." Remember that in a normal and healthy market, properties spend six months on the market, not six days. Or six hours. It may even take another year and a half to reach that supply and demand balance again.

Like other veterans of this space, Todd is happy this balance is improving. He says that it is removing the speculators and newbies from our space, not a bad thing. It will leave the people who should be in the market, still in the game. Those who are adding real value to properties, not just speculative investing.

As far as his own fund, The ZINC Income Fund, is going, he says that it's "doing exceptional." In fact, he is leading his companies to expand into other states and adjust to thrive even more ahead.

For a start, under the law that Trump signed in, investors can use this vehicle to reduce their taxable income, a 20% deduction on investor' earnings, at the federal level.

The ZINC Income Fund, is also eligible for investing through your IRA. Which means not having to pay UBIT taxes.

While many financial institutions are based in California, many investors don't like tangling with California's notorious taxes. The ZINC Income Fund allows investors the ability to pay income taxes based upon their own favorable state location, not just where ZINC is based or where the income is earned. In other words, investors living in tax-favorable states will still enjoy their tax status, even though the income is earned in California.

This fund also creates some incredibly powerful dynamics and advantages for ZINC, and all of its investors and clients, in every facet of how they touch the market.

Image by Gerd Altmann from Pixabay

Income Investing

ZINC's Income Fund provides cash flow for passive income investors. They do this via investing in first position real estate loans, returns exceed 8% with exceptional protection or principal.

ZINC is a little different to some of the other investment options you'll find out there. For a start, their fund is SEC approved for accredited investors. It also includes a sub-REIT feature.

This comes with some really cool tax benefit features, including:

- **Tax deductions**
- **Avoiding UBIT taxes for IRA holders**
- **Lower income tax potential**

ZINC Financial: Loans for Active Investors

On the other side of the market, ZINC Financial is a direct lender fueling the marketplace and active investors with the funding they need to make the most of it.

As a direct lender, with their own equity, Todd says that their firm is well insulated from the fluctuations in the wider market.

Their funds, and funding ability is not subject to the stock market or capital markets on Wall Street. They are not chained to Libor and Prime; this provides incredible capital efficiency, speed and reliability for their borrowers — where other lenders may begin to falter. That also shows up in the great rates they can lend at.

ZINC Financial is expanding too. While they are adding new long-term rental loan programs, they are most famous for their short-term fix and flip loans — on which they are still lending up to 90% of As-Is value, and 100% of Rehab Costs, and rates starting at 7.49%.

ZINC is a little different to some of the other investment options you'll find out there. For a start, their fund is SEC approved for accredited investors. It also includes a sub-REIT feature.

The Best Properties to Fix & Flip Now

From his multiple perspectives on the market, Todd also certainly knows a thing or two about which properties make for the most successful rehab projects.

Put simply, he says that it is about adding real value with real rehabs to the subject property — not speculation of a rising market.

So, that is not just throwing on some new paint and relisting a property. That doesn't mean taking on the extreme risk of full structural rehabs either. He warns that when you get into doing roofs and similar line items, you aren't actually adding real value either.

Instead, he says the real sweet spot is in moderate-to-heavy rehabs, outside of structural elements, but more than carpet and paint. Think about new kitchens, bathrooms, lighting fixtures, and finished plumbing updates, as those add the most value to your project.

In terms of location, his thesis is simple. If it has curbs and gutters, and there is a McDonalds nearby, you are probably focusing in the right area, as opposed to rural, mountain, desert or remote locations.

Then of course, factor in the only three things guaranteed in this business:

1. **It will take longer than you expect**
2. **It will be more hassle than you expect**
3. **It will cost more than you expect**

In fact, ZINC Financial has a Deal Analyzer tool on their website, which is used by hundreds of investors daily. It is a neat tool for quickly figuring out if you have a deal, and how to fund it. It's used

He says the real sweet spot is in moderate to heavy rehabs, outside of structural elements, but more than carpet and paint. Think about new kitchens, bathrooms and finish lighting and finish plumbing changes as those add the most value to your project.

hundreds of times per day, and investors find it extremely accurate and simple to use.

During our interview, Todd also announced that ZINC is expanding into lending into 18 new states across the country as well.

TODD PIGOTT

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California State Contractor
#714700
California Finance Lender
#607-3431
National Mortgage License
#281341

Summary

Things are definitely shifting out there. According to market expert Todd Pigott, the housing market is still very healthy and perhaps headed into a more realistic and stable territory. His companies are growing and expanding, yet also making smart adjustments to protect both its borrowers and fund investors, without taking on unnecessary risks. Learn more about what they are doing, visit online: zincinvesting.com and zincfinancial.com. Or just give them a call at (559)326-2509.

MEET TODD PIGOTT

Todd Pigott has been featured in industry publications, on local news programs discussing local distressed real estate and has been a speaker for CMA (California's largest organization for private money lending). He has been a guest speaker at mortgage schools on the topic of profiting on distressed assets. He has been a featured guest on the national TV news program "Moving America Forward" hosted by William Shatner.

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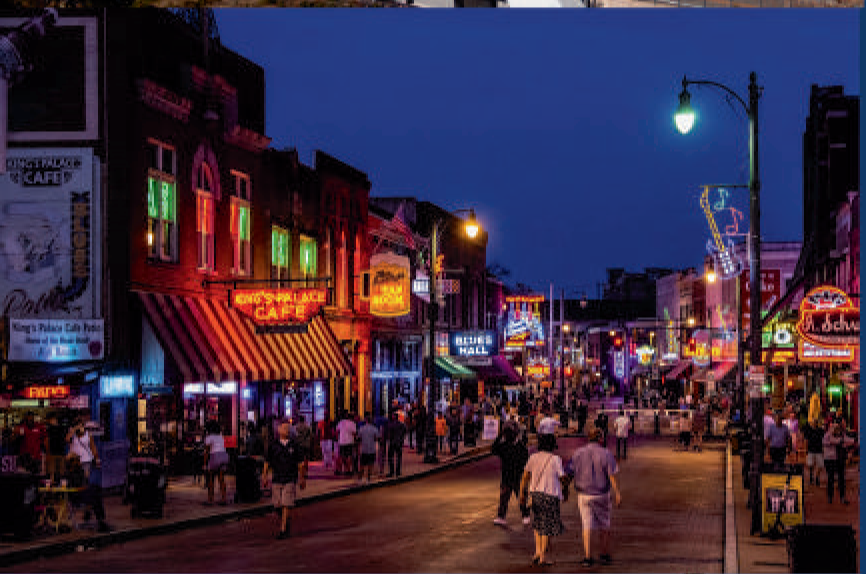

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- **FHA loans & FHA Streamlines** (fast-track, no income verification refis with no appraisals)
- **VA loans & VA Streamlines** - 100% LTV financing for single-family homes up to $1.5 million
- **Cash-out and debt consolidation loans** with or without income verification.
- **Vacation homes and Airbnb-type short-term rental loans** with more flexible DSCR under-writing guidelines.
- **Asset-based private money loans** (residential, commercial, and land) and other types of commercial property loans.
- **Foreign-national, corporate, and LLC borrower loans**
- **Fix-and-flip (or hold) loans:** Highly leveraged up to 90% of purchase price + 100% of renovation cost in most states ($2 million loan amounts and bridge loan options up to $25 million).
- **Reverse Mortgages** up to as high as $822,375 in certain California high-cost regions (a mortgage and insurance hybrid with no monthly payments).

*All listed loan programs are subject to change and borrower qualification.

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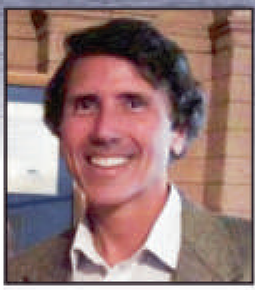

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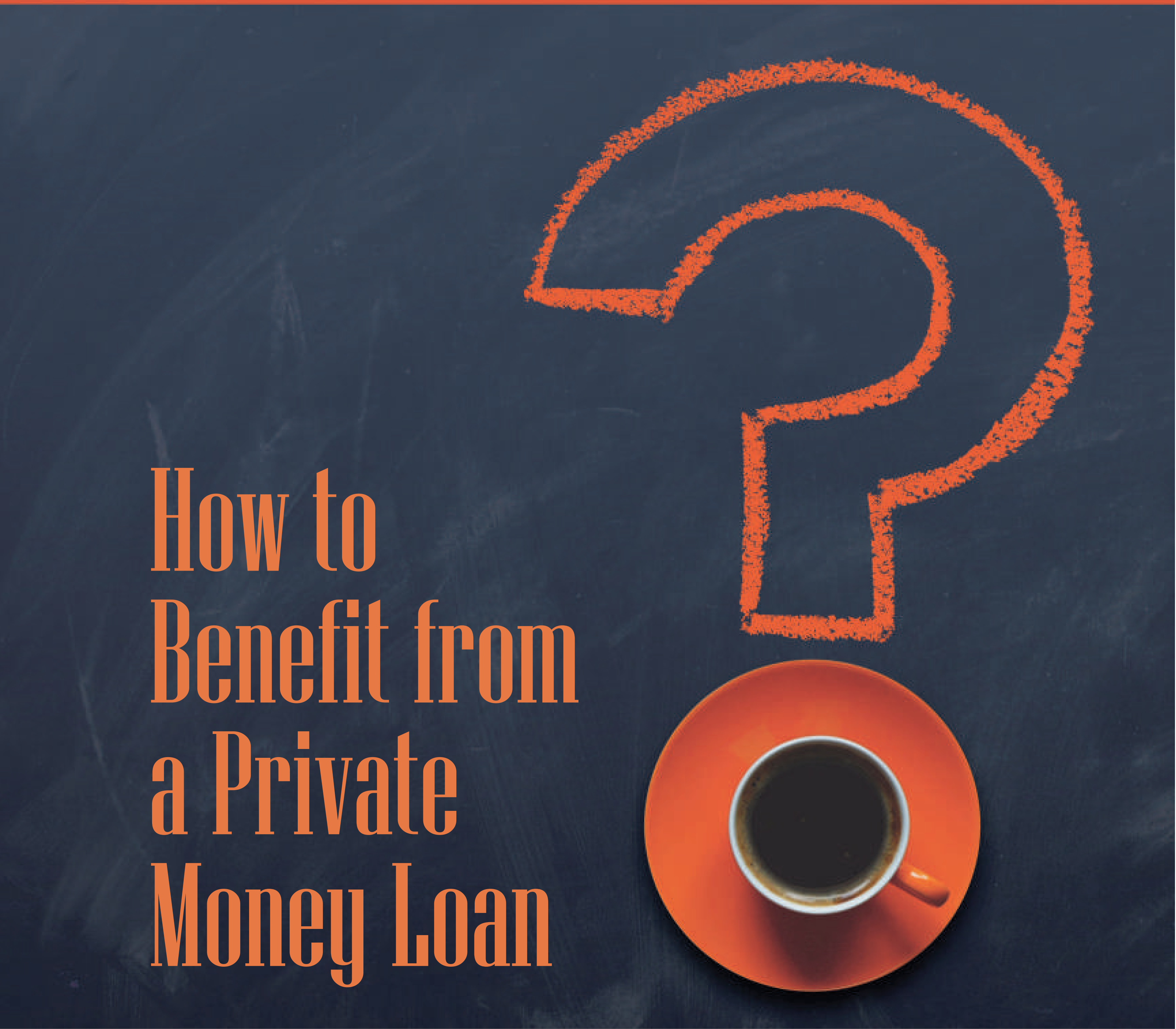

How to Benefit from a Private Money Loan

By Michael Mikhail, **CEO** *Stratton Equities*

Image by Gerd Altmann from Pixabay

Banks used to be the only option for real estate investors trying to take out loans. Nowadays, private money lenders are allowing investors to borrow money under more flexible conditions. Banks and traditional financial institutions can reject your loan application for multiple reasons — your credit score, your debt-to-income ratio, employment status, etc. What private money lenders do is implement a framework that makes it easier and more conducive to be a real estate investor.

