

The AZREIA Advantage

Arizona Real Estate Investors Association Newsletter

"AZ Real as it Gets"

FEBRUARY 2021

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Arizona Real Estate Investors Association

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Title Fraud

by *Diana Hoffman*

Escrow Officer, Jane Doe received a new order for a sale. The sales price was \$185,000. She had worked with the buyer's real estate agent in the past, but not with the listing agent.

The listing agent seemed to be very familiar with the status of title. From the beginning he told her, "Oh don't worry about the corrective deed on the title commitment, I happen to know these people and I can get this notarized and bring you the originals back in."

This struck Jane as odd, she was not sure what the listing agent was referring to since she did not have the Commitment for Title Insurance yet.

Jane opened the order in her processing system and soon the Commitment was ready. It had three unnerving requirements:

1. Warranty Deed from John Smith & Anna Smith, his wife to Alan Tyler.
NOTE: The purpose of this deed is due to an incomplete legal description in the Quit Claim Deed recorded in Official Records.
2. Affidavit satisfactory to the Company from John Smith & Anna Smith must be furnished to the Company and recorded in the Public Records. The Affidavit must state that Affiants' marriage to each other has been continuous and uninterrupted from July 6, 2006, through the date of the execution and delivery of the instrument(s) establishing the estate or interest or mortgage to be insured herein.

NOTE: Search of the Public Records revealed

judgments that attach against one party in the marriage. If this affidavit cannot be produced, then the Company must be notified and reserves the right to make additional requirements.

3. Record in the Public Records a release or satisfaction of the Claim of Lien, in favor of Steal Your Equity, Inc., recorded in Official Records.

Phoenix
Monday, February 8 – Virtual 5:45pm

- Expert Operations Panel
- Market Update & Market News
- Rental Update

Tucson
Tuesday, February 9 - Virtual 5:45 pm

- Expert Operations Panel
- Market Update & Market News
- Haves & Wants

Prior to the deed in which the seller took title to the property, the last transfer of title occurred in 2006. The owners of the property for 14 years, suddenly transferred title via quit claim deed to a limited liability company. Less than 30 days later, that LLC transferred title to an individual who was the seller Jane was working with.

Neither transfer of title occurred with the benefit of title insurance and the deeds were not prepared by an attorney. As a result, a mistake occurred. The legal description used on each deed was incomplete, which is the reason for the first requirement listed on the commitment.

It is highly unusual and can be considered suspicious for individuals to sell their property via quit claim deed. This is a form of deed used to transfer any title, claim or interests in a piece of property from one person or entity to another person or entity.

A quit claim deed makes no assurance the person or entity transferring the property has valid claim to it nor does it provide any warranties or guarantees to purchasers of property, even if the sellers, themselves, caused the title defect which impairs the value or use of the property.

continued on page 3



Executive Director's Message

AZREIA Post-COVID

I have been starting to think about what AZREIA looks like post-COVID. We have all kinds of options and it is both exciting and very challenging to consider new ways of delivering all the important information and education AZREIA members expect.

COVID forced us to find alternative ways to deliver content. Most of them were good. It forced members to adapt and over time you got use to on-line meetings and education. While nothing can replace the in-person experience and outcome, there were other benefits on-line provided that in-person could not. Like ease of access to content, having recordings available for later viewing, providing remote members the ability to attend not only meetings, but subgroups as well, along with many other benefits too.

So, here are my initial thoughts and my hope is you will send me your thoughts on how you think AZREIA should move into the post-COVID future. The monthly AZREIA meeting is designed to deliver a variety of information and education each month. Even when in-person the networking was somewhat limited. The Tradeshow was a major component of the networking and it is almost impossible to deliver on-line even with the newer software options. Networking opportunities are much more beneficial in-person. You just cannot get the same outcomes on-line. Our subgroups are specifically designed to provide targeted networking and sharing opportunities. Here are some ideas:

- AZREIA Monthly Meeting – Have quarterly in-person meetings structured similar to what you are used to at the Celebrity Theatre. These meetings would offer multiple outcomes in information, education and “B2B” networking. The other two months of each quarter would be delivered on-line with much of the same type of content as the in-person meetings, but without the networking component. Could we offer on-line viewing of the in-person meetings each quarter? Yes, but we have struggled with the quality of on-line in larger venues.
- Phoenix Real Estate Club & Tucson Chapter Meetings – These meetings tend to have around 70 – 100 people

attend when in-person. On-line the attendance has been much lower. This is not surprising as these meetings are known for their exceptional structured networking which is best done in-person. Reverting to in-person after COVID seems appropriate.

