

# THE AZREIA ADVANTAGE

ARIZONA REAL ESTATE INVESTORS ASSOCIATION NEWSLETTER

“AZ Real as it Gets”

MARCH 2023

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## Why 2023 Will Be the Year of the Small Real Estate Investor

by John Burley

As we begin 2023, as a fellow Real Estate Investor, I am extremely excited. Here is why: Rising interest rates, prices dropping, increasing inventory, properties on the market longer, Wall St. and I-Buyers on the sidelines (just taking a breath really), money supply drying up for wholesalers, investors with flawed models dropping out and quitting like crazy, and FEAR throughout the market, FEAR.

So, you may ask, why is this all good? Because these are the exact market conditions where the Great Investors make their money and more importantly, keep it! Most people like to do what everyone else is doing. Especially in RE Investing. Just a year ago, how many people were flipping and wholesaling? How many people were clamoring to do hard money loans? How many people were lining up and overbidding for the privilege of paying more than ever before for properties? That's right, lots and lots!

Now, it has all changed, people are afraid of what the market and interest rates, and the economy will do. So, many are paralyzed and stuck in fear. Yet now, is when high-end professional investors are moving in. I have been doing this since the late 1970s. I have been through five full cycles of the markets moving up and down – even invested with interest rates of 18%. There is very little I have not seen or done while completing thousands of real estate transactions. And if there is one thing I have absolutely learned and integrated into my real estate investors soul, it is this: **Contrarian**

Investing is the way to go!!

Right now, we are at the precipice of one of the great real estate investment opportunities of your lifetime. The only question is what will you do with it? The great investors of history. The ones who actually make money in not just up markets, not just flat markets, but also down markets all have one thing in common. For years, and then decades (I am over 40 years in the game now), is that they look at it from a contrarian point of view. When RE is in favor they are scaling down, paying off bad debt, and building up a war chest, you know as all real businesses that succeed for the long term do.

When RE is out of favor, they are jumping in with both feet. But they are not doing what

everyone else is doing, nor are they running the traditional RE Education Models. No, they run it like a business. And for that, they understand that by far (not even close) the most important thing in real estate is not real estate. It has never been, nor will it ever be. The most important thing in real estate investing is MONEY. With money and the ability to borrow, real estate is very easy. Without money and the ability to borrow, real estate is very hard. Yet, almost every RE Education Program avoids the truth and spends all kinds of time trying to figure out how to do RE without money, even though everyone knows it takes money.

We cut right through the noise. Rather than do what everyone else is doing, we address the big truth of real estate investing head-on. We work on raising money, lots of money, first. We show you exactly how

**Phoenix Monthly Meeting**  
Monday, March 13 - 5:15 pm

- Market Update and Outlook with Tina Tamboer
- Secrets of Raising Private Money with John Burley
- Investor Social & Giveaways

**Tucson Monthly Meeting**  
Tuesday, March 14 - 5:45 pm

- Market Update & Market News
- Secrets of Raising Private Money with John Burley
- Haves and Wants

## Think and Grow Rich

I have a message to share with you that could change your life forever. It's a book called "Think and Grow Rich" by Napoleon Hill.

Now I know what you're thinking: "Not another self-help book." But let me tell you, this book is different. It's not a quick fix or a fad. It's a timeless classic that has helped millions of people around the world achieve success beyond their wildest dreams.

In "Think and Grow Rich," Hill shares the principles of success that he learned from studying the world's most successful people, including Henry Ford, Thomas Edison, and Andrew Carnegie. He distills their wisdom into a simple, step-by-step process that anyone can follow to achieve their goals and fulfill their dreams.

But don't take my word for it. Listen to what some of the world's most successful people have to say about "Think and Grow Rich."

Warren Buffett, one of the wealthiest people in the world, has said that he read the book at age 19 and it changed his life. Oprah Winfrey, one of the most influential women in the world, said that "Think and Grow Rich" is one of her favorite books. And Daymond John, the founder of FUBU and host of Shark Tank, said that this self-empowering book "gave me the blueprint to put together the pieces that I already had."

So why am I telling you all of this? Because I believe that "Think and Grow Rich" can help you too. When I first moved to Phoenix, I didn't know anyone. I went to a seminar selling a push-button business program for \$17,000. The salesman said, "If you're not going to buy our program at least read 'Think and Grow Rich.'" That's what I did, and my life changed forever.