The real estate market moves fast, and it is often crucial to act quickly. But the process of getting a traditional loan through a bank can often be lengthy and complicated. Many of the solutions and loan programs from private money lenders are easier and quicker to get than through banks, which is why private money loans are often better options for real estate investors.

Making Investing Easier

What private money lenders like Stratton Equities do is accommodate real estate investors.

"Real estate investors, as we all know, don't have the greatest of tax returns," Stratton Equities' CEO Michael Mikhail said. "They move money around, have different trusts, and have different accounts. Banks absolutely frown upon that, and they actually hate it. Good luck getting a loan through a bank or mortgage company if you're a hardcore real estate investor."

The programs offered by private money lenders are designed for investors, who oftentimes can't show their income and make a lot of monetary transactions. Companies like Stratton Equities have put in place certain standards that make it easier to take out a real estate investment property mortgage. These include no tax returns, no upfront fees, and no junk fees.

The closing time for loans from private money lenders is much faster. This element can be crucial for investors, as sometimes the faster you close, the better chance you have at securing a transaction. Also, the LTV (loan to value) ratio is higher with private money lenders. Loans from traditional institutions on investment properties usually max out at 70% LTV, while those from private money lenders such as Stratton Equities can go up to 85%. You'll likely be spending less through private money lenders too. "If you go to a bank, you're going to have PMI (private mortgage insurance) with those loans, a few extra hundred dollars per month," Mikhail explained.

The Loan Process

The first thing you'll want to do to get a private money or NON-QM loan, for example, a hard money loan, is to contact a private money lender. As the borrower, you should be ready to provide the lender with information like the location of the property, purchase price, and estimated appraised value.

The lender will ask questions to get to know you and your borrowing history. After this, the lender will appraise the property and come up with a loan offer for you. The lender will review the documentation and complete the underwriting process for the loan. This process is usually speedy, but it varies from lender to lender.

After the loan is completed with underwriting, it gets moved to the closing department. As a borrower, you'll have to sign a variety of documents during this phase, but it is relatively straightforward. The lender will then send the funds to the title company so the deal can be completed.

Many real estate investors have found that getting loans from private money lenders is their best option for achieving their investment goals. Be it a hard money or a soft money loan, private money lenders are faster, more understanding, and more lenient than mortgage companies and banks. You have to consider that these companies' sole purpose is to give loans to real estate investors, so naturally, they've found ways to make the process smoother. If you're thinking of getting into real estate investing, you should definitely take these factors into account.

Contact Stratton Equities, the leading hard money and NON-QM lender, to speak with one of their talented and experienced loan officers at 800-962-6613, email them, or apply for loan pre-qualification today.

"Real estate investors, as we all know, don't have the greatest of tax returns."

- Michael Mikhail


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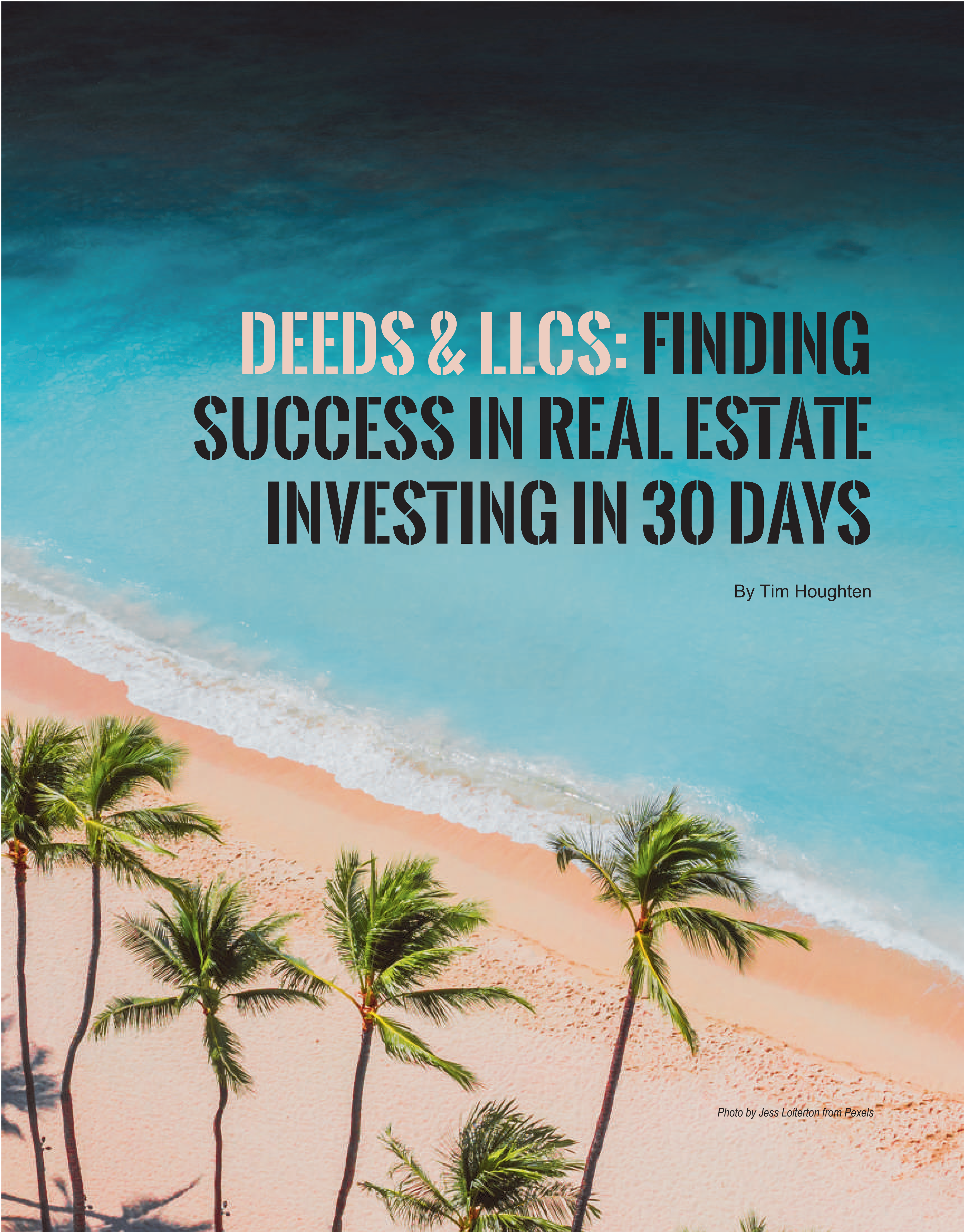

DEEDS & LLCS: FINDING SUCCESS IN REAL ESTATE INVESTING IN 30 DAYS

By Tim Houghten

Photo by Jess Loiterton from Pexels

Whether you've spent substantial amounts on real estate education and are still struggling to get results, or you are ready to make a big splash and claim your piece of the pie and invest, how can you really start to gain traction in the next four weeks?

Real estate investor and entrepreneur Jason O. Myles has become a magnet for people in both of these camps. He specializes in helping those who want to get real and meaningful results from investing in real estate, quickly.

That's true whether you've been hustling and grinding hard, but just haven't gotten in your zone yet. The same goes for those with capital to invest, but who need to do it efficiently and effectively, while staying on track to their real objectives.

Deeds & LLCs - An Investor's Toolbox

No matter where you are on your money and investment journey, Jason O. Myles has been there already. He has run into the frustrations and roadblocks and has found how to consistently navigate them for optimal success.

Twenty years ago, Myles discovered the life-changing advantages of making the leap into real estate. Before there was Facebook or Siri, he spent his spare moments going to the local library to read and learn everything he could about investing in real estate. He tried reaching out to educators and the experienced by writing them letters.

He admits that he didn't make much money in those first few years. He saw others making money in real estate and knew it was real. He just wasn't putting those dollars in his own pocket. He had tried to piece together some strategies and tactics from gurus, but when he took them into the field most people thought he was crazy or deluded.

He got frustrated, but wasn't going to give up. Myles started calling everyone he could find to get answers. Finally, with a few tweaks, he put his first $6,000 check in the bank in just three weeks. Then, the next week, he put an $18,000 check in the bank. He was hooked. It was real.

He got noticed by Robert G. Allen for the deals he was doing and ended up crafting the manual they would acquire to train others to invest in real estate.

Robert G. Allen has of course become a mentor to many, and he has been praised by successful leaders like Brian Tracy, Jack Canfield, Robert Kiyosaki and Stephen Covey.

It turned out that Jason O. Myles had quite a skill at creating systems and processes. This has since led him to be involved in tens of millions of dollars of real estate deals from Florida to Georgia, to the Carolinas, Ohio, Indiana and Texas.

Going beyond just starting in single-family homes, he has engaged in multifamily, land, commercial and industrial deals.

Today, many come to him that have invested heavily in other real estate programs and have come out without all of the tools and organization they really need to start knocking out those deals. Many with over $1M in liquid capital they want to put to work in real estate also come to him. Like the dentist from Texas who started investing passively with Jason, and pretty quickly was able to move on from tinkering in people's mouths all day to operating his own real estate investment firm.

How To Be Successful In 30 Days

It is important to point out that Jason O. Myles is adamant that he is not selling get-rich-quick and fast-money programs. There are plenty of other people out there on the web that do that, if you are just looking for the next scheme to make a quick buck.

Instead, Myles has differentiated himself and his tools by aligning his interests with his investors. He is a pro at structuring the processes that will help them start seeing actual progress inside 30 days.

Through several programs, he has structured guides and systems that mean he isn't making money unless his clients and students are. This is a refreshing change from what we've seen in the industry over the past few years.

Additional Resources For Active Investors

Via his business website, www.RealEstatePro360.com, Myles provides access to a variety of paths to take students to the next level financially through real estate investing.

For those limited on capital who are ready to hustle to achieve things and make them happen, there is *Ultimate Real Estate Hacks*. This is a process designed to help investors put everything they need in place and get their first deal under contract inside the first 30 days.

The *Ultimate Real Estate Hacks* process includes using strategies like virtual wholesaling and flipping, along with the documents, spreadsheets and calculators you need to quickly and accurately value properties, assess renovation costs by region and types of materials, and to connect with your success team. There are weekly calls and an online support group to get answers fast.

There are funding programs and partnership programs, which provide investors the resources and support they need to do real deals and make real profits.

For Passive Investors

For those with capital to invest, Myles provides guidance and processes to put that money to work simply, efficiently and passively. He provides them methods that generate strong returns, in solid investments, without having to deal with contractors and property managers. It is about making your money work hard for you for cash flow and returns, while you actually get to enjoy your life. Get your piece of the pie and have a life worth living too.

What's Next For The Real Estate Market: Blood In The Streets

It's going to be okay, Chicken Little.

During *Realty411*'s exclusive interview with Jason O. Myles, he told us that he is "always bullish on real estate."

He has certainly been in the business long enough to know what the cycles look like. He knows very well that there is always money to be made and how to do it.

His newest book, *Blood In The Streets,* tackles the fear and pessimism out there and busts some frequent myths about the market and investing. He doesn't believe there is impending doom. In fact, he sees ongoing growth.

When there is a cooling in markets, he says it is all about positioning yourself in advance to take advantage of the great deals.

One of the ways that he is preparing investors to do this too is through the CARV Method, which is a way to evaluate potential real estate deals and to structure them for multiple exit strategies. This helps investors avoid leaving money on the table in these times, as most do.

Get Your 4-Week Action Plan

If you are among those craving better results from real estate investing in the next 30 day to be able to invest with confidence, you can download your complimentary 4-Week Action Plan at www.RealEstatePro360.com.

Online you will also find more of his story, books, courses and how to get in touch with him directly. Or connect with him on social @jasonomyles. Then, be sure to stop by and meet him in person at one of our upcoming live or virtual real estate events.

