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Arizona Real Estate Investors Association

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We're Not Done Yet!

by Alan Langston, Executive Director

It's December, which means 2020 is almost behind us. I'm sure you are just like me and can't wait for 2020 to be over and are looking forward to 2021. But 2020 isn't over yet. As we do every year, we are going to have our December Monthly Meeting ONLINE. Since it's later in the month we are going to combine

the Phoenix, Tucson and Phoenix Real Estate Club meeting into one meeting on the 14th. We will have all the networking you have come to expect during PREC and Tucson. We will have all the Market Data just like always (including Tucson). Everyone has become very good at online

networking, so come prepared to participate.

I would like to personally thank every single one of our members, guests, and business associates for adapting to the changes we have implemented this year so that we can continue to provide you with timely market news, updates, networking and education. While we know all of us are itching to get back to normal, we also understand how important each and every one of you are, and your safety and health is of the utmost importance to us.

We've had to move our Conference and Expo, then cancel it. We've had to adapt to online meetings and education. On top of that, we have adjusted to online networking, too! Nevertheless, we have enjoyed every minute of the struggle to continue to provide you with the best information we can. Every phone call, every email, every question and even every

complaint. We are here for you, to continue to fulfill our mission to you.

So why not end the year with a little tradition? Our December meeting will wrap up this whirlwind of a year with market updates, outlooks and trends for Phoenix and Tucson, as well as networking and

Haves & Wants. So, remember, this meeting will be a combination of Phoenix, Tucson, and Phoenix Real Estate Club Meetings so everyone has time to enjoy the holidays this month. Mark your calendar so you don't miss it!

We don't know exactly what 2021 has in store for us, but we know we have the best group of people we could ask for to be there with us. Join us ONLINE this month on the 14th to learn, network, and discuss with other investors for the last AZREIA Monthly Meeting of 2020!

~ All Chapters ~

Monday, December 14 Virtual – 5:45 pm

- Market Update & Market News
- Rental Update
- Haves & Wants
- Power Networking





AZREIA Advantage: Legal Expert

2021 Projections



Zinman

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It is never easy to make projections for what the upcoming year will bring and this year is no different. In fact, this year it is even harder to make projections because there are so many moving parts. We have federal and state elections, we have expiring moratoriums and we have more of a spotlight on property owners than ever before. The only thing I can say for sure is that there will be a continued negative portrayal of landlords in the media and resulting tenant advocates pushing for change in this area of the law.

challenging declarations and only do so in extreme cases. The order is set to expire on December 31, 2020.

> It is unknown at this time whether the CDC order will expire or if it will be extended. We don't think the CDC will extend their own order, but we are of the opinion that some other moratorium may take its place. That could be done through the federal legislature or even by President-elect Biden after he is sworn in. There are simply too many moving parts to accurately know what will happen with the moratoriums.

What that means for investors and property owners is that they should plan for things to continue to change. Most importantly, this means that investors shouldn't rely on guaranteed rental payments when writing deals for occupied units nor assume that they can easily evict someone squatting in a property that they purchase. Also,

landlords should be willing to continue to accept partial payments and work with their residents. A landlord would be unwise to push forward aggressively with a resident, only to find that they have no means to recoup unpaid rent.

Finally, we think that if moratoriums are extended into next year and nonpaying residents are allowed to stay in properties and landlords are not given sufficient compensation, it will push smaller landlords out of the market. While moratoriums have been incredibly difficult for all property owners, it is unrealistic to think that an owner who relies on their rental for their retirement has the financial capability to survive another 9 months of not receiving rent. This pressure on the market may push small investors out and bring in new investors. You should start to strategize now what your move will look like.



We Represent Property Managers, Owners and Investors in All Real Estate Matters.

Disease Control September 4 Eviction Moratorium provides residents with protection from eviction if they signed a declaration attesting to five facts. While a declaration can be challenged in court if a landlord believes it to contain material inaccuracies, the burden is on the landlord to prove such lies. We are taking a conservative approach to

The Center for





AZREIA Advantage: Financing Professional

Is Staging Worth It?



David Neilson
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Neilson

Congrats! You are nearing the finish line with your project complete and the last task is the sale. Staging your house with temporary decorating can make the process more efficient and profitable. According to realtor.com, homes that are *staged sell 88% faster* and for 20% more than non-staged homes.