- Add an On-line Haves & Wants Meeting – This would be AZREIA wide. We have noticed when we have done Haves & Wants in our Phoenix Real Estate Club and Tucson Chapter meetings, they have attracted people from both Phoenix and Tucson along with remote members. This meeting would only be Haves & Wants so it would be a shorter meeting. This would replace the on-line option for these two meetings.
- AZREIA Subgroups – The idea is our subgroups would be in-person only because of the benefits discussed above. However, since these meeting tend to attract between 10 and 50 people, we could possibly have a hybrid model to include the on-line options for members.
- AZREIA Education – This is an area where we could see the most change. On-line education has been around a very long time. Where there are difficulties tend to be when a hybrid model is attempted. Going forward, I think there will be a few different ways our classes are delivered. First, we plan to make our Core Skills Classes available 24/7 on video and possibly continue to offer them in-person on a less frequent basis. Our Strategy Classes will be in-person as they are a minimum of six hours and could go as long as two days. Drill Downs and Saturday Sessions with Guest Educators will probably be decided on an individual basis to consider the input from the educator.

Those are my thoughts as of this moment in time. I would love to hear yours. Please send your thoughts to MemberServices@AZREIA.org.

Thank you in advance and smarter investing.

Alan Langston,
Executive Director



The quit claim deed is more often used as an estate planning tool to transfer real estate between family members or into a trust; not to sell to a third-party buyer. Therefore, the title officer required a warranty deed from the previous owner in this transaction.

The second requirement listed on the commitment was due to a document found in the chain of title which indicated Anna Smith was married to a Ben Jones in 2010; not John Smith. Jane Doe and her colleagues tried multiple times to track down the Smith's with no luck. They all wondered if John passed away at some point and Ben was Anna's new husband.

Just one week before the scheduled closing Steal Your Equity, Inc. recorded the lien described in the third requirement. Jane learned the principal owner of the company was also the listing agent — who claimed to also own a construction company.

This was the last straw for the Escrow Officer who asked her title officer to perform additional searches which revealed other title insurance companies had refused to close and insure transactions with the same listing agent.

An underwriter reviewed the chain of title and discovered the signatures of Anna Smith on the quit claim deed recorded recently did not match other documents she signed in earlier years. As a matter of fact, she did not use her middle initial in any other documents she executed. Jane Doe resigned from the transaction immediately.

Preventing Title Fraud

There are a number of ways title companies take steps to prevent this kind of crime. They carefully review the documents found in the chain of title. They look for discrepancies in the spelling or signatures of a person's name. Documents are executed by notaries who have been previously vetted and specialize in real estate transactions.

Title insurers examine the chain of title and sometimes find

fraudulent activity. If a fraudulent document is identified, the title company works to clear it up before closing or declines to insure the property.

Settlement agents should be sure the address where the property tax statement is sent is up to date. If the title has been transferred the tax payer statement will be changed. It is best to inquire with the county property appraiser and county tax collector's websites to confirm the owner has not changed.

Unfortunately, not all transfers of title have to be insured by a title insurance company or handled by an attorney.

Homeowners can take steps to protect their ownership. One of the ways to do this is to sign up for credit monitoring. This service notifies its subscribers anytime a creditor makes a credit inquiry so consumers can confirm whether they recently applied for credit or not. This notification is key if a fraudster steals the homeowner's identity and then attempts to obtain a loan secured by the owner's property.

Purchase title insurance in order to insure against potential title defects in the event that a purchaser is a victim of fraud that affects title to the property.