No matter where you are on your financial journey in real estate, Myles has probably been there already. He can show you how he found the breakthrough and strategies to make it through to the other side unscathed.


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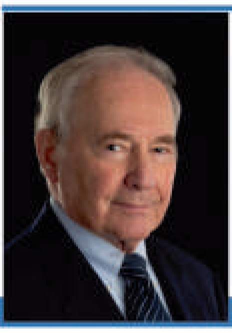
	FIX&FLIP/HOLD OR BRIDGE	LONG TERM RENTAL	LONG TERM RENTAL	GROUND-UP CONSTRUCTION
Project type	SFR 2-4 Units Condominiums Townhomes Multi-Family (5+ Units) Mixed Use (Min. 50% Residential) ADU Construction	Single Family Residential 2-4 Units Condominiums Townhomes	5-8 units	Single Family Residential 2-4 Units Condominiums Multi-Family (5+ Units) Mixed Use Buildings (Min. 50% Residential)
Loan Amount	$150,000-$10,000,000	$100,000-$3,000,000 (Portfolios to $6,250,000)	$250,000-$3,500,000	$100,000 - $3,000,000+
Leverage	Up to 90% on Purchase Up to 75% on Refinance	Up to 80% on Purchase Up to 80% of R/T Refinance Up to 75% on Cash-out	Up to 75%	Up to 85% LTC
DSCR	N/A	1.00	1.00	N/A
Long Term	12 Months (No Prepayment Penalty)	30-Year Fixed (Interest-Only Option)	15-yr, 30-yr fixed (IO option)	12-24 Months (No Prepayment Penalty)
Min. FICO	620	620	700	650
Interest Rate	6.99%	4.75%	From 5.500%	6.99%
Loan purpose	Purchase Refinance Cashout	Purchase Refinance Cashout	Purchase Refinance Cashout	Purchase Refinance Cashout



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How to Choose Which Real Estate Market To invest In

By Adiel Gorel, CEO of ICG Real Estate Investments

Investors turn to me regularly to express their confusion as to how to choose the right market to invest in. They are exposed to several markets and have a hard time deciding. In some cases, this can lead to “freezing” and not ever pulling the trigger, as I have seen many times in our history of rental-home investing.

In order to address this question and other questions about timing, property locations and types, etc., I have to cover one of the fundamental elements present in rental home investing in the United States. Its importance is so high, it puts these questions into a unique perspective.

I always share my wonder at the phenomenon of the 30-year FIXED rate mortgage. The U.S. may be the only country in the world where a loan like this exists. The 30-year fixed-rate loan is a bonanza! It’s magic. It’s incredible.

I was born outside the U.S., so I speak from experience when I say that if you come from another country and see what’s available here, certain things stand out. A 30-year fixed-rate mortgage is one of them. Americans may take it for granted, but foreigners certainly don’t.

When I speak in Europe, my audience invariably stops me when I tell them about fixed-rate loans in the U.S. They think I don’t have my facts straight. They think it’s not possible. Or they think I’m just plain crazy. They can’t comprehend how, in a country where the cost-of-living keeps rising, banks will lend money for 30 years where the monthly payment and the balance of the loan never change — except to go down. For anyone from outside the U.S., this is truly an unbelievable thing. In other countries, loans are indexed to inflation.

To live in a country like the U.S., where inflation exists all the time, and yet be able to get a loan where neither the monthly payment nor the loan balance ever keep up with inflation (while everything else in the U.S. economy does), means inflation constantly erodes the true value of your debt.

I have seen thousands of investors retire powerfully, and they didn’t have to wait for 30 years to do it. A typical example is the Silicon Valley engineer who called to tell me that he had bought 11 homes in a couple of our markets when he was in his 40’s. In his mid-50’s, all his loans still had 17 years left to go. However, he noticed that the balance of his mortgages was under 30% of the value of the homes. He sold three homes, paid capital gains tax, and used the proceeds to pay off the other remaining eight small loans. With eight free-and-clear homes, he could retire in his mid-50s.

These days we have a very interesting and advantageous window: the interest rates are some of the lowest rates ever. However, inflation is already starting to gain steam. Getting a 30-year FIXED rate loan at one of the lowest rates in history, heading into higher inflation, is sweet music to the ears of the savvy investor. Inflation will erode the loan constantly, and the super low rate will cause even the principal payments to start to matter sooner.

I usually say that merely buying good rental homes with 30-year fixed loans, and holding them, will change your financial future dramatically within 13, 14, 15 or 16 years. It’s a long-term investment, but then the life change is very dramatic. With today’s interest rates and higher inflation, it’s not unthinkable to assume the change may happen in 10 or 11 years.

I am not alone in my fascination with the 30-year fixed rate loan. Warren Buffett, who was in touch with me in 2012 about buying rental homes using these wondrous loans, is also a proponent. There is a recent article in *Entrepreneur* magazine by Cheryl Snapp Conner, called “Want to Become a Millionaire? Follow Warren Buffett's 4 Rules.” In the article, the writer refers to the interaction Warren Buffett and I had regarding these loans for investment properties.

I also have several simple criteria of where to buy rental single-family homes: Sunbelt States (based on long-term demographic studies), the suburbs of large metropolitan areas, places with a decent ratio between rents and prices, and brand-new homes. I explain the rationale behind these criteria in a series of articles (which I’ll be happy to share with readers).

The 30-year fixed mortgage is so special, and it is so dominant in changing an investor’s financial future, that it is of primary importance when investing in rental homes. Exactly which city or what location, or even which house you buy, becomes secondary. That is, of course, if it follows the criteria I just presented.


Photo by Lukas from Pexels

Thus, it is not as important which market you choose. Over the past 38 years, I have seen it time and time again on the hundreds of homes I bought, and on the many thousands of homes that my investors bought. The powerful effect, over the long-term, of simply buying a good home (see criteria above), financing it with a 30-year fixed-rate loan, letting a property manager rent it out, and then proceeding to do…nothing, will change your future. Doing nothing, by the way, is one of the hardest things for us. We always want to sell, exchange, wheel and deal, and complicate matters.

Given this, the savvy investor can relax and go where there is inventory. During COVID there have been inventory shortages in many markets. Since the exact market is of secondary importance, the investor can feel freer to go to any good market where inventory exists.

A corollary to the question about market choice is the question I get often these days about home prices. I am asked whether the home prices, having gone up in the COVID rush, should preclude jumping into rental home acquisitions. People wonder whether they should sit on the sidelines until some market prices go down.

Not only is it not clear that prices will be heading down soon (building materials are getting more expensive and supply chain issues makes building houses more expensive, although that may abate), but, once again, the investor has to consider the fortuitous window we are in: extremely low 30-year loan rates AND an increasing bout of inflation. Missing out locking these rates forever, while also running into higher inflation would be a “primary miss.” Waiting for a possible price slow-down would be a “secondary possible optimization.” Thus, I believe the smart investor should jump into investing in rental homes at this time.

"I am not alone in my fascination with the 30-year fixed rate loan. Warren Buffett, who was in touch with me in 2012 about buying rental homes using these wondrous loans, is also a proponent."

ABOUT ICG AND ADIEL GOREL:

ICG (International Capital Group) Real Estate Investments was established in the 1980s. Adiel Gorel, founder and CEO, has been helping people achieve financial security for over three decades, and in that time has worked with investors to purchase over 10,000 homes. Gorel is a real estate broker in several states in the U.S., an international keynote speaker, and notable author of three books: Remote Controlled Retirement Riches – The Busy Person’s Guild to Real Estate Investing, Invest Then Rest – How to Buy Single-Family Rental Properties and Remote Control Retirement Riches – How to Change Your Future with Rental Homes. He has been featured on major television and radio networks across the country and in Fortune Magazine. He has also been featured on Public Television with his show, “Remote Control Retirement Riches with Adiel Gorel.” To invite Adiel Gorel to speak for your group, email info@icgre.com and visit AdielSpeaks.com. For more information on ICG Real Estate Investments, visit icgre.com.


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House Flippers Need a Business Plan

By Stephanie Mojica

Photo by Ksenia Chernaya from Pexels

One of the biggest mistakes many would-be house flippers make is operating without a business plan, according to a recent article published by millionacres.com (a Motley Fool service).

However, this blueprint should not focus on a specific rehab property; it needs to be a document that discusses the vision for the overall flipping business, according to the article.

Image by Gerd Altmann from Pixabay

Any solid business plan needs the following basic information:

- Specific goals for the company, with a realistic time frame set for each goal
- Details about the actions necessary to achieve those goals with the desired time frame
- An executive summary, which includes details about your experience and education (this is especially crucial for any would-be investors)

A complete business plan has multiple categories and is not a static document. It is a document that will change and evolve as your flipping business grows.

Other aspects of a solid business plan for house flipping include:

A complete business plan has multiple categories and is not a static document. It is a document that will change and evolve as your flipping business grows.

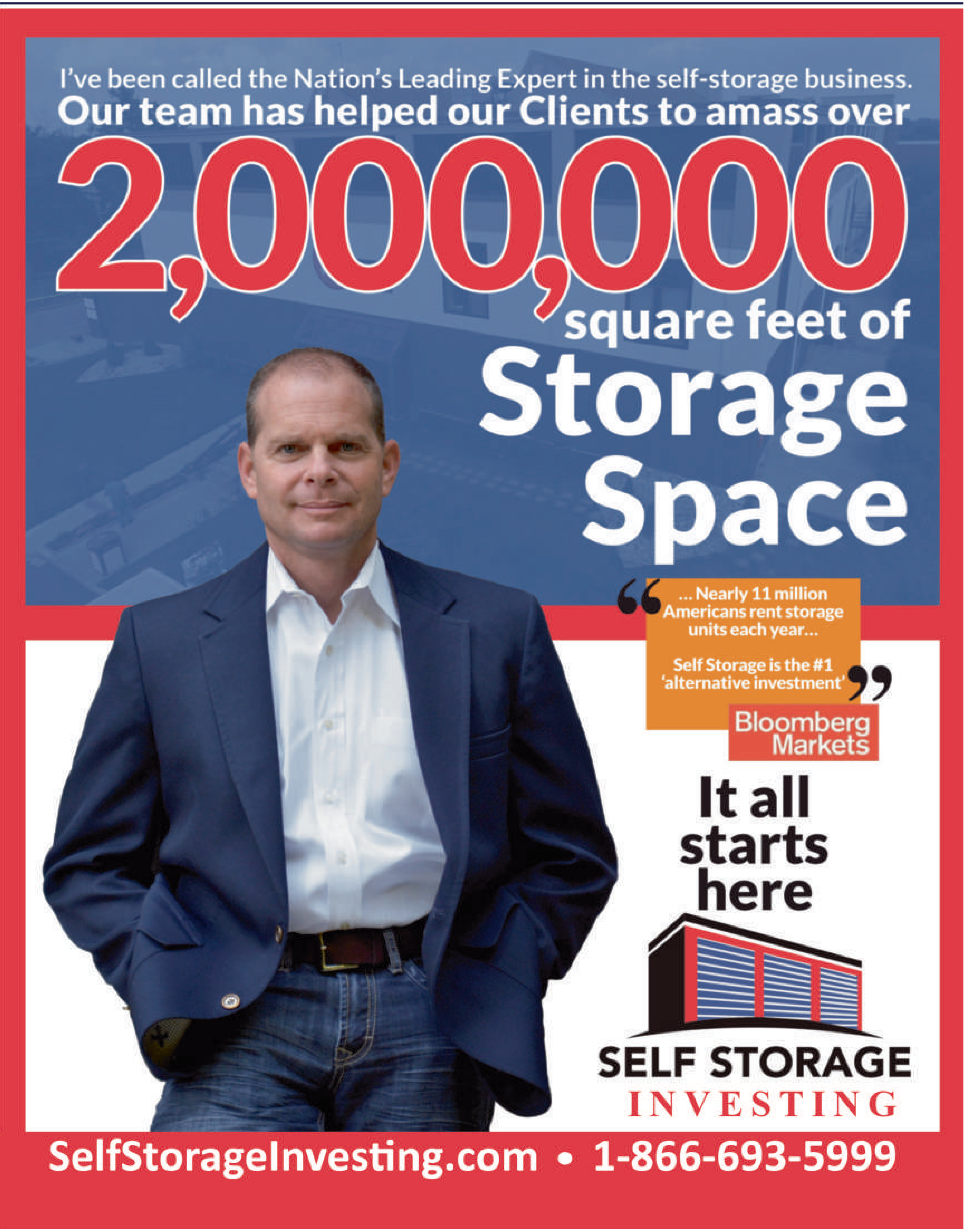
Information about the structure of your organization. For example, are you a corporation, LLC, or sole proprietor? Are there other people involved in your company? How and why was your company founded? A strong mission statement, which discusses the principles under which your business operates, is also important.