The goal of staging is to help buyers imagine themselves living in that space. An empty home can feel intimidating, institutional and even boring. Furnishings overcome those concerns and introduce little risk as the buyers will replace it with their own. As Max Maximilian de Melo of America One Luxury Real Estate shares, "Staging is a crucial tool to successfully sell houses at any price point. It helps tremendously overcoming a lack of vision and conveys the emotion of "feeling at home."

When in doubt, leave it out

Be careful not to overdo furnishing and accessorizing as clutter will make the space seem insufficient and small. As an extension of this concept, leave closets entirely empty so as to feel spacious.

Now of course there is going to be something wrong with your house, so why make buyers work hard to find it? Give them something to focus their dislike on that can be easily changed and agreed on. Paint a main wall in the entry or living room a bright color, like orange or purple, which will give buyers something very obvious to change and make the property 'their own' via a quick and cheap adjustment.

Curb Appeal

If you've spent the majority of your time and money working on the inside, take a few moments to consider the outside. Luckily, a little effort can go a long way.

Cut back trees and shrubbery which will make the house seem both cared for and easy to maintain, and let more natural light into the house as you show it.

Consider painting the front door a bold color that contrasts with the exterior and will make the house memorable (and

is easily changed). A new or updated mailbox is cheap and a bit of consideration will go a long way. There are a lot of great pre-made ones or get creative with ideas ranging from simply painting it to match the house, building a custom post or even building a custom mailbox to match the house specifically. In any case, make sure to check the specific regulations about height and size. For your final prep going into showing, power wash everything and clean the windows.

Virtual Staging

Pictures matter now more than ever. Multiple services can modify photos and fill a space virtually, saving time and money and may be just right for a quick turn.

Our Experience

We had a borrower with a high-end home that sat on the market for a few months. It was in a good location, priced right and had been done very nicely, but wasn't moving. We introduced a staging company who put appropriate furnishings in, including cars in the garage and driveway. After a single open house they had 3 full price offers.

Staging works.



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AZREIA Advantage: Title Expert What is the Dark Web?



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When I received an email that read, "Information about you may have been exposed on the dark web," I had so many questions. What does this mean? What do I do? How do I protect myself? I logged on to my identity theft protection service to find the answers to my questions.

The website clearly and concisely explained what they found and what I should do. It read:

What is this notification and why are you receiving this?

The exposed information is potentially associated with the website/service sharethis.com. In the past you may have signed up for sharethis.com or provided the information to a service that is in some way associated with sharethis.com.

It may be difficult for you to remember – or you simply may not know – other services are associated with sharethis.com. What is important to know is that information belonging to you appears as if it is being shared improperly on the dark web.

Exposed information from data breaches, hacking incidents or leaked information, can be bought and sold on the dark web as "lists." The buying and selling activity by identity thieves may occur months to years after it was actually exposed in a security incident.

Even though you may have stopped using sharethis.com, or perhaps deactivated the account, or maybe unsubscribed, the information could still be available in their systems.

Description

The site sharethis.com had been reported in February 2019 to possibly have suffered a data exposure that could include names, usernames, emails and passwords.

Exposed Information

Any personally identifiable information that has been taken during a breach, hacking incident or leaked information is referred to as exposed. This data may show up on the dark web where cybercriminals look to sell this information to make money. Exposed information does not yet necessarily mean that it has been used to hack into your account or to commit identity theft.

The following information has been exposed on the dark web; even though you have not provided this information to us, it may be associated with your identity. Note that stolen data on the dark web can often be outdated or unrelated to you.

Email

*h******@fnf.com

Additional Exposed Information Password, Full name

What can you do next?

Being proactive with best practices and next steps, such as the following, can help:

- Change the password associated with the affected website or any other site that uses that password.
- If you do not remember your password, perform a password reset on the site.

Review your credit report, watch for new credit inquiry alerts or suspicious activity, and consider freezing your credit file.

The good news, I have never used that website before. My personal information was not exposed, but this was a great reminder to change passwords and ensure the sites I do use are secure.