In this story, the buyers were very grateful for all of Jane Doe's efforts and relieved they did not purchase a property from a seller who may not legally own the property. For a homeowner, burglars are not the only crooks they should be concerned about, but by following these tips, homeowners can protect themselves from being a victim of title fraud.

Article provided by contributing author:

Diana Hoffman,

Corporate Escrow Administrator

FNTG/National Escrow Administration



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Who We Are

Unbridled Wealth takes an uncommon approach to financial wellness. We are private banking system experts who teach people about the flow of their money. Real estate investment plays a central role in our business model and the Infinite Banking Concept (IBC) unlocked our ability to quickly expand. As practitioners of this strategy, teaching others how to become the bank in their real estate deals was a natural next step. And that's why we're here at AZREIA.

What is the Infinite Banking Concept (IBC)?

This strategy, while often not discussed in the financial mainstream, is a documented staple of Fortune 500 companies, banks, and is currently utilized by the wealthiest in our country. This concept was integral for Walt Disney and Ray Kroc in launching their companies. The Rockefellers have used it to retain and grow wealth for generations. Bank of America currently possess over \$20

Billion in this asset class. What asset am I talking about? Dividend-paying, whole life insurance.

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full amount of your money in the cash value continues growing. So your one dollar is at work in multiple places at the same time, earning multiple rates of return.

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This isn't a replacement strategy for what you're already doing. It's a way to reroute your cash flows through your policy and enhance your current investments. Capital stored in whole life cash value is safely growing, liquid, and under your control. It allows you access to your money without restrictions, penalties or taxes. We've experienced the benefits of this in the Unbridled family of companies. For example, we were able to place a winning bid at an auction on a historic hotel and secure funding through a policy loan in 2 days. This "AND" asset unlocks the ability to use your wealth today without forfeiting the growth on your savings into the future.

As a new AZREIA business associate we are offering free financial consultations and strategizing sessions to educate members on this strategy. We want to create customized plans that enhance your cash flow and investment portfolio. We're excited to strategize with you!



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J.P. Dahdah
Chief Executive Officer

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Interest rates are still at historical lows. The U.S. government is printing a lot of money and purchasing bonds at an alarming rate in an effort to stimulate the economy. We all can debate whether or not these strategies will work or if they are just putting us in greater risk of worse things to come. John F. Kennedy once said "Ask not what your country can do for you, but what you can do for your country." My spin on this is "what can my IRA do for my country?" Yes, I know it is not our personal financial responsibility to improve the State of Arizona's economy but the truth is that your investment activity does have a direct impact on the overall health of the economy. The economy and companies grow when we consume goods, not when we save money. It's an interesting catch 22 for the government that can at times lead them to send mixed messages. On one end they want us to save money, be fiscally responsible and make more informed financial decisions, but on the other, they need us to spend freely and fuel the economic engine. Due to Covid, the current pandemic guidelines and environment have only made it harder for Americans to spend and invest their money freely. Well, my suggested and controllable response is to fuel the economic engine by investing in private companies that are poised for growth, rather than by spending your

way out of the problem. As companies obtain the needed capital to invest in better technology, digital service experiences, training, equipment and people, it improves the local economy, decreases unemployment rates and leads to a sequence of positive factors that strengthen economic statistics on a comprehensive basis. I am sure you are aware of at least one private local company that you believe has a bright future. It could be time to inquire about their capital needs and explore whether an investment from your Vantage Self-Directed IRA could provide a win-win situation for both parties.

AZREIA members have the ability to meet fellow members and companies that are seeking capital to grow their business. Providing private lending notes to a fix and flipper, for example, could enable that company to increase their volume of properties, hire more contractors, purchase more materials at Home Depot, etc. Additionally, as a real estate investor living in a red hot "seller market" with limited inventory, perhaps you can identify a profitable investment niche that fulfills a major need in the market that demands investor support. There is always money to be made during times like these, so be sure to not overlook or misunderstand the critical role your IRA savings can play in funding those timely opportunities. There is a positive trickle effect to your IRA investing! It could be time to inquire about their capital needs and explore whether an investment from your Vantage Self-Directed IRA could provide a win-win situation for both parties.