A market analysis. Basically, you need to identify and analyze the neighborhoods and communities of focus. Why are these neighborhoods good? Discuss schools, crime rates, and other information important to homebuyers. Are you focusing on specific types of properties, such as single-family homes or condos? What are your price points? Who is your ideal buyer?

Financial details. Discuss, in detail, how your first few home purchases and rehabs will be financed. Also, what are your financial projections for the future of your company? Basic documents needed include an income statement, cash flow statement, and balance sheet.

Growth, leads, and acquisitions strategies. How do you plan to grow your house-flipping business? How will you find the properties you want to flip? And how will you find homebuyers?

When creating a business plan, it's important to stay realistic and back up any claims with third-party data, according to millionacres.com. Also, the business plan does not need to be a long document. While it should be thorough, most people nowadays don't have the time or patience to read long, meandering documents.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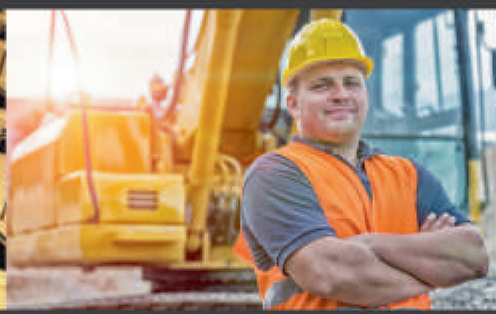

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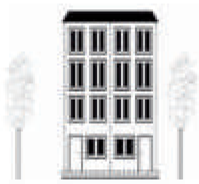
Small Business Loans

Loan Amounts to over $100 Million

Lending in All 50 States

(Internationally - Case by Case)



Property Types

Single Family Residence
Multifamily/Mobile Home Parks
Office / Medical Buildings
Self-Storage
Hotels/Hospitality
Industrial
Mixed-Use
Student/Senior Housing
Land

Loan Types

CMBS Conduit Loans
Construction Financing
Bridge/ Mezzanine Loans
Preferred/JV Equity
HUD and FHA Programs
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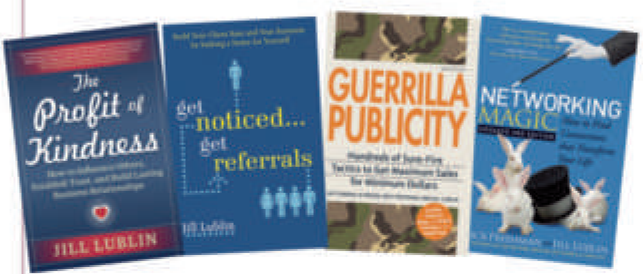


Caveat Investor

By Bruce Kellogg

Photo by Nataliya Vaitkevich from Pexels

Why Caveat Investor?

There have been many changes in real estate since the boom began in 2010 after the Great Recession. To name a few: 1) Real estate licensees have increased about 40%. 2) Syndicators are gobbling up apartments, self-storage, mobile home parks, and industrial warehouses. 3) Brokerage companies are paying cash and "flipping" houses using venture capitalists' money. 4) Brokerages are hiring agents like employees with salaries, vacations, health insurance, retirement plans, and stock options. 5) Developers are building whole communities of houses for rent. There's a lot more, of course, but no time to exhaust the subject.

See the accompanying chart. Markets appear to be in the late stage of their up-cycle. As always, change is coming.

This article is my survey of many aspects of real estate where readers and investors need to be cautious and diligent in this expansive and innovative real estate environment. Every effort was made to address the major places where investors could get cheated or financially hurt in other ways. So, here goes.

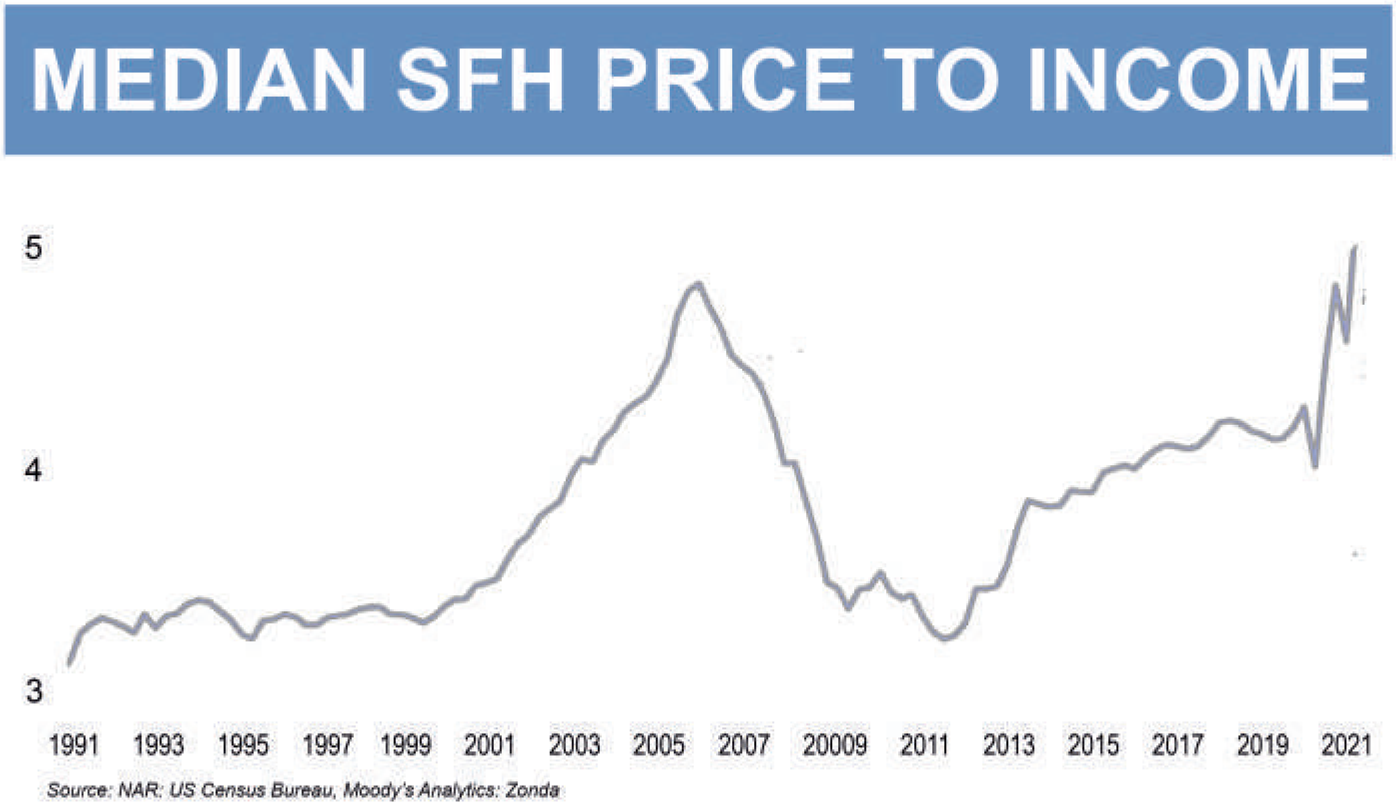
#1 – Homebuying

Many homebuyers are making offers without inspection contingencies in an attempt to win in competitive bidding. The same is true of "as is" purchasing. Buyers are also not scrutinizing property condition disclosures from sellers. All of this is risky and imprudent. Deal with this as best you can. You can always walk.

#2 – Brokers and Agents

Reportedly, 40% of the new agents in California were licensed only in the past two years. (Other places are probably similar.) The average agent does three to four deals per year, so they might have eight transactions under their belt. These are beginners, or novices, even though their business card might have "senior" in their title. "Junior or apprentice" would be more like it. Pick an agent with 10 years or more of full-time experience, and over 60 closed transactions, primarily with the type of property you are working with. Hire a pro.

The other thing you need to watch out for is agent/brokers exaggerating their accomplishments and/or qualifications. I saw a flyer recently where a pair of new agents boasted of selling 250+ listings worth $250+ million. What they had done is taken the whole company's production and taken credit for it. Brokers and sales managers are supposed to review and approve all agent advertising, but they don't. So protect yourself. Be skeptical of "puff" in the advertising you receive. Or ask for proof, if there is any.



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#3 - Syndications

There are a lot of trainers and ”gurus” traversing the countryside teaching how to do syndications. The attraction is that you can quit your job and become wealthy. They present testimonials, picture luxury homes, and stand next to exotic automobiles. So, a lot of sincere but inexperienced people sign up. Lately, there is a huge demand for apartments by syndications that might overpay, buy wrong properties, or mismanage the 5-7-10-year project. It’s easy to make faulty or fraudulent projections on a 10-year EXCEL spreadsheet.

The other thing is that new syndicators are taught to pay experienced syndicators with good credentials to lend their qualifications to the project for a portion of the ownership. This makes the new syndicator look better. But are they really better or still inexperienced beginners? Would you bet your money?

#4 - Turnkey Investing

Distance investing in “turnkey” properties can be viable if it is done right. Needed are a rehab with quality materials, all necessary inspections, and all permits signed off. Many turnkey operators skimp on these to increase their profits. A prudent investor would visit the area, inspect the property, review the inspections and permits, and interview the potential property manager. “Armchair investing” is not enough because once you buy, it’s yours. The others could split, and you’re on your own.

I had a client who wasn’t given promised repairs. The city inspected and threatened to prosecute him in Cleveland while he lives in Palo Alto, California. He fired the do-nothing property manager, hired a new one, got the repairs done, and salvaged his situation. It’s a quality, brick home in a good area with a quality tenant and good cash flow, but a “passive investment” it was not.

#5 - Fix & Flips

Much of the talk on TV, in the media, and online is about “fix & flips” of houses, and even larger properties. Every now and then the news reports the average profit is $60,000+ per flip. You can do one every six months, part-time! Really? Well, the $60K “profit” is not calculated to include materials, labor, permits, advertising, and holding costs. Big difference! Perhaps this is why 80% of “fix & flip” entrepreneurs reportedly quit after their first project.

Now, if you want to try it, do it right. 1) Estimate the costs accurately. 2) Estimate the “After-Repaired Value” (ARV) accurately. 3) Hire a competent, reliable contractor. 4) Select the right type of house. No two bedrooms. Too small. No Victorians.

Antique money pits! (Disclosure: I live in one, built in 1898.) Ideal are 3-5 bedroom, modern-construction “tract” homes on standard city lots, bought right. Do not compromise and “reach for a deal”. Pass, and keep looking. As they say, “You make your profit when you buy.”

#6 - Lending

Here are four things to know about lending:

A) On a purchase situation, the appraiser will bring it in at the contract price if they can. (That’s why they ask for the sale price in advance!) They try not to come in below the contract price, but they scrupulously won’t go above it.

B) On a refinance, appraisers tend to come in lower to protect the lender. Don’t expect a high appraisal because you’ll be disappointed.

C) Do not think “No Points” is a bargain. It’s a “come-on”! Lenders seek a certain yield, so any concession on points they make up with the interest rate. There’s no free lunch.