However, I still had so many other questions starting with, "What is the dark web?" I found out the world wide web has three different levels and the content is based on the access available and common purposes.

Public Web

Information you readily find on public search engines such as Google[™] or Microsoft^{*} Bing. Most internet users spend their time at this level shopping, searching for information, and sharing photos and videos on social media.

The Deep Web

The deep web is the next level. These sites are not indexed by search engines, meaning they will not show up in search results using Google or other publicly available search engines. Examples of deep web content includes:

- Internal company sites
- School intranets
- Online databases
- Member-only websites or pages which require a subscription or payment to access

These sites are found in the deep web level because the sites are only intended for member-access such as those behind paywalls or which require authentication. While the name may sound menacing, most deep web sites are legitimate and lawful, just hidden from or not indexed by any public browsers on purpose. Sometimes the deep web is referred to as a "bad" place only because it is being confused with the dark web.

The Dark Web

Below the deep web lies the dark web. The dark web is a hidden network of websites which are inaccessible through standard browsers or methods. Accessing it often requires special resources or browsers.

www.azreia.org

Those who do access the dark web do so with a high degree of anonymity since the browsers they use mask their true identities by hiding their IP address. This is contrary to what occurs on the public web.

Visitors of a website on the public web records or reveals the users IP addresses, then tracks online activity. On the dark web, masking software installed on the computer routes the connection through a randomized path to its destination, bouncing around a number of encrypted connections. Ultimately, the process masks both the location and identity of the person searching or accessing the dark web.

Since users and their locations are hidden, it is no surprise the dark web can be a haven for all kinds of illicit activity; including the tracking of stolen personal information captured through means such as data breaches or hacks. Reams of personal information is often posted on the dark web for sale to criminals up to no good.

On the dark web, people looking for this information can get access to records referred to as "fullz" because they include the full package for fraudsters to wreak havoc on someone's credit or worse. The "fullz" includes their full name, Social Security Number, birth date, account numbers and other sensitive data. These criminals can make a decent living by selling, buying and using other people's personal information.

How Can You Protect Yourself from the Dark Web?

People often are not worried about the dark web until something like a data breach happens and they are notified their information was stolen. There is no absolute way to keep your information off the dark web because hackers are always trying the latest scheme to get your information and sell it to those looking to pay for it. You can be vigilant about looking for red flags:

- Monitor your accounts and statements for any charges or changes you did not make
- Check your credit report regularly for new accounts or activity you did not authorize
- Use strong passwords
- Consider an online product to help you protect your identity and monitor your credit
- Know how to respond immediately to suspi-
- Do not reuse passwords across multiple sites
- Enable multi-factor authentication if websites offer that as an option

Fraudsters are always up to no good and we see it daily under our Title Company umbrella. By staying on top of potential issues, you can help minimize the impact if your personal information falls into the wrong hands.

Article provided by contributing author: Diana Hoffman, Corporate Escrow Administrator, FNTG

The AZREIA Advantage



AZREIA Advantage: Property Management Expert How to Rent Your Property in a Competitive Market



Bieling

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Maricopa County shows a stable rental economy despite the pandemic. At Atlas Real Estate, we've seen a 97.4% occupied AND collected rate among the 3,600 units that we manage. But keeping vacancy rates low is easier said than done. Whether you are a seasoned property manager or first-time investor these simple tips will help your property stand out against the competition.

Present your rental in its best light.

More than words and descriptions, photos take center stage. Do your photos capture the space from the best angles? Are they warm and inviting? Do they utilize consistent, natural lighting? Having the home staged is not essential to leasing your home. But photos that help potential renters envision living in the space will make it more desirable. If you cannot capture the home's appeal on your own, there are ways to

get high-quality photos that won't break the bank. Contact local photographers to see what they would charge for a few good photos. Fiverr.com is a website that helps freelance workers advertise their services and this is a great place to find people who specialize in real estate photography. Consider having it virtually staged, or adding a video walkthrough. Making your rental stand out with great photos will set it apart from the rest.