To learn more about Real Estate IRAs, please visit www.VantageIRAs.com/AZREIA

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Where Will Home Be?



David Neilson
Boomerang Capital Partners

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by
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This pandemic has been terrible, fantastic, excruciating, liberating, difficult, and the list goes on. Everyone has been affected by the pandemic in different ways. My heartfelt prayers go out for all of those that have been affected by difficult losses, let us all press forward in hope!

With the ever-changing environment we continue to see others around us adapt. Our initial response to the pandemic was to make short term changes whether it be; purchasing a desk to work from home, getting into mountain biking to get outside more, or camping instead of traveling overseas to find retreat.

But as time continues to pass and the future is hopeful but uncertain, we are beginning to see long-term decisions made that will change our environment. Homeschooling “Pods” are being created

to provide more consistent education for children and some are purchasing toys such as ATV’s or Campers to enjoy the weekends with. But most important for this article are the long-term decisions affecting real estate.

With the ability to work from home, employees first started out with retrofitting their current home to be more conducive to work. With the pandemic not letting up, employees are now realizing they can work anywhere, and therefore are deciding where they want to live. So where are they going?

Well first and foremost, they are leaving the big cities. We have seen populations decrease in big cities like New York, San Francisco, San Diego, and others over the past few years (paraphrasing WSJ article ²). The good news for real estate values elsewhere is that they are leaving high income areas, with expensive homes and going somewhere that they can comfortably pay top market prices. These individuals are increasing home values in many of the smaller metropolitans.

Where else are they going? A WSJ article back in October of 2020 came out stating “people fleeing big cities amid

the pandemic are swarming mountain towns in search of more space and the great outdoors.”¹ Has anyone else seen that the market in our resort areas such as Sedona, Flagstaff, and others have been exploding? Imagine using the time you used to spend on the I-10 freeway to do what you really love in the place you would really love to do it.

Our office has seen an increased demand in Phoenix from flippers wanting to buy mountain properties and restore them. These mountain properties come with different hurdles than the typical city properties. Where does the water come from, what is being used for a sewer system, can the property handle the elements, and many more. Although there are great opportunities, we must realize that with the reward must come the risk. Good luck and stay safe!

1. <https://www.wsj.com/articles/home-sales-surge-in-resort-towns-covid-11601556684>
2. <https://www.wsj.com/articles/when-workers-can-live-anywhere-many-ask-why-do-i-live-here-11592386201>



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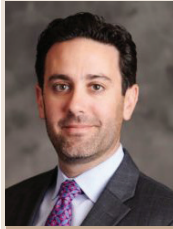


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New Year, New President – Same Moratorium



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by
**Mark
Zinman**

On January 20, 2021, President Biden was sworn into office. The very same day, he signed 15 executive orders, addressing such varying topics as the border wall and LGBTQ issues in employment. Most importantly for investors, he signed a two-month extension of the Center for Disease Control Eviction Moratorium (“Moratorium” or “CDC Order.”). While this was one of the very first orders under the Biden administration, we do not expect this to be the last moratorium this year. Unfortunately, this last year has shown that moratoriums may be the new norm for a while.

On September 4, 2020, the CDC first issued its order. Based upon the president’s executive order the CDC Order has now been extended until March 31, 2021. It prevents a landlord from evicting a tenant for non-payment of rent after the resident signs a declaration saying that they meet 5 qualifications set forth by the CDC. The resident does not have to prove they qualify, they merely have to sign the declaration. In Arizona, as of the writing of this article there is currently a split amongst the court on what happens when a tenant signs the

declaration and an owner files an eviction. Some courts grant judgment but delay the writ indefinitely. Other courts refuse to even hear the case and merely continue it. We believe that the latter option is unconstitutional and deprives owners of access to the courts. We are hoping that this issue/split will be resolved shortly.