D) My adult son started a refinance with an online lender. Part way through, he found a better deal, canceled the application, and pulled the loan package. The former loan agent howled. What do you think? Is loyalty required when you are getting a loan online?

#7 – Property Managers

Most property managers are honest and hardworking. They deal with tenants. WHEW! No fun! But here are some caveats for you.

A) Most property managers do not make the effort to inspect unit interiors regularly, so some tenants run down the unit. Insist on quarterly inspections. Pay extra if necessary. It's cheaper than accumulating unit damage. If your manager won't/doesn't do it, it's time for "NEXT!"

B) Some managers make work for their contractors and handypersons, some of whom are often relatives and friends. They authorize unneeded repairs. Be alert to this. (I got conned out of an $8,700 septic tank installation once. The manger was in cahoots with the county sanitarian.)

C) Some managers have "kickback" arrangements with the people they hire.

D) Some managers apply a percentage "markup" to the parts they buy. They say this compensates for the purchasing effort. This is a load of fertilizer! Simply buy the parts yourself after getting a detailed list from the manager or the contractor.

Photo by Nataliya Vaitkevich from Pexels

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#8 – Education and Training

One buzzphrase in real estate lately is "move to the next level" or "scale up". This is accomplished only by education, training, and experience. Yet as the real estate boom has grown, teachers, trainers, and mentors have proliferated.

Consequently, it is essential that you pick quality contributors to your growth. Sometimes, it is hard to tell amidst all the hype.

You can be pretty confident of quality if you are involved with *REI Wealth*. Linda Pliagas, the founder and publisher, has had a career in real estate of several decades as an agent, multiple investor, and journalist/publisher. Her mission is to help investors grow and succeed. *Realty411* and *REI Wealth magazine*s have high standards for their articles, and their expos nationally have high standards for their exhibiters and presenters. Charlatans are not tolerated!

Another resource is myself. With 40 years as a Realtor® with over 800 transactions of all kinds, including owning over 300 investment properties myself, I offer readers the benefit of my experience. See the accompanying biography for contact information.

#9 – "The Rise of the Fake Gurus"

Please go to YouTube and watch "The Rise of the Fake Gurus", which is a 21-minute detailed expose how fake "gurus" lure their victims from free "workshops" all the way up to $40,000-60,000 "bootcamps". Definitely watch it at least once!

Wrapup

As the market continues to heat up, new investors are entering real estate all the time. This article is meant to highlight some of the larger risks, pitfalls, and cons they will want to avoid as they grow. Best wishes with that!

MEET BRUCE KELLOGG

Bruce Kellogg has been a Realtor® and investor for 40 years. He has transacted about 800 properties in 12 California counties. These include 1-4 units, 5+ apartments, offices, mixed-use buildings, land, lots, mobile homes, cabins, and churches.

He writes and edits copy for Realty411 and REI Wealth magazines.

Mr. Kellogg is a recipient of an Albert Nelson Marquis Lifetime Achievement Award, listed in Who's Who in America – 2019.

Mr. Kellogg is available for consulting about syndication, "turnkey" investments, joint-ventures, and other property purchases nationally, and other consulting assignments. Reach him at brucekellogg10@gmail.com, or (408) 489-0131.

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Compliance in Real Estate: Why It's Important for New Agent Success

By Rudy Kusuma

No matter the industry, one of the key components to success is how we manage our ethics, relations with others and adhere to the regulations we are expected to follow. Conflicts and compromises are a part of work life, but in real estate, we are expected to negotiate with a variety of clients and other professionals on a daily basis. It is a challenging industry to navigate, but by learning the art of compliance early on in your real estate career, you can set yourself up for success.

Compliance in real estate can become complicated very quickly and impact all aspects of the job, from how we bring in clients to managing contracts to maximizing profits. While many understand this, few realize its importance.

I know how scary it can be as a new agent. When I started out in 2007, it was a time of uncertainty – the real estate market was about to crash and my second baby had just been born. I had a family to feed and had no other choice than to succeed.

I realized the way things had always been done wasn't necessarily the right way, and that there had to be a way for me to make enough money to care for my family without spending all my time chasing leads. I want to help other agents just beginning their journey to skip over those difficult hurdles and be well on their way to reeling in the benefits this great career can provide sooner, rather than later.

Compliance and Career Management

Compliance is the biggest single advantage you will have when it comes to managing contracts. This is the part of the process that can have a big impact on your client's satisfaction with their purchase, your profit margin and so much more.

When you do your job right by marketing properties correctly, finding the right properties for your client, coordinating the home inspection, negotiating the best price for your clients and handling all the contracts, you are then at an advantage to set your own fees and commission. Real estate fees are not regulated by law, so when negotiating finances and pricing, don't forget to include your own hard work in the math.

I remember being a new agent and wanting to micromanage all aspects of my clients' home buying process, and I am sure you are eager to be hands-on every step of the way, too. However, there comes a point in our career when you cannot market, negotiate, manage contracts and also have that personal relationship with your customers without experiencing agent burnout or something falling through the cracks.

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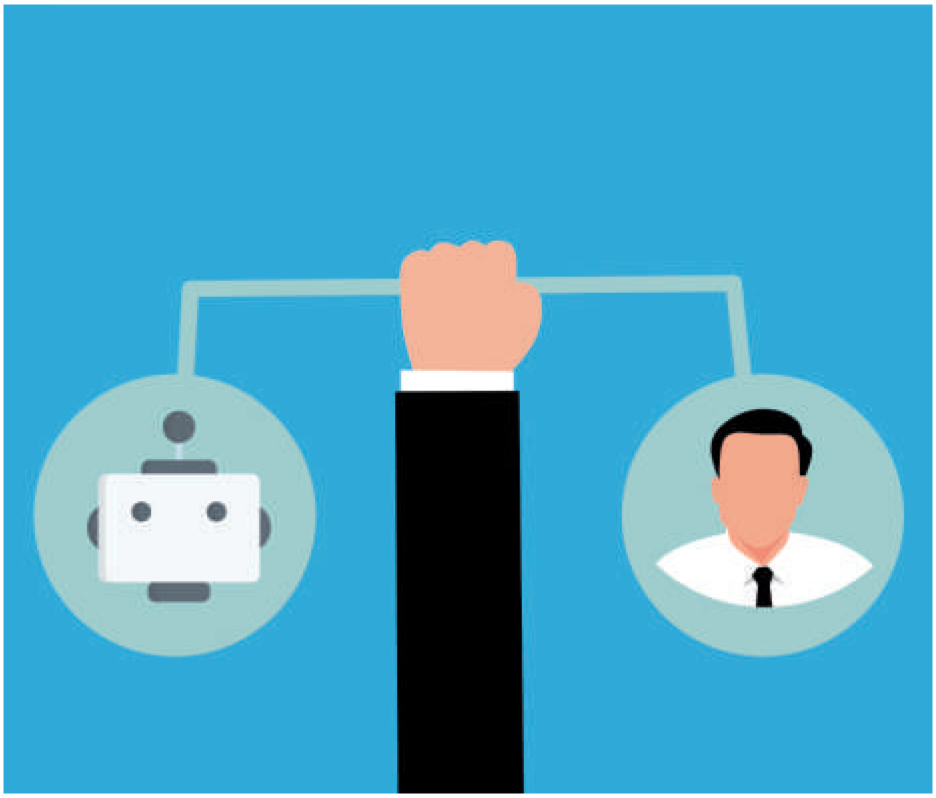

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When this point comes — and it will, I guarantee it — consider delegating the contracts. A delegated supervisor can assist in complying with the Real Estate License Act and Commission rules and help take some off our plate while we focus on what is really important, our customers. You will then be able to remain not only compliant with the regulations of your profession but maximize your customer's satisfaction.

Beyond Technology

Many professions have been disrupted by technology, and real estate is no exception. Buyers turn to sites like Zillow and Trulia instantly when starting their home search, and apps like DocuSign are making contract signing between parties an electronic process. The industry will continue changing, forcing real estate agents to adapt.

I know that can seem scary, especially as a new agent, but there is plenty of information to be found and used that isn't on the Internet and needed during the home-buying and selling process. For starters, there are criteria home buyers have in mind that aren't included in online listings – everything from local amenities to the best neighborhoods for each family's unique need.

You know the local market, what the best schools are, and the best neighborhoods in the area are for your clients. You probably even have knowledge of pending commercial developments and other neighborhood insights. Your client's perfect home goes far beyond a white-picket fence and granite countertops, and no online database can ever replace your intrinsic knowledge of the market.

Perhaps the biggest advantage in our clients turning to us, the agent, is finding those hidden gems not posted on MLS. We know there are plenty of reasons a homeowner might not want their home on for-sale sites, and many real estate agents have pocket listings, or listings only they are allowed to sell. By building up your connections with other agents and builders, you can create an internal database of these types of listings to share with our clients, weeding out the need for technology to remain the sole way for buyers to find their dream home.

The first year as a real estate agent can be a tricky one, but understanding the regulations of the profession and standing behind a core set of values can lead to crushing it early on in your career. Stay compliant, use your knowledge to your advantage, and watch your income soar.

MEET RUDY KUSUMA

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Matt H

"I joined this program 1 year ago and I have raised $2 Million dollars in private money. Thank you for your guidance and genuine interest in seeing us succeed Amy Mahjoory! Follow the systems and keep pushing everyone!

Amanda F

Access More Information Here https://www.raisingpm.com/realty411

Cash-Out Mortgage Refinancing: *How it Works and When it's the Right Option*

By Zach Wichter
Special Submission from Bankrate.com

Photo by Kindel Media from Pexels

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What is cash-out refinancing?

Cash-out refinancing replaces your current home loan with a bigger mortgage, allowing you to take advantage of the equity you've built up in your home and access the difference between the two mortgages (your current one and the new one) in cash. The cash can go toward virtually any purpose, such as home remodeling, consolidating high-interest debt or other financial goals.

How a cash-out refinance works

The process for a cash-out refinance is similar to a rate-and-term refinance of a mortgage, in which you simply replace your existing loan with a new one for the same amount, usually at a lower interest rate or for a shorter loan term, or both. In a cash-out refinance, you can do the same, and also withdraw a portion of your home's equity in a lump sum.

"Cash-out refinancing is beneficial if you can reduce the interest rate on your primary mortgage and make good use of the funds you take out," says Greg McBride, CFA, Bankrate chief financial analyst.

For example, say the remaining balance on your current mortgage is $100,000 and your home is currently worth $300,000. In this case, you have $200,000 in home equity. Let's assume that refinancing your current mortgage means you can get a lower interest rate, and you'll use the cash to renovate your kitchen and bathrooms.

Since lenders generally require you to maintain at least 20 percent equity in your home (though there are exceptions) after a cash-out refinance, you'll need to have at least $60,000 in home equity, or be able to borrow up to $140,000 in cash. You'll also need to pay for closing costs like the appraisal fee, so the final amount could be less.

You tend to pay more in interest after completing a cash-out refinance because you're increasing the loan amount, and like other loans, you'll have to pay for closing costs. Otherwise, the steps to do this kind of refinance should be similar to when you first got your mortgage: Submit an application after selecting a lender, provide necessary documentation and wait for an approval, then wait out the closing.

How to prepare for a cash-out refinance

Here's how you might prepare for a cash-out refinance:

1. Determine the lender's minimum requirements

Mortgage lenders have different qualifying requirements for cash-out refinancing, and most have a minimum credit score — the higher, the better. The other typical requirements include a debt-to-income ratio below a certain percentage and at least 20 percent equity in your home. As you explore your options, take note of the requirements.

2. Calculate the exact amount you need

If you're considering a cash-out refinance, you're likely in need of funds for a specific purpose. If you aren't sure what that is, it can be helpful to nail that down so you borrow only as much as you need. For instance, if you plan to use the cash to consolidate debt, then gather your personal loan and credit card statements or information about other debt obligations, and add up what you owe. If the cash is to be used for renovations, consult with a few contractors to get estimates for both labor and materials ahead of time.