Price your rental based on comparative market analyses. Knowing what your home is worth to prospective renters and how it compares to other properties in the area is another key to avoiding vacancy. Comparables, commonly referred to as "comps", are used in real estate to find the fair market value of a home. To create a comp list search multiple rental listing sites to see pricing on similar homes or units. Look for properties similar in bed/bath counts, finishes, and size. Some websites will also advertise how much interest has been shown on a property. A large amount of listing days with minimal views is an indicator the property may be priced too high. Before you list your property for rent, do your research and make sure your rental is priced competitively for your area.

Pre-lease your home before it's vacant.

Protecting against vacancy should be your number one priority. A common mistake is waiting until the current resident has moved out to begin the leasing process. The earlier you list your property, the better the odds of having a lease signed prior to the current resident's move-out date. Many successful apartment communities list units up to 60-days in advance of a move-out date. Remember, a property that sits vacant for any period of time will impact your annual return on investment, ultimately costing you money. Strive to sign leases early with new lease start dates following the prior lease end date by only a few days. Give yourself a window of time to accomplish any repairs required between residents.

As an added bonus, when you pre-lease your home you have more time to screen and interview prospects instead of being rushed to make a last-minute, less-thoughtful decision.

These are just a few of the action items that professional property management companies employ every day to ensure low vacancy and happy clients. Best of luck!





AZREIA Advantage: Lending Expert How are Interest Rates Determined?



Andrew Augustyniak **Branch Manager** Loan Officer

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Why is the Housing Market Thriving in a Pandemic?

The deadliest pandemic in more than a century has failed to derail the housing market because of the lowest mortgage rates ever recorded coupled with a shift in how people use their homes.

Chief economist of the National Association of Realtors, Lawrence Yun posted that buyers are saturating the market now because of low interest rates and the secondary demand is coming from the work-at-home phenomenon that has people looking for bigger homes and caring less about commuting time. People now see their home not only as a place to live, but as a shelter during a national health crisis, Yun said. It's also an office and, for families with children, often a part-time school.

Mortgage rates began tumbling in mid-March after the Federal Reserve announced it would buy mortgage bonds and Treasuries to keep credit flowing amid the pandemic. The average U.S. rate for a 30-year fixed mortgage has been under 3% since late July, as measured weekly by Freddie Mac. When Fed Chairman Jerome Powell announced in March the Fed would purchase bonds, it was 3.65%.

Existing-home sales jumped 25% to a

seasonally adjusted annual pace of 5.86 million in July, NAR said in an Aug. 21 report. It was the highest sales level since 2006 and the biggest monthly increase on record. The prior record for a monthly gain was the 21% jump seen in June, according to NAR data. The supply of homes on the market was the lowest for any July since NAR started tracking the data about five decades ago according to National Association of Realtors.

NAR stated that even though the spring sales season was somewhat lackluster due to shelter-in-place orders they predict the tail end of 2020 to be rigorous as we have seen with record volume months through the summer.

Let me know if you have any questions or would like any estimates! Stay healthy!

ANDREW AUGUSTYNIAK Branch Manager/Loan Officer

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AZREIA Advantage: Self-Directed IRA Expert Avoid FOMO from Influencing Your IRA Investment Strategy



J.P. Dahdah

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Every single one of us can relate to the feelings created by FOMO, the fear of missing out. In our social lives, we can experience it any time we get invited to a party, vacation, special event, or concert and for some reason, we aren't able to be present for all the fun we believe others will having without us. Studies show that FOMO leads to extreme dissatisfaction and has a detrimental effect on our physical and mental health; mood swings, loneliness, feelings of inferiority, reduced self-esteem, and increased levels of negativity and even depression. FOMO is not just the sense that there might be better things we could be doing, but we feel that we are missing out on something fundamentally important that others are experiencing. Due to the significant psychological impact FOMO can have, it isn't hard to understand how it can easily invade our financial lives and influence our investment moves. Money is PersonalTM. Therefore, emotions can play a pivotal role in how inexperienced investors make decisions, which can lead to detrimental financial mistakes.

So how does FOMO begin to creep into our financial lives? A friend brags to you about all the money they're making in a particular investment and subtly shames you for not being in the deal. You read an article about a company that is having explosive growth and the shareholders are receiving triple-digit returns, but you don't own it. Your neighbor comes over for a

glass of wine and shares that she is actively trying to "buy low" given the decreasing prices in the volatile stock market. You go to lunch with a co-worker and they're overjoyed because they recently purchased their third rental property in an emerging neighborhood. They are receiving an above market-rental rate, yet, you don't own any investment properties yet or the ones you do own are underperforming.