Beyond the foregoing, if a landlord then wants to proceed through an eviction and have the resident removed via a writ, the landlord can challenge the CDC declaration and have a hearing to prove why they believe the resident lied on the declaration. The landlord would have the burden to prove what element in the declaration, does not apply to this specific resident. Unlike many other lawsuits, when the burden is on the person seeking the protection under the law, here it is the owner’s burden to show that the resident is lying on the declaration.

Based upon our experience, the main elements an owner can challenge are as follows: (1) the tenant has used best

efforts to obtain all available government assistance for rent or housing; and (2) the tenant is using best efforts to make timely partial payment to the best of their ability, taking in to account their nondiscretionary expenses. These motions should not be filed liberally and we are taking a conservative approach to ensure that the CDC order is not violated. There are significant financial penalties as well as potential jail time if someone violates the CDC Order.

Please note that we do not believe this will be the end of the CDC Order. President Biden announced his proposed plan (entitled “American Rescue Plan”) which included an extension of the moratorium until the end of September, 2021. However, that plan needs congressional approval. Therefore, he signed an Executive Order extending the eviction moratorium until March 31, 2021. It is expected that the legislature will look at a longer extension.



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Frequently Used Loan Terms

Adjustable-rate mortgage (ARM)- A mortgage with an interest rate and payments that adjust at scheduled dates based on a pre-selected index.

Annual percentage rate (APR)-

The cost to borrow money expressed as a yearly percentage. It includes the interest rate plus other charges or fees.

Appraisal- A report that states an estimate or an opinion of the property value as determined by a qualified independent third-party known as an appraiser. The term also refers to the process for obtaining the estimated value of the property.

Closing costs- Money paid by or for the borrower at the closing of a home loan. Examples include an origination charge, discount points, and fees for required third-party services, taxes, and government recording fees.

Closing Disclosure- A document provided to customers at least 3 business days before closing that shows the actual terms and costs of the loan. These costs may include hazard and/or mortgage insurance premiums and escrow deposits for property taxes.

Conventional mortgage- A home loan that isn't guaranteed or insured by the federal government.

Credit score- A three-digit number that indicates your creditworthiness that is based on information provided by your creditors and lenders.

Debt-to-income ratio (DTI)- Reflects your monthly debt and debt-related costs as a percentage of your monthly gross income.

Federal Housing Administration (FHA)- The federal agency under the Department of Housing and Urban Development (HUD) that insures certain residential mortgages.

Fixed interest rate- An interest rate that does not change throughout the life of the loan.

Homeowners insurance- An insurance policy that protects the property against losses, combining liability coverage and hazard insurance.

Loan Estimate- A document delivered or mailed to customers by the lender within 3 business days of mortgage application. The Loan Estimate provides an estimate of closing costs and fees as well as the loan terms.

Loan-to-value (LTV) ratio- The current loan amount compared to the value of the property, expressed as a percentage. For example, a loan amount of \$150,000 for a home valued at \$200,000 would have an LTV ratio of 75%.

Mortgage insurance premium (MIP)- Mortgage insurance protects the lender or others if the borrower doesn't make the required payments. If a home loan has mortgage insurance it may be collected as part of the monthly payment.

Purchase contract- An agreement between a buyer and seller of real property that states the price and terms of the sale. Also known as a "sales contract."

Private mortgage insurance (PMI)- Insurance written by a private company protecting the mortgage lender against loss resulting from a mortgage default.

Rate lock- An agreement between the borrower and lender that holds the interest rate range, points, and term of the loan for a specific time period.

Underwriting- Analysis of risk and setting of appropriate rate and terms for a mortgage on a specific property for specific borrowers.

Feel free to call at any time with questions.



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Call for full program details and to check rates and eligibility. All loans are subject to underwriting by a Peoples Mortgage Underwriter. Rates and programs are subject to change at any time without notice. 5/5/2020

Monthly Meetings

AZREIA Phoenix Meeting

Monday, February 8

Zoom 5:45 pm

AZREIA Tucson Meeting

Tuesday, February 9

Zoom 5:45 pm

Phoenix Real Estate Club

Tuesday, February 23

Zoom 5:45 pm

We are continuing our Phoenix, Tucson, and Phoenix Real Estate Club meetings online this month. We have a lineup of panelists joining us this month to provide us with a lengthy discussion regarding all things real estate investing in today's market. Timely, market-driven information and education makes this meeting must see. Don't miss it!