The book shared principles that put me outside of my comfort zone. At the time, I was in the local music business and within four months of applying principles in the book, I was working with four major record labels between Los Angeles and New York City. Whether you want to be a real estate investor, climb the corporate ladder, or become the best version of yourself, this book can help you get there.

But it's not enough to just read "Think and Grow Rich." You must apply the principles and take action. As Hill, himself said, "Action is the real measure of intelligence." If needed, start small, but most importantly start now.

Smarter Investing,  
Michael Del Prete  
AZREIA Executive Director



## LEGALLY SPEAKING

**Q:** I am a realtor and manage properties for single-family homeowners. I handle all aspects of management, including running the application, getting the leases completed, and collecting the rent. If a property sells, and a new owner takes over, do I have to give him these documents including the application?

**A:** Your duties are controlled by your property management agreement and the law. The first thing to remember is that you are in the privity of contract with the current owner, not the new owner. If anything, your job is to return documents to your client, and they may have an obligation to

return them to the new owner. Ideally, this should be handled before closing, to avoid issues and complications. ARS 32-2173 provides: "Immediately on termination of a property management agreement, the property management firm shall provide the owner with: 1. All originals or other copies of all rental agreements or related documents in the property management firm's possession for current and previous tenants. These documents shall include any applications, property inventories, leases, pet permits, default notices, lease amendments, or addenda in the property management firm's possession." Therefore, if there is a pending sale, which would terminate your management, you do have to return documents to the owner upon request.

– Mark B. Zinman, Attorney, Zona Law Group, P.C.

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.



## Federal Action: Two New Memorandums on National Matters



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by  
**Mark  
Zinman**

Prior to the pandemic, the federal government rarely, if ever, delved into landlord-tenant matters. A pandemic, a few different eviction moratoria, and a housing shortage with increasing rents have changed that scenario. Now, landlord-tenant matters are being discussed on a national level, and action by the federal government is being contemplated. This will be a contested issue because, historically, landlord-tenant matters have been a state's rights issue. To further complicate this, we also have situations where the executive branch is taking action, and therefore it's also an issue of the separation of powers.

It's only March, and already this year, we have seen two important publications/memorandums on a national level. First, the White House published a blueprint for potential renter protections they would like to see and the activity they would like to see federal agencies take based on existing federal law. Second, Freddie Mac (technically a private company, though handling government loans) published information about tenant protections in the states.

The White House published a memorandum entitled "Blueprint for a Renter's Bill of Rights" ("Blueprint"). While the Blueprint does not create any new law, it does set forth certain actions that federal agencies intend to take regarding landlord-tenant matters. This Blueprint makes it clear that all federal agencies will take

an aggressive approach to enforce any and all laws which may protect residents. They will also look for new ways to protect residents.

Also, the Blueprint contains ideas that the White House would like to see implemented, even though the White House doesn't itself have the authority to create as a law. For example, in the Blueprint, it becomes clear that the White House would want to make Source of Income a protected class under the federal Fair Housing Act. While the White House can't actually make it a protected class, as that requires legislative action, the White House can promote the idea. Further, the White House appears to be pushing federal agencies to enforce such policies over landlords where they have the authority to do so.

Similarly, it seems that the White House would support a federal law on rent control. While it doesn't have the power to make this law, it can promote the idea. The Blueprint is broken into 5 categories: Safe, Quality, Accessible, and Affordable Housing; Clear and Fair Leases; Education, Enforcement, and Enhancement of Renter Rights; The Right to Organize; and Eviction

Prevention, Diversion, and Relief.

Second, in February, Freddie Mac published "A National Survey of Tenant Protections Under State Landlord Tenant Acts." Freddie Mac analyzed and cataloged the various rights that tenants have in the states and created a spreadsheet of such matters. While at first glance, a reader may think this is just a compilation of data, and nothing more, this may be a bit naive. The topics that Freddie Mac analyzed are telling of what the executive branch wants the states to focus on and what issues they would like to see changed. For example, they analyzed these topics: tenant screening; rent, lay payments, and security deposits; habitability and retaliation; pre-eviction protections including notice; eviction fees right to counsel, and eviction diversion programs. We believe that further federal action regarding these areas is coming, whether from federal agencies investigating property owners to the White House seeking the legislature to pass new laws. Keep your head on a swivel as things are changing fast and we are in for a ride.