As we find ourselves in these types of situations in our lives, we begin to perceive that others are winning at the financial game, they are having more fun and living better lives. These feelings can begin to create a deep sense of envy and harmfully impact our self-esteem. We begin to doubt our investment decisions which can increase our anxiety surrounding our ability to achieve our financial goals.

Naturally, this leads us to ask what steps we can take to avoid FOMO in our investing behavior. Here are 5 strategies to mitigate investment FOMO from damaging your mental and emotional wellbeing. Each of the following steps begins with your ability to first recognize that you are currently in an emotional state of investment FOMO. Selfawareness is a critical muscle to build to develop more self-control and the investment discipline necessary to succeed as an investor.

1) Realize You Might Not Actually Be Missing Out - This is accomplished by creating what is known as psychological distancing, which is the use of language to put mental space between you and whatever reactionary monetary temptation you are struggling with. Talk to yourself in the third person as another person would: "J.P., you've made smart investment decisions that are appropriate to your goals and their investment victory isn't connected to your situation.."

- 2) Consider If You're the Cause of Your Own FOMO - Create an alter ego. Imagine you are a different person, a more capable and experienced investor (i.e. Warren Buffett) and ask yourself "What would Warren do in the same situation?" Pick your investment superhero and model them!
- 3) Be Okay with Not Being Able to Do It All - Give yourself some grace and accept the reality that you don't have a crystal ball or the time and resources to be in every winning strategy. Take a walk down memory lane and recall a time in your past when you successfully kept your resolve and overcame previous financial challenges.
- 4) Ask Yourself If Your FOMO Is About **Something Bigger** - Consider whether this FOMO dredges up feelings of general unhappiness in your life and insecurities. If so, you may need to take the necessary time to figure out what the root cause is and evaluate how to change it.
- **5) Imagine Your Future Self** Visualize yourself in the future, the way you want to be so you can connect your actions to your future goals. Ask your future self for advice and then take it!

Investment FOMO might seem difficult to fight off, but with a little practice, we can all be better at avoiding it. By using the tips mentioned here, you can help yourself feel a bit calm, cool, and collected the next time you feel you are missing out on an investment victory.

For more information about Real Estate IRA investing, please visit www. VantageIRAs.com/AZREIA





Monthly Meetings

AZREIA Phoenix Meeting

Monday, December 14 Zoom 5:45 pm

AZREIA Tucson Meeting

Combined with Dec. 14 Meeting Zoom 5:45 pm

AZREIA Networking Meeting (PREC)

Combined with Dec. 14 Meeting Zoom 5:45 pm

We are continuing with AZREIA's tradition and combining our Monthly Meetings and Phoenix Real Estate Club together for an online meeting to wrap up the year. We will have market information for Phoenix and Tucson as well as plenty of networking for everyone who joins! Timely, market-driven information and education makes this meeting must see. Don't miss it!

Current Market Trends & Activity

Experts representing Market Data Analysis, Legal and the Rental Market provide the absolute latest information essential to your real estate investing business.

Market Update & Market News with Alan Langston

The latest Fix & Flip and rental data along with further analysis of our Seller's market. Plus, current events and news important to your investing.

Networking!

Even in a virtual environment, this is some of the best real estate networking anywhere! Haves & Wants continue. Structured networking activities in breakout rooms. Market Discussion. Member Deals. It all still happens!

AZ.R.E.I.A., Inc. (the "Association") does not: (1) render legal, tax, economic, or investment advice, (2) investigate its members, or (3) represent or warrant the quality of goods or services provided by its members, the honesty, integrity, reliability, motives and/or resources of its members or their officers, directors, managers, employees, agents, and/or contractors. Consult your legal counsel, accountant, and other advisors as to risks and legal, tax, economic, investment and other matters concerning real estate and other investments. Members will comply with the Code of Ethics of the Association.



AZREIA Calendar of Events

Check www.azreia.org for the current schedule.