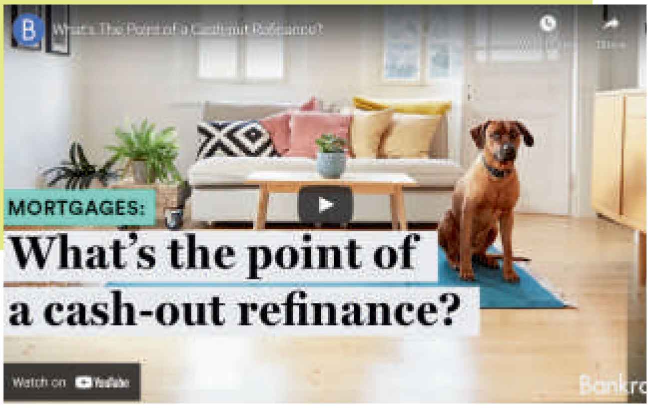
3. Have your information ready when you apply

Once you've shopped around for a few lenders to ensure you get the best rate and terms, prepare all of your financial information related to your income, assets and debt for the application. Keep in mind you might need to submit additional documentation as the lender evaluates your application.

What's the point of a cash-out refinance?

Watch video to find out.

https://youtu.be/G9Q68IDJYvc



Considerations before cash-out refinancing

- You can't tap 100 percent of your equity: Most lenders require you to maintain at least 20 percent equity in your home in a cash-out refinance. One exception is a VA cash-out refinance, which allows you to withdraw all of your equity.
- You could end up with a very different loan: Since you're replacing your existing mortgage with a new loan, the terms of the loan could change. For instance, you might have a higher or lower interest rate (and monthly payments), or a longer or shorter loan term.
- You'll need to have your home appraised: Lenders typically require an appraisal for conventional cash-out refinances, since the amount you can borrow depends on how much equity you have.
- You'll pay closing costs: Like with your first mortgage, cash-out refinances come with closing costs, which cover lender fees, the appraisal and other expenses. It's important to consider what a cash-out refinance could cost you because the fees might not be worth it, especially if you're not borrowing a large amount.
- The cash won't land in your bank account right away: Lenders are required to give you three days after closing to back out of the refinance if you want to. For this reason, you'll need to wait a few days before you receive the funds.

How much money can I get from a cash-out refinance?

While lenders typically allow homeowners to borrow up to 80 percent of the home's value, the threshold can vary depending on your credit score and type of mortgage, as well as the type of property attached to the loan (for example, a single-family, duplex or three- or four-unit property). Lenders who offer loans insured by the Federal Housing Administration, or FHA, sometimes offer an FHA cash-out refinance that allows you to borrow as much as 85 percent of the value of your home. As noted, cash-out refinance loans guaranteed by the U.S. Department of Veterans Affairs (VA) are available for up to 100 percent of the home's value.

Shop around with multiple lenders to ensure you're getting the most competitive rates and terms.

What are the fees for a cash-out refinance?

Expect to pay about 3 to 5 percent of the new loan amount for closing costs to do a cash-out refinance. These closing costs can include lender origination fees and an appraisal fee to assess the home's current value. Shop around with multiple lenders to ensure you're getting the most competitive rates and terms.

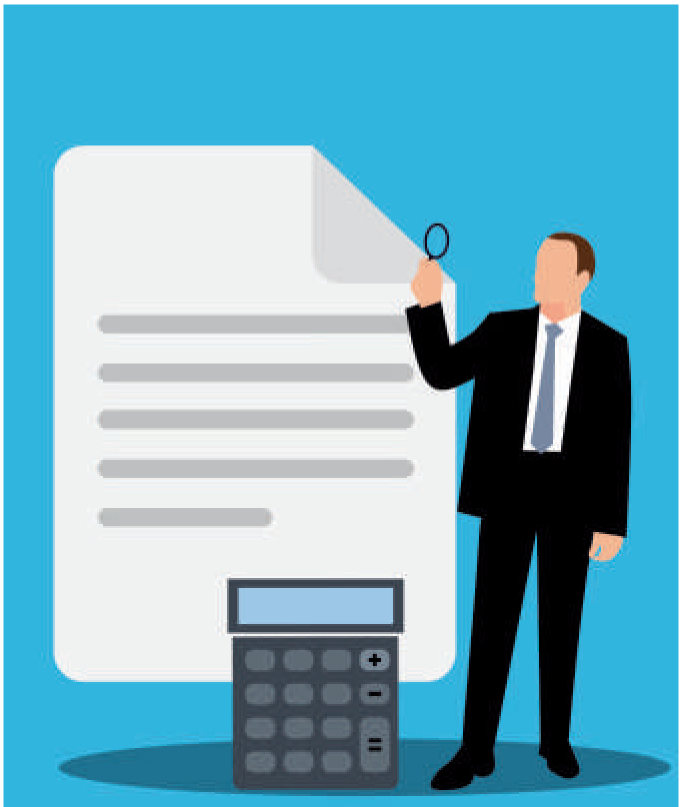
You might be able to roll the loan costs into your new mortgage to avoid upfront closing costs, but you'll likely pay a higher interest rate. Plus, taking out another 30-year loan or refinancing at a higher interest rate might mean you pay more in total interest. Crunch the numbers with Bankrate's refinance calculator to gauge whether the math works in your favor.

Photo by RODNAE Productions from Pexels

Pros and cons of cash-out refinance

Before you decide to go through with a cash out refinance, it's important to consider the pros and cons of of refinancing. *Some of the advantages include:*

- **You can lower your rate:** This is the most common reason most borrowers refinance, and it makes sense for cash-out refinancing as well because you want to pay as little interest as possible when taking on a larger loan.
- **Your cost to borrow could be lower:** Cash-out refinancing is often a less expensive form of financing because mortgage refinance rates are typically lower than rates on personal loans (like a home improvement loan) or credit cards. Even with closing costs, this can be especially advantageous when you need a significant amount of money.
- **You can improve your credit:** If you do a cash-out refinance and use the funds to pay off debt, you could see a boost to your credit score if your credit utilization ratio drops. Credit utilization, or how much you're borrowing compared to what's available to you, is a critical factor in your score.
- **You can take advantage of tax deductions:** If you plan to use the funds for home improvements and the project meets IRS eligibility requirements, you could take advantage of the interest deduction at tax time.



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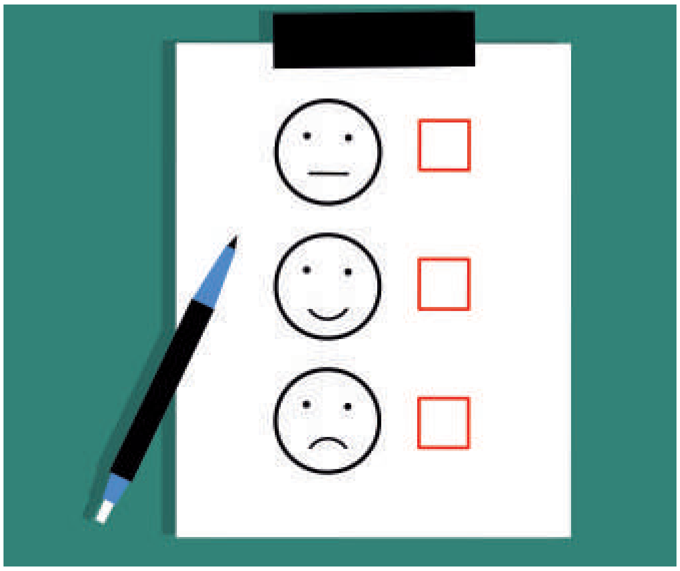

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Some of the drawbacks of cash-out refinances:

- **Your rate might go up:** A general rule of thumb is to refinance to improve your financial situation and get a lower rate. If cash-out refinancing increases your rate, it's probably not a smart move.
- **You might need to pay PMI:** Some lenders let you withdraw up to 90 percent of your home's equity, but doing so might mean paying for private mortgage insurance, or PMI, until you're back below the 80 percent equity threshold. That can add to your overall borrowing costs.
- **You could be making payments for decades:** If you're using a cash-out refinance to consolidate debt, make sure you're not prolonging debt repayment over decades when you could have paid it off much sooner and at a lower total cost otherwise. "Keep in mind that the repayment on whatever cash you take out is being spread over 30 years, so paying off higher-cost credit card debt with a cash-out refinance may not yield the savings you're thinking," McBride says. "Using the cash out for home improvements is a more prudent use."
- **You have a greater risk of losing your home:** No matter how you use a cash-out refinance, failing to repay the loan means you could wind up losing it to foreclosure. Don't take out more cash than you absolutely need, and ensure you're using it for a purpose that will ultimately improve your finances instead of worsening your situation.
- **You might be tempted to use your home as a piggy bank:** Tapping your home's equity to pay for things like vacations indicates a lack of discipline with your spending. If you're struggling with getting your debt or spending habits under control, consider seeking help through a nonprofit credit counseling agency.

Cash-out refinancing and your taxes

A cash-out refinance might be eligible for mortgage interest tax deductions so long as you're using the money to improve your property. Some acceptable home improvement projects might include:

- **Adding a swimming pool or hot tub to your backyard**
- **Constructing a new bedroom or bathroom**
- **Erecting a fence around your home**
- **Enhancing your roof to make it more effective against the elements**
- **Replacing windows with storm windows**
- **Setting up a central air conditioning or heating system**
- **Installing a home security system**

In general, the improvements should add value to your home or make it more accessible. Check with a tax professional to see whether your project is eligible.

Is a cash-out refinance right for you?

Cash-out refinancing can be a good idea for many people.

Mortgages currently have among the lowest interest rates of any type of loan. The collateral involved — your home — means that lenders take on relatively little risk and can afford to keep interest rates low. This is especially true in today's low-rate environment.

Both a cash-out refinance and a home equity loan allow borrowers to tap their home's equity, but there are some major differences.

That means that cash-out refinancing is one of the cheapest ways to pay for large expenses. Most homeowners use the proceeds for the following reasons:

- **Home improvement projects: Homeowners who use the funds from a cash-out refinance for home improvements can deduct the mortgage interest from their taxes if these projects substantially increase the home's value.**
- **Investment purposes: Cash-out refinances offer homeowners access to capital to help build their retirement savings or purchase an investment property.**
- **High-interest debt consolidation: Refinance rates tend to be lower compared to other forms of debt like credit cards. The proceeds from a cash-out refinance allow you to pay these debts off and pay the loan back with one, lower-cost monthly payment instead.**
- **Child's college education: Education is expensive, so tapping into home equity to pay for college can make sense if the refinance rate is much lower than the rate for a student loan.**

Cash-out refinancing vs. home equity loan

Both a cash-out refinance and a home equity loan allow borrowers to tap their home's equity, but there are some major differences. As noted, cash-out refinancing involves taking out a new loan for a higher amount, paying off the existing one and obtaining the difference in cash. A home equity loan, in contrast, is a second mortgage — it doesn't replace your first mortgage — and can sometimes have a higher interest rate compared to a cash-out refinance.

Alternatives to cash-out refinancing

In addition to a home equity loan, consider these other options:

HELOC

A home equity line of credit, or HELOC, allows you to borrow money when you need to with a revolving line of credit, similar to a credit card. This can be useful if you need the money over a few years for a renovation project spread out over time. HELOC interest rates are variable and change with the prime rate.

Personal loan

A personal loan is a shorter-term loan that provides funds for virtually any purpose. Personal loan interest rates vary widely and can depend on your credit, but the money borrowed is typically repaid with a monthly payment, like a mortgage.

Reverse mortgage

A reverse mortgage allows homeowners aged 62 and up to withdraw cash from their homes, and the balance does not have to be repaid as long as the borrower lives in and maintains the home and pays their property taxes and homeowners insurance.