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## Liability Insurance: How Much is Enough?



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by  
Clark  
Sanchez

The liability limits on the owner's/ landlord's insurance policy are perhaps the most important part of the overall insurance package. This is where you do not want to just 'check a box' and say, "Liability Insurance. Yes, I've got that!" This is where everyone needs to look at the policy limits and decide if that is enough protection, or perhaps this is where you ask your insurance agent how much it would cost to purchase stronger protection limits.

For instance, suppose you currently have liability limits of \$300,000 on your rental property (that's relatively low for a rental). And suppose you could more than triple that amount to \$1 million for about \$2.00 a month? Most owners or property managers would vote in favor of the \$1 million. But wait, there's more! What if you found out that you could increase the protection level to \$2 million for a very small additional amount? There are thousands of Arizona investors who have \$2 million of lawsuit protection on every one of their rental houses.

It is important to note that we're talking about the base liability limits on the rental property insurance policy itself, not the total with help from an umbrella policy. Somehow, umbrella

policies have the reputation for being an inexpensive cure-all for almost every malady. Nothing could be further from the truth. Umbrellas have crept up in cost, and everything they extend, adds to the cost of the policy. And, many insurance companies will only extend coverage from a "personal umbrella" to a maximum of 4 rental units. Plus, many companies have limitations on extending an umbrella in your personal name, to include properties held in an LLC. Of course, no one can say that even \$2 million (or any specific amount for that matter) is enough protection, but \$2 million is certainly better than \$1 million. Also, note that umbrella coverage does not extend to your property manager, so if your management contract specifies a specific liability limit, that is without an umbrella.

Some people look at their insurance policies, check the liability limit, and see a large number. But many times, they are

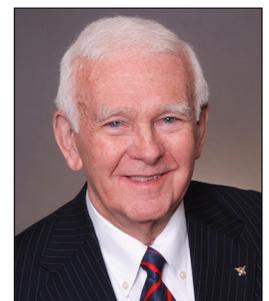
looking at the "aggregate limit." However, that is not what we have been talking about. The 'aggregate limit' is the maximum number of dollars your insurance company will pay for all liability claims during a policy year. It is not the maximum amount they will pay for a single, specific claim. This entire article is about the "per occurrence" limit or the maximum number of dollars your insurance company will pay for one claim.

Does it sound like you may have heard some of this before? I discussed liability in a similar article previously, but this topic continues to be the most important.

Clark Sanchez is a 42+ year Arizona insurance agent who provides landlord policies for investor-owners of rental property. He can be reached at (602) 803-2179.



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## Settlement: Get Rid of the Emotion



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by  
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I get asked regularly, "Mick, is my position strong enough that I would win in court?" I would venture to say that more than 99% of business disputes are resolved short of judgment. While it's helpful to know how strong your position is, it should not be the sole factor in deciding whether you take a dispute to trial or not. Rather, it should be a factor that helps you determine what a reasonable settlement should look like, and which knowledge you can then use to avoid the burden and expense that comes from a costly, protracted lawsuit.

I am certain that many readers are sitting there saying, "yeah right, lawyers love expensive lawsuits because then they get to run up their bills." While those readers are correct about the stereotypical attorney, any honest, capable, and successful attorney will show you their long history of settled cases, a list that will probably be ten times the length of their favorable trial outcomes. In this article, I want to briefly discuss the elements of a good settlement.

First, let's discuss the why of a settlement. I have never encountered an attorney who is comfortable guaranteeing an outcome at trial. Speaking for myself, I am proud of my trial record, where I have batted nearly a thousand for my career. Regardless of success at trial, it is common knowledge that, no matter how good the facts and law might be for your case, the human element (the judge and/or jury) are the uncontrollable variables. No jury or judge is a sure thing, so it makes good business sense to hedge against the risk of a dodgy arbiter

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and reach a settlement that closely reflects the expected outcome at trial.

So, what strategy do we employ at Phocus Law in determining what a "good" settlement looks like? Well, first we need to take into consideration what the client's preference is. No matter how strong a case may be, if the client just wants to be done with the matter, and is willing to leave money on the table, then a "good" settlement would look a lot different than a settlement for a client who is penny-tight and committed to getting their pound of flesh. Starting from the client's preference, we then turn to try to take emotion out of the decision by turning the dispute into a math problem.

At its core, a business dispute is a money problem. So, to decide what a good settlement looks like, we need to approach it from that angle. Our formula goes something like this:

- **Factor 1:** If judgment were to be entered today, what would our client's best and worst-case outcomes (within reason) be? For instance, if this is a breach of contract matter where a client's vendor breached, resulting in a loss for our client, then the best case scenario for the client would be the full value our client was damaged by the breach plus an award of all attorneys' fees and costs. (ex: \$10,000 breach plus \$3500 legal fees to date equals \$13,500 top-end claim. Loss at trial would be a \$0.00 award plus potential exposure of owing the opposing party's legal fees).
- **Factor 2:** What is the likelihood of prevailing at trial? While attorneys can't guarantee an outcome, most experienced practitioners have a pretty solid idea of how likely their client is to prevail at trial. We try to reduce this to a percentage. If in the above example, I believe my client has a 65% to 75% likelihood of prevailing at trial, then that is our second factor.

- **Formula:** We now simply take the best-expected outcome (\$13,500) and adjust it for the likelihood of prevailing at trial (.65-.75). What we end up with is the approximate true instant value of the claim, expressed as a dollar amount (\$8,775 to \$10,125).

Armed with the approximate instant value of the claim, our negotiation process in search of settlement can focus on those figures. If the vendor is offering \$8500 to settle a claim of \$13,500, and you figure you have approximately a 65-75% chance of prevailing at trial, then you should consider the matter close to settling, and you and your attorney should be working to get the vendor up a bit to close the matter out.

One other factor to keep in mind while working toward settling a matter is the expense of settling later rather than now. The longer you wait to settle, the higher the attorneys' fees will be, making it more painful to settle for both sides. So, if you are close to settling, realize that a small haircut on what you would like to get now might be a lot less painful than continuing to pay your blood-sucking (I kid) attorney to keep the fight going.

By taking some of the emotion out of your dispute and looking at it strictly as a business issue, I am certain you will save time, money, and effort in the long run.

The Phocus Law team has litigated disputes small and large, simple and complex. Our goal is to achieve an outcome our client is happy with without breaking the bank. If we can ever assist you in bringing a resolution to a business dispute, please don't hesitate to reach out. I can be reached by email at [Mick@PhocusCompanies.com](mailto:Mick@PhocusCompanies.com) or by phone at 602-457-2191.





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**Bridget Pruss**

As a new investor, Derek took the time to ensure I understood the process and provided me with key learnings/ considerations that I didn't have to ask. I value this since "I don't know what I don't know." I consider Derek/Gila to be my go-forward partner.



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## Fake IDs



by  
Jill  
Bright

*Jill Bright*  
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**SCENARIO: The Title Officer in California received an order for an owner's title policy regarding the sale of a home for \$470,000 from an independent Escrow Officer he works with regularly. He performed the title search and prepared the title report.**

**\*\* In some areas in California, Title & Escrow are handled separately. \*\***

The Title Officer search revealed a few uninsured deeds in the chain of title. As a result, he required an Affidavit of Uninsured Deed for each transfer. He sent the report to the Escrow Officer.

The Escrow Officer sent out the necessary documents and instructions to the sellers, who were a married couple. A few days later a random person, not otherwise affiliated with the seller or listing agent, delivered the executed documents to the Escrow Officer. The Escrow Officer immediately scanned them and sent them to the Title Officer for review.

The Title Officer noticed that the same person completed all the documents since the handwriting and ink were the same. He recognized the notary as a colleague who worked at a different The AZREIA Advantage

office. Next, the Title Officer reached out to his colleague who confirmed the signers never appeared in front of her and she did not acknowledge their signatures.

The Title Officer immediately escalated the file to his manager. His manager extensively searched each individual involved in the uninsured deeds discovered in the chain of title and who purportedly executed the documents. The manager found even more discrepancies — starting with the social security numbers provided did not match up with the sellers' names.

The Title Dept notified the Escrow Officer that the seller would have to re-execute the documents in her presence. The seller refused to come to her office but did have someone drop off copies of the California driver's licenses for the grantors of the uninsured deeds.

Once again, the Title Dept reached into their bag of tricks to confirm

they were all fakes. The manager has a reliable contact in law enforcement who reviewed the IDs and confirmed they were not valid. In addition, the law enforcement officer opened a case file and began an investigation.

We insure against fraud and forgery. The Title Officer's professional relationship with the Escrow Officer proved key in this instance. The Escrow Officer was instrumental in sharing her suspicions so the Title Officer could investigate further.

The moral of the story - our Title Department and Escrow Officers are trained to detect and prevent fraud which ultimately protects you!

**Article provided by contributing author:**

Diana Hoffman  
Corporate Escrow Administrator  
FNTG/National Escrow Administration



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## Interesting Stats from The Augustyniak Team at Peoples Mortgage



**Andrew Augustyniak**  
Branch Manager  
Loan Officer

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by  
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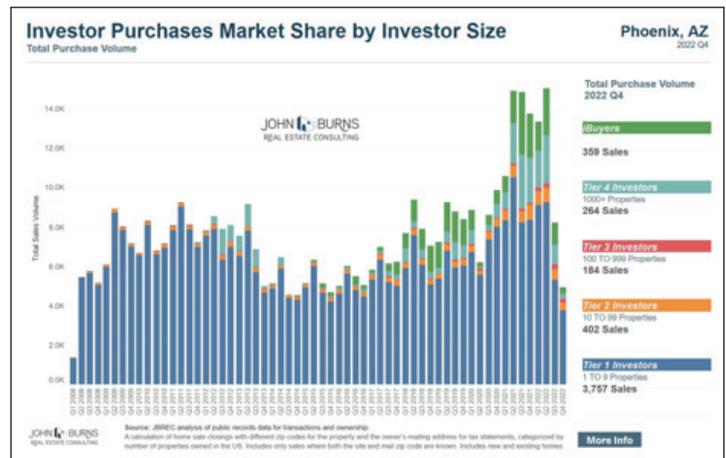
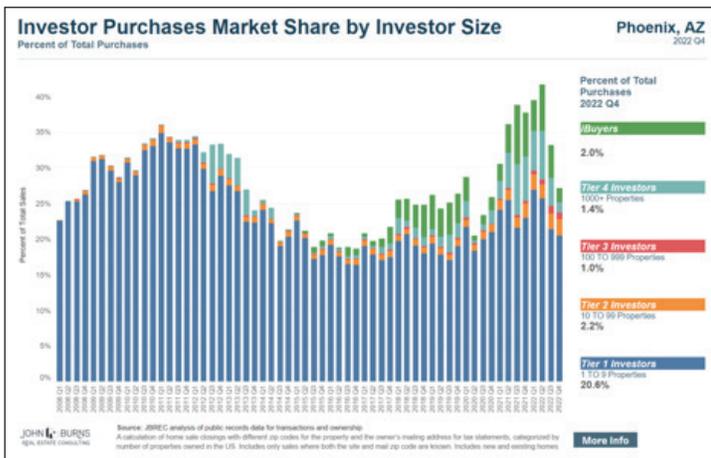
Here's the Phoenix Market Investor Purchase data broken down by percentage of all home purchases in the market. This is Q4 Data only. For reference, investor purchases hit a high of 42% of all Phoenix home purchases in 2Q-2022, which looks to be about the time housing prices peaked. A lot of people watch the Phoenix Market nationally to look for signs of a market crash because we have bigger swings than almost any market.

Nobody believes we will see a 2008-style crash with inventories this low. National monthly sales are trending at 2007



levels, but even investor-heavy Arizona can't get back to 2015 inventory levels today. This means borrowers sitting on the sidelines waiting for a crash or significantly lower prices are fooling themselves. Supply and demand still drive the market. Take a look at the below and as always, let me know if you have loan questions!

I have two charts below for investor purchases. Percentage and total volume.



## ANDREW AUGUSTYNIK Branch Manager/Loan Officer

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## Building an Expert Development Team



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"If you break it down, what I'm saying is this: Be best in class at something that's highly complicated and competitive." Hunter Thompson in *Raising Capital for Real Estate: How to Attract Investors, Establish Credibility, and Fund Deals*.

Developing a project can be daunting. For instance, it includes coming up with a concept, choosing land, researching zoning, setting a budget, raising capital, and executing. Then, once built, managing the project, making it profitable, and selling or holding, whatever makes the most sense for the partners. Like running a business, an investor should be able to place the right people in the right places to make their development process run smoothly. The project's success relies on a sound pre-construction/planning process. Choosing a talented architect and partnering with a resourceful general contractor early on can take your project from average success to soaring profit.

### Developing a Concept

As an investor or developer, getting clear on your objectives and having a sound pro forma are some of the macro-level tasks that define a building project. You and your realtor may come up with a number of units, target rent per unit or exit pricing, and the general size of the lot that is required to make your investment successful. Some finer items like density analysis, building /landscape setbacks, parking requirements, and other zoning elements and how they affect the building site may not be top of mind. Further, coming up with a concept for the building form, spatial relationships between buildings on the site, or rooms in a house, may also not be your area of expertise. Architects are trained to read, understand, and design around Zoning Ordinance regulations (note: for more complex projects, hiring a Land Use/Zoning Attorney is advisable). While architects deal with project parameters like zoning and building programs, they are also trained to arrange space to communicate and

elevate a concept. Clearly defined objectives, an understanding of the development limitations, and a clear vision will make your project more successful. Talk with your architect and create a concept for the project then have every design decision enhance that vision. An example of the vision for a multi-family development might be, a place for respite for the traveling nurse community that encourages restoration. You can imagine this development might look and feel much different than the downtown Tempe housing for ASU Greek Life looking to socialize first and sleep second. Your architect can help navigate the city restrictions and the quantitative requirements of your pro forma while also elevating a meaningful concept. Sounds great but architects take too long and are expensive, right? Not always.

### Partnering with a Builder

The most typical way a construction project comes to life follows a "design-bid-build" sequence that has its advantages, which we will not address right now, but also has its disadvantages, mainly when it comes to timing. Eliminating the bid portion of this process can yield great benefits. To maximize these benefits and minimize the negatives of a "design-build" project, consider partnering with a general contractor. While partnering may not always be your first choice, this strategic partner might make the most sense. The clear benefit of aligning yours and your general contractor's financial goals is that you can better leverage their relationships with their suppliers and sub-trades to save significantly on construction costs. The less obvious but also meaningful way is to lower soft costs prior to construction. Just like general contractors have relationships with masons and framers, most also work with architects, designers, and drafters. With a contractor as a decision-making partner, designing a project can go much quicker and your architect may charge less than their normal rate. In this case, you can leverage the builder's knowledge of construction materials, finishes, and ability to read and understand a set of construction documents. For example, you might be worried that a door might be in the wrong location or that you want to move a window a few feet to the left, this change of plans, without a builder on your side, might take a week to change. With the builder, it might take a few hours and a small sketch for the framer in the field and the building inspector. Your builder can help keep you focused on getting through the process, rather than

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on the minutiae of the plans.

This is not to say you should not scrutinize the plans to make sure you get what you need, but an experienced architect and builder can make smaller changes seamlessly without disrupting the process. Similarly, an architect may call out spray foam insulation on a plan but the builder would rather substitute it for cellulose insulation, a seasoned builder will know that this change can be made so long as the insulation meets certain energy requirements. This can be a quick 5-minute exchange between the architect and builder on the phone, a letter to the building inspector and the change can be made without taking too much time. If you need to get this done by way of updating the drawings, sending the updated drawing set to all the bidding contractors, and procuring a new bid for insulation, it might take a couple of weeks. Architects with established builder relationships will often charge less for their services since a decision-making partner is a general contractor (a reputable general contractor of course), knowing that the design process will not take as long.

Not all general contractors will want to partner and would rather perform the work and collect their fee, this can still work but you would have to adjust numbers to factor in the builder's profit and you may have to factor in higher design costs. Here are two local firms that partner with investors on single-family development, have established architect relationships, and build quality homes:

### Patterson Homes

A: 9170 E. Bahia Dr. Suite 106  
Scottsdale, AZ 85260  
P: (480) 245-7614  
W: [pattersonhomesaz.com](http://pattersonhomesaz.com)

### Sticks and Bricks Development

A: 7443 E. Butherus Dr. #130  
Scottsdale, AZ 85260  
P: (602) 524-5960  
W: [www.sticksandbricksdev