DE	CEN	ARFR	MFFTI	NICS

AZREIA – Phoenix – Virtual Monday, December 14 AZREIA – Tucson – Virtual Combined with Dec. 14 Meeting AZREIA Networking Meeting (PREC) – Virtual

Combined with Dec. 14 Meeting

DECEMBER/JANUARY SUBGROUPS – Join like-minded investors, share ideas, network, and learn in small group settings.

- Prescott Meeting Virtual Tuesday, December 1
- Income Property Owners Virtual
 - Thursday, December 3
- Fix & Flip Virtual
 Wednesday, December 2
- Tucson New Investors Virtual Monday, December 7
- Burley TBD

 Tuesday, January 12

- Residential Assisted Living TBD Wednesday, January 13
- Beginning Investors TBD Thursday, January 21
- Notes TBD Thursday, January 21
- Fix and Flip TBD

 Wednesday, January 27

Launch Pad Planning Session

Saturday, December 5, 2020 & Saturday, January 30, 2021 | 9:00 am - 1:30 pm | Available In Person

The Launch Pad Group Session is for AZREIA Members and future members new to real estate investing who want to dramatically increase their probability of success and shorten the time to complete real estate investment deals to reach their financial objectives. Virtually all new investors start without a clearly defined path. Without a path your odds of success plummet. AZREIA is here to help you get started the correct way and help you design your personal pathway to achieving your goals and changing your life.

UPDATED INFORMATION & REGISTRATION ONLINE AT WWW.AZREIA.ORG

LEGALLY SPEAKING



- Q: I know it's a seller's market. I used a standard real estate contract to buy a home and at the last minute, the seller refused to close saying she has a better offer on the home. What can I do? I have heard of a lis pendens to stop the sale, but how does that work?
- A: Generally, on a standard sell of a home, there are very few reasons a seller can cancel the contract, unless the buyer fails to meet one of the conditions such as an appraisal or loan. Otherwise, unless the buyer demands repairs that the seller refuses to do, the seller can't simply cancel the contract. If the seller refuses to close, generally the buyer needs to serve

a 3-day notice to cure. If the seller still does not close, the buyer can file a lawsuit for specific performance – meaning that they are asking the court to make the seller complete the sale. Once that lawsuit has been filed, then the buyer can record a lis pendens, which lets the public know that the ownership is in dispute and that any buyer takes title subject to what happens in the lawsuit. It's important to remember that the lis pendens can't be filed unless there is a pending lawsuit over title, or the person that records it could be sanctioned by a court.

Mark B. Zinman, Attorney

Information contained in this article is for informational purposes only and should not be considered legal advice. You should always contact an attorney for legal advice and not rely on information published here.

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and understands it well. That is why they offer unique, intelligently designed insurance coverage for today's real estate investors. Because, as they say, "you've got bigger things to worry about."

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The difference is Arcana views itself not as a commodity but a committed business partner. They view relationships as a mutual journey versus an annual contractual arrangement. They understand that National REIA revolves around these three words, Promote, Protect and Educate.

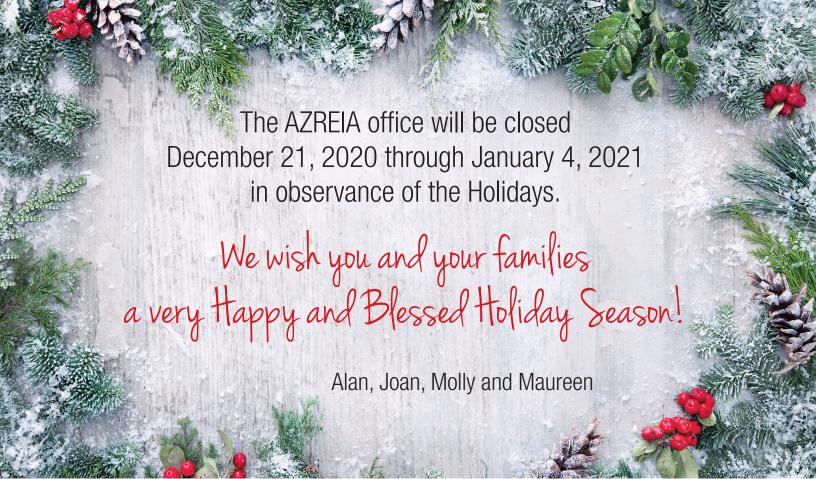
Arcana believes in PROMOTING their insurance clients through joint long-term planning and the investment of capital to enhance their client's position in their respective markets. Their customized insurance programs PROTECT your investment capital and real estate collateral. They strongly believe in EDUCATING their insureds through various media outlets and on-site presentations and discussions on the insurance topics of the day to make you better informed.