MEET ZACH WCHTER

Zach Wichter is a mortgage reporter at Bankrate. He previously worked on the Business desk at The New York Times where he won a Loeb Award for breaking news, and covered aviation for The Points Guy.

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Using *Multifamily* To Create **Passive Income** & **Generational Wealth** For Busy Professionals

by Tim Houghten

Dr. Chander Mishra & Iva Mishra

Photo by Vasiliy Skuratov from Pexels

Multifamily real estate investing is increasingly becoming the investment of choice for savvy, high income-earning investors.

There are two things that frequently keep even high-earning professionals incredibly busy and awake at night. One is income. Even lawyers, doctors, bankers, and those earning hundreds of dollars an hour quickly find that they are on the 'greyhound track'. Chasing the fake rabbit around in big circles which they can never catch up with. The only way to beat that is with passive and alternative sources of income.

If COVID taught us anything, it was how vitally important passive income and multiple streams of income are.

Once you get to a certain level of financial sustenance, or age, then you also really start thinking about your end game, not just retirement. You want to ensure that people and things you care about are taken cared of, such as your legacy, and multi-generational wealth.

Many seem to be finding that some types of multifamily property investing check all the boxes they are looking to solve, with some nice bonus features too.

Who is Dr. Chander Mishra?

Dr. Chander Mishra is a board-certified anesthesiologist, holds an MBA, and now CPC and CCIM designations, as well as being a member of the *Forbes* Real Estate Council.

He also found himself in this same quandary that many other doctors, dentists, lawyers, bankers, and tech workers experience every day.

While his paycheck looked good on paper, making the numbers work was always a lot of work. It still meant

more disheartening for those who have followed that same advice for parking their money and investing in a system designed to profit from them.

In our exclusive interview with Dr. Mishra, he shared how this impacted his health. There was constant financial pressure. The stress was ongoing. Even if you lose one night of sleep a week it can really begin to throw you off. Medical professionals should be the last ones working themselves sick.

working a lot of hours. He always hoped the next year or move would change those financial dynamics. That never happens when you are just working for it.

The dynamics of the American Dream have changed. It is still the land of opportunity. You can still make incredible things happen if you are innovative and work for it. It is just no longer going to be from setting up a small business of your own, or even going through years of great schooling and getting a high-paying job.

This has been especially difficult for medical professionals. Between changes to government programs, extreme inflation, changes with insurance companies and more, not only does it seem impossible to get ahead following conventional 'wisdom', but it is unsustainable. Perhaps even worse and

Eventually you begin to feel burned out. That's not good for you, your family, your business, or your patients. It just doesn't serve anyone well.

While he still loves medicine and helping patients, he finally came to the realization that you just cannot rely on that income. By itself it will never add up.

So, he decided to do something about this. He sought to find a way to change these financial dynamics and find a way to take control of his own life and future.

Why High-Net Worth Individuals Are Investing With Dr. Mishra

After solving this equation for himself, Dr. Chander Mishra ended up founding a company to help others in his previous situation to fix their own situations. And, to get ahead and do it in a wise and sustainable way.

The primary vehicle he has used to generate more passive income and long-term wealth growth himself has been through multifamily real estate investments. He is now enabling others to partner with him to share in the benefits through multifamily syndications.

Those participating in these opportunities are accredited investors. Typically, high-net worth individuals with a net worth from $1M to $10M or more.

Diversifying is obviously one major important reason these individuals invest in this alternative asset class, especially because it offers essential security and downside protection, which they cannot find in the stock market or other alternatives.

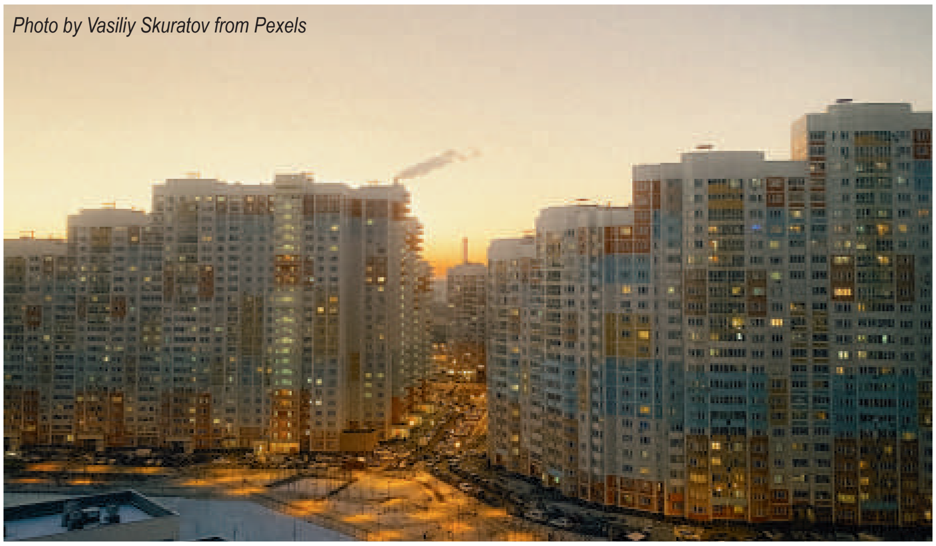
Photo by Vasiliy Skuratov from Pexels

Of course, the upside returns are also attractive, too.

Dr. Mishra likes to help investors take care of specific financial needs. It is the way he invests himself as well.

For example, one investment may provide the ongoing income for children's education costs. Another may pay for annual vacations or to visit and spoil family members. Another may cover supporting aging parents, or specific charitable goals.

He also enjoys the impact that multifamily investing enables him to have. Some wonder why he hasn't retired already. He told us that if you go into a 200-unit multifamily apartment complex, renovate it, and restructure tenants to get out the bad apples and crime, you are having a positive impact on 200 families. You are creating a safer, healthier life for them, with more opportunities. That alone is incredibly rewarding, perhaps a mission of its own.

He says that when you've built up your passive income, and are owning your finances and time, it allows you to work on your purpose. You have a lot of value to offer when you do this and are working in your zone.

Blue Ocean Capital

Dr. Chander Mishra is the founder of Blue Ocean Capital, an investment firm specializing in multifamily real estate syndications.

Through this firm, he has and is acquiring hundreds of units of multifamily apartments, with a specific focus on Texas, and the DFW area. Often structured as 506c investments for accredited investors.

Most of their acquisitions are Class B complexes, with strong existing occupancy and income performance, with room for a variety of value add and performance enhancing improvements.

When you've built up your passive income and are owning your finances and time, it allows you to work on your purpose. You have a lot of value to offer when you do this and are working in your zone.

One of their current offerings has a targeted IRR of 15-16% with 75% bonus depreciation, which is passed through to investors on their K1s, a tax perk that can help them offset taxes on other investments.

Dr. Mishra applies his MBA knowledge, business acumen and local market experience to target sound acquisition opportunities, at the right prices, and by combining human intelligence with the data. For example, unlike some big funds and companies, which have failed by only looking at flawed data remotely, he'll drive each property first, with his wife and kids. They make sure it is a good neighborhood and property, in reality, not just on paper.

They also focus on areas with population growth, which supports apartment demand, and affordable rentals, which offer investors safety from volatility and economic wildcards.

Learn More

If you are working hard, but you just aren't getting as far ahead financially as you expected, or you just recognize the importance of diversifying and learning about other asset classes, this type of multifamily syndication may be for you.

It can certainly help with generating passive income and long-term wealth and financial planning.

Learn more about Dr. Mishra and how he is doing it at BluOceanCap.com.


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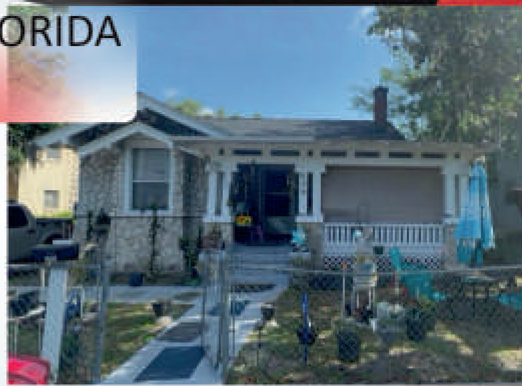
NORTH FLORIDA
$91,900



509 Woodbine St Jacksonville, Fl 32206

Beds: 3
Baths: 1
Sqft: 1,188
Pool: No
Waterfront: No
Year Built: 1942

PROPERTY DESCRIPTION:

Sold As Is. AC: 8 years, Roof: 5 years, Water heater: 5 years, Tenant occupied Rent: $695, Deposit: $600, tenants pay all utilities.

GEORGIA
$232,900

3543 Regalwoods Drive Doraville, Georgia 30340

Beds: 3
Baths: 2
Sqft: 1,431
Pool: No
Waterfront: No
ARV: $470,000
Year Built: 1920
Lot Size: 21780

PROPERTY DESCRIPTION:

The Property Is Vacant.
Access by LB (Call for code).

The home is the only one in the neighborhood with a pool and an ADU pool house that can be converted to a 2 bed 1 bath.

TEXAS
$199,900

19215 Zetak Lane Crosby, Texas 77532 Harris County

Beds: 3
Baths: 2.5
Sqft: 1,820
ARV: $200,000
Year Built: 1990

PROPERTY DESCRIPTION:

This home needs lots of love or moved off property to build your perfect home. The land has two wells one is working other can be re-tapped. Also comes with a conventional Septic which is currently working

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SUPERCHARGE Your Real Estate Investments with Self-Directed IRAs

By Alex Sylvia

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When most people hear the term *Individual Retirement Account*, or *IRA*, thoughts of mutual funds, bonds, and ticker symbols typically flood the imagination. Contrary to popular belief, those types of investments are not the only assets that can experience the tax benefits of an IRA.

Whether you have a Traditional IRA (investments grow tax-deferred) or a Roth IRA (investments grow entirely tax-free), both can be invested into a nearly unlimited variety of assets, including real estate.

Conventional IRA providers, such as Fidelity or Charles Schwab, certainly have their place in the Individual Retirement Account market. No one here is arguing that stocks, bonds, and mutual funds don't have their place in a retirement portfolio. To the inexperienced investor, having a portfolio managed by an advisor may be the risk-averse avenue they should take.

Frankly, we're not inexperienced investors. We are, oftentimes, experts in our field and [up until this point] we just didn't realize that our retirement funds could be invested in assets that we already know and with strategies we've already mastered.

To invest in real estate using an IRA, a Self-Directed IRA is needed. A NuView SDIRA is no different than an IRA offered by the Fidelitys and Charles Schwabs of the world (in terms of the rules governing them), but where the difference lies is in the custodian of the account. Those previously mentioned custodians have their own investments that they are trying to sell the investor to make commissions, but an SDIRA custodian lets their investors *choose* their own investments.

Whether it's fix-and-flips, rental properties, real estate options, or passively investing through secured promissory notes, each of these types of real estate investments can be supercharged with a NuView Self-Directed IRA. Imagine NOT having to pay capital gains tax on your investment returns. Imagine being able to RE-DEPLOY that capital towards your next investment opportunity. Imagine the power of compounding your gains WITHOUT having to pay Uncle Sam each year.

The year-over-year returns can very likely eclipse what you could expect with the same deal outside of a tax-advantaged IRA.

You might be thinking that a 1031 Exchange can get rid of capital gains tax as well, but frankly, that is incorrect.

Yes, a 1031 Exchange can *defer* capital gains tax and may put you in a position to only pay long-term capital gains tax rather than short-term, but what if I told you that there is a way to completely ELIMINATE capital gains tax altogether?

No 45-day rule, no 180-day rule, no "like-kind" provisions, and most importantly, no day of reckoning where you'll still have to cut a check to Uncle Sam, paying capital gains tax and ultimately suffocating your growth potential.

Keep in mind that the investor is now the IRA entity, not the person themselves. All deposits, closing costs, and expenses are paid *from* the Self-Directed IRA. Similarly, all revenue and appreciation flow *into* the Self-Directed IRA.