Phoenix – 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.

Phoenix & Tucson Main Meetings Getting Focused – 2021 Operating Necessities Panel Discussion

Real Estate Investing is a business. Yes, a very good one and one that allows you to control your life. But, you can't ignore the bones of your business. Our experts will ensure you are thinking about the right things at the right time. Starting out the new year is a great time to get focused on being sure you are operating effectively and efficiently.

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.

Tucson Monthly Meeting Expert Operations Panel Discussion

See above. Plus, all the great networking sessions including Haves & Wants and the Tucson Market Update.

Phoenix Real Estate Club

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.

AZREIA – Phoenix – Virtual <i>Monday, February 8</i>	AZREIA – Tucson – Virtual <i>Tuesday, February 9</i>	Phoenix Real Estate Club – Virtual <i>Tuesday, February 23</i>
FEBRUARY SUBGROUPS – Join like-minded investors, share ideas, network, and learn in small group settings.		
<ul style="list-style-type: none"> • Tucson New Investors – Online & In-Person <i>Monday, February 1</i> • AZREIA Prescott – Online <i>Tuesday, February 2</i> • Income property Owners – Online <i>Thursday, February 4</i> 	<ul style="list-style-type: none"> • Burley – Online <i>Tuesday, February 9</i> • Residential Assisted Living - Online <i>Wednesday, February 10</i> • Beginning Investors – Online <i>Thursday, February 18</i> 	<ul style="list-style-type: none"> • Notes – Online <i>Thursday, February 18</i> • Fix & Flip - Online <i>Wednesday, February 24</i>
<p align="center">Launch Pad Group Session <i>Saturday, February 6, 2021 9:00 am – 1:30 pm Available Online</i></p> <p>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. You believe real estate investment can solve a problem in your life. We believe so too... but will you do it? Launch Pad is designed to take months off your development cycle and get you focused where you need to be focused! 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.</p>		
UPDATED INFORMATION & REGISTRATION ONLINE AT WWW.AZREIA.ORG		

LEGALLY SPEAKING



Q: Do any of the new rules and laws relating to evictions, affect my ability to sell my home with a resident in it?

A: No, the eviction moratoriums that have been enacted have no legal bearing on the potential sale of the property. However, it has a practical bearing on the issue. The buyer will take title subject to whatever rights the tenant does have. Therefore, if you have a

tenant that is not paying the rent, the new owner may get stuck in a situation where they can't evict the resident. Also, even when the lease expires, under Arizona rules, if the tenant is delinquent, the CDC order applies and the resident may get to stay. This means that investors may lowball potential offers, because of the headache that occupied residences can have.

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.



AZREIA Monthly Meetings at a Glance

February 8th Phoenix 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.
- **Phoenix Main Meeting: *Getting Focused - 2021 Operating Necessities Panel Discussion*** Real Estate Investing is a business. Yes, a very good one and one that allows you to control your life. But, you can't ignore the bones of your business. Our experts will ensure you are thinking about the right things at the right time. Starting out the new year is a great time to get focused on being sure you are operating effectively and efficiently.
- **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.

February 9th Tucson Meeting

- **Tucson Main Meeting: *Getting Focused - 2021 Operating Necessities Panel Discussion*** Real Estate Investing is a business. Yes, a very good one and one that allows you to control your life. But, you can't ignore the bones of your business. Our experts will ensure you are thinking about the right things at the right time. Starting out the new year is a great time to get focused on being sure you are operating effectively and efficiently.
- **Tucson Market Update:** The latest sales volume, pricing, supply and demand numbers.
- **Haves & Wants, Power Networking and Deal Sharing:** Come prepared to listen, learn and share.

February 23rd Phoenix Real Estate Club

- 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!