- Investor Program
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- Flood Insurance
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National REIA Supplement 2nd Quarter 2020





AZREIA Monthly Meetings at a Glance

December 14th Monthly Meeting

- Current Market Trends and Activity Experts representing Market Data Analysis, Legal, and the Rental Market provide the absolute latest information essential to your real estate investing business.
- Market Update & Market News with Alan Langston The latest Fix & Flip and rental data along with further analysis of our Seller's Market. Plus, current events and news important to your investing. This month's meeting will include data from both Phoenix and Tucson markets.
- Haves & Wants, Power Networking and Deal Sharing: Even in a virtual environment, this is some of the best real estate networking anywhere! Haves & Wants continue. Structured networking activities in breakout rooms. Market Discussion. Member Deals. It all still happens!

Membership in AZREIA has never been more valuable or more affordable!

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<u>Learn More About AZREIA Membership Benefits HERE!</u>

AZREIA Membership Build-Your-Own Membership	PLUS Membership Most Convenient for Highly Active Members	AZREIA Guest	
\$60 / YEAR Limited Time Promotional Offer Price. Originally \$100	\$239 / YEAR \$309 PLUS Family Option: Add one family member to your membership	\$0	
Monthly Events	Monthly Events	Monthly Events	
√ AZREIA Chapter Meeting (\$10/Meeting)	✓ AZREIA Chapter Meetings FREE	✓ AZREIA Chapter Meeting (\$20/Meeting)	
√ Phoenix Real Estate Clubs (\$10/Meeting)	✓ Phoenix Real Estate Club FREE	Club FREE √ Phoenix Real Estate Clubs (\$20/Meeting)	
√ Subgroup Meetings (\$5/Meeting)	✓ Subgroup Meetings FREE	✓ Subgroup Meetings (\$20/Meeting)	
The Home Depot Discounts	The Home Depot Discounts	The Home Depot Discounts	
✓ The Home Depot Rebate	✓ The Home Depot Rebate	X The Home Depot Rebate	
✓ The Home Depot Paint Discount	✓ The Home Depot Paint Discount	X The Home Depot Paint Discount	
√ The Home Depot Cabinet Discount	✓ The Home Depot Cabinet Discount	X The Home Depot Cabinet Discount	
√ The Home Depot Appliance Discount	✓ The Home Depot Appliance Discount	X The Home Depot Appliance Discount	
Education & Seminars	Education & Seminars	Education & Seminars	
✓ Significant Member Only Discounts	✓ Significant Member Only Discounts	✓ Guest Pricing	
✓ \$30 <u>Launch Pad</u>	✓ \$30 <u>Launch Pad</u>	✓ \$100 <u>Launch Pad</u>	
Additional Features	Additional Features	Additional Features	
✓ Discounts from <u>AZREIA Business</u> <u>Associates</u>	✓ Discounts from <u>AZREIA Business</u> <u>Associates</u>	X Discounts from AZREIA Business Associates	
√ Access to Market Updates & News Charts	✓ Access to Market Updates & News Charts	X Access to Market Updates & News Charts	
✓ AZREIA <u>Newsletter</u> & <u>Blog</u>	✓ AZREIA <u>Newsletter</u> & <u>Blog</u>	✓ AZREIA <u>Newsletter</u> & <u>Blog</u>	

Don't Forget to Use AZREIA's Premier Business Associates!











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YOUR LOGO HERE

Consider becoming a Business Associate with AZREIA today! Click here for more information

AZREIA has many Business Associates to provide your needed products and services in areas such as:

| Accounting & Taxes | Community Services | Flooring | Insurance | Janitors | Legal | Market Data | Movers |
| Notes | Property Managers | Self-Directed IRA | Tenant Screening | Title & Escrow | Virtual Assistants | Wholesalers |

Visit our **Business Associate Page** for complete list of providers!