Whether it's fix-and-flips, rental properties, real estate options, or passively investing through secured promissory notes, each of these types of real estate investments can be supercharged with a NuView Self-Directed IRA.

Since money must flow to and from the NuView SDIRA, it is critical that the account be established *prior* to finding the investment property. To refrain from making any “prohibited transactions” — such as personally putting money down for a 100% IRA-owned property — it is required that any deposits put down on an investment property come from the SDIRA. Making a prohibited transaction typically causes a taxable event, penalty, and possible distribution of your entire IRA (see IRS Code 4975 for more details).

To avoid this mistake, establish your NuView SDIRA *before* you find your investment property, and at least have it funded with enough money for a deposit. Once the property is under contract, you can begin the *transfer* or *rollover* process to move the rest of the needed funds into your account.

While this strategy of buying investment properties in a retirement account does restrict you from taking personal payment from your investment growth, you could still consider making short-term investments personally, and putting your long-term investments in a tax-advantaged vehicle like a Self-Directed IRA.

Keep in mind, however, that if you make your real estate investments in a NuView Self-Directed *Roth* IRA, your investment earnings and any interest gained needs to remain in the account until the age of 59.5, but you can *always* personally withdraw your after-tax contributions at *any* time, tax and penalty free. Some circles liken the Roth IRA to a “savings account on steroids” because of this feature.

At the end of the day, if you or someone you know is unhappy with their stocks, bonds, or mutual funds, be aware that the capital can be redeployed towards a TANGIBLE cash-flowing asset.

But what can be accomplished with a $6,000 contribution limit per year ($7,000 if you’re over the age of 50)? The answer is: Quite a lot! If you’re a seasoned real estate investor with experience using leverage, real estate options, or buying debt-leveraged property, you may be able to accomplish a lot with those low contribution limits.

However, if you happen to be self-employed (which many real estate investors are), you qua lify for a handful of *employer plans* that have much higher contribution limits but are only available if you have self-employed earned income.

Some examples of employer plans would be a SEP IRA or Solo 401k (soloQRP), each with a maximum contribution limit of $58,000, or a SIMPLE IRA with a maximum contribution of $13,000.

If you are not self-employed and wouldn’t qualify for these plans, you also have tools at your disposal to get involved with SDIRA real estate investments.

One option would be partnering. This could be partnering with other retirement accounts you have or with a family member’s or friend’s IRA. Another option would be getting an IRA loan, also called a “non-recourse” loan. Either one of these options could provide you with the buying power you need to leave the stock market behind and invest in tangible cash-flowing assets.

Now, to the real estate investor or syndicator who’s just in the market for other people’s money to fund their personal real estate deals, IRAs are one of the largest buckets of money available to source capital from. Since it is well within the bounds of IRS rules and regulations, IRA funds can be *loaned* to other individuals (such as real estate investors) or entities (such as syndications).

On that note, if you are an investor who wants to get involved in real estate without doing the heavy lifting, lending your IRA funds to a real estate investor or syndication may be the route for you.

At the end of the day, if you or someone you know is unhappy with their stocks, bonds, or mutual funds, be aware that the capital can be redeployed towards a TANGIBLE cash-flowing asset.

Investing outside of the stock market can help you or others reach the pinnacle of true diversification, and what better way to do so than taking a skill set you already have and applying it in a tax-sheltered environment like a NuView SDIRA?

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Chuck McDowell,
Founder & CEO

Realty411

Q A

with *Marko Rubel*

By Lori Peebles

Photo by Pixabay from Pexels

1. Hello Marko, what motivated you to get into real estate?

In Croatia, I realized that my career as a champion boxer wasn't going to get me where I wanted to go. I immigrated to the United States and when I was getting comfortable in my career as a wireless design engineer, and feeling that I could live out the American dream, I was laid off — twice. I knew I needed to take a different direction and to focus on creating passive income. One night, I happened to catch a real estate investing infomercial, and I was really moved. I saw the potential for creating the passive income that I was after. So, I purchased their course and joined a local real estate club. At that point, I consistently applied my efforts until I started to find success. Especially at the beginning, I learned something from each deal and this kept me interested and motivated to continue. At this point, helping sellers, helping my students structure their own deals, and the thrill of a new project keeps me motivated to continue investing.

2. How did investing in real estate change your life?

Investing in real estate was my way of creating the passive income that would eventually allow me to live out some of my life goals. When I was just getting started, I didn't realize how much I could help others in the process. I think that when given the opportunity, most people want to help others. I got to do this by providing sellers an alternative to foreclosure or by offering them a quick closing out of a difficult situation. I also was able to offer people who may not have been able to make a conventional home purchase an avenue to buying a home. Investing in real estate allowed me to help others and create my passive income.

Overall, this has changed my life because I feel in control of my income, and I feel purpose from getting to help others. Like many people have found during the WFH (work from home) movement that came with COVID, I have enjoyed the flexibility of my work as an investor. Even before the pandemic, I often could work wherever I happened to be, which I believe has increased the quality of my life.

3. Tell us about your company and how you assist investors?

Once I had been investing for some time, I wanted to automate my acquisition and selling processes. I hired a few developers and together we created ProfitGrabber, which is my software. Initially, this was something that I created and used myself, but then I decided to sell it to other investors who might benefit from it. We still use and sell this product to this day, though it has continued to change over the years.

While making my own investments, I hired attorneys to create legal documents that would specifically fit my strategies. Similar to my automation software, my legal library has been tested by my own investment activity and eventually became another product that I offer to my students.

Now my company, Real Estate Money, offers automation software, legal documents, an educational REI course, and coaching. We also run some events each year. They used to all be in-person but now about half are virtual and half are in-person. Our coaching students have created a cool community where they will answer each other's questions during group meetings and in forums.

Image by 1343024 from Pixabay

4. Do you also invest internationally or just in the United States?

Only in the U.S.

5. Please share with our readers some words of wisdom.

If you go into Single-Family Residential real estate as an investor with the attitude of trying to help others, you will be more successful (and more fulfilled) than trying to go into it solely focused on personal acquisition.

6. Marko, what are some of your future goals with your company?

My goal is to help as many people as possible realize that they can invest in real estate, if they are willing to put in the work and apply consistent effort.

7. What's the best way for our readers to follow you? (Social media? Website, etc?)

@MarkoRubel on Facebook, Instagram, Twitter, YouTube
RealEstateMoney.com

MEET MARKO RUBEL

Marko Rubel is a seasoned real estate investor with more than two decades of real estate investing experience. He is a master of creative financing and his specialty is investing in single-family homes using his built-in funding techniques. Marko was selected by the National Real Estate Investors Association (NREIA) as an expert on pre-foreclosure investing.

Marko believes in success through the growth of others. His true passion is teaching and helping others reach their real estate investing goals. He has built his reputation by delivering time-tested, proven, and practical strategies that go deeper into real estate investing than the typical get-rich-quick hype that is overwhelmingly present in the real estate investing education world.

My goal is to help as many people as possible realize that they can invest in real estate if they are willing to put in the work and apply consistent effort.

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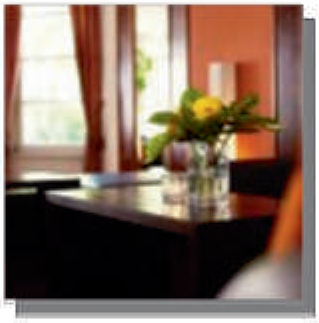

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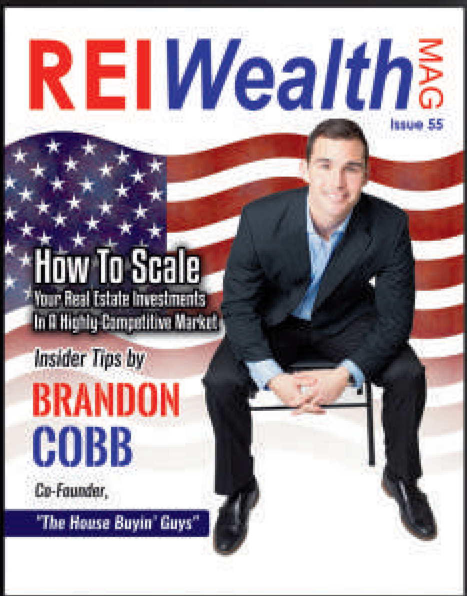

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Kris Miller is a Legacy Wealth Strategist. Her clients learn how to change their families' financial realities and create incomes they will never outlive. With over 6,000 clients in 25 years, no one has lost a single dime on her watch. She's an engaging speaker and has spoken extensively on personal finance, retirement & estate planning, living trusts and asset protection at live events and for radio, TV and digital media. Kris is a highly sought-after speaker & trainer for organizations and businesses including Citibank, Keller Williams Realty, the American Payroll Association and the U.S. Government Financial Officers Association. She's helped over 6,000 families avoid financial disaster by strategically planning for their futures. Kris is the author of the #1 bestseller "Readyfor PREtirement: 3 Secrets for Safe Money and a Fabulous Future." Ms. Miller is a Licensed Insurance Agent and a Legal Document Assistant among other professional designations.

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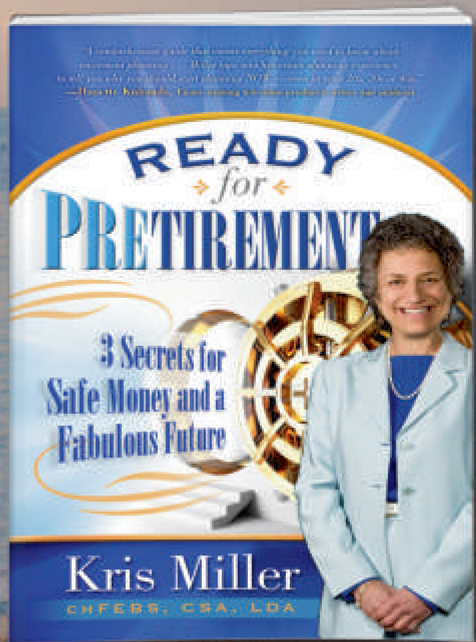

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1031(k)

1031·k
/ten'thərdē'wən'kā/

noun

1. a real estate tax loophole that allows for 1031 exchanges to bypass the rules for 'like-kind exchange' and allows for 1031 exchanges with higher-growth vehicles such as a real estate funds or REITs (as well as partnering with other funds) to grow cash value faster when exiting real estate assets into bigger assets.

   Similar: 1031 Fund

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$374,900

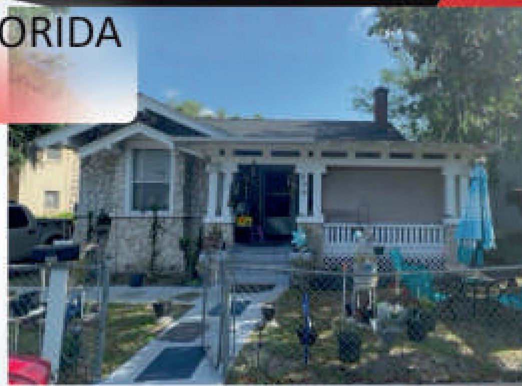
1003 Mcintosh Street West Palm Beach, Florida 33405

Beds: 3
Baths: 2
Sqft: 1,350
Pool: No
Waterfront: No
ARV: $420,000
Year Built: 1956
Lot Size: 5,201

PROPERTY DESCRIPTION:

This 3/2 Home is freshly painted, well-maintained, tiled throughout the home. Nice landscaping and fully fenced.

NORTH FLORIDA
$91,900



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Year Built: 1990

PROPERTY DESCRIPTION:

This home needs lots of love or moved off property to build your perfect home. The land has two wells one is working other can be re-tapped. Also comes with a conventional Septic which is currently working

Any Questions? Contact Us:

570-730-8126
stephanie@pepperdinehome.com

These properties purchased with cash or hard money only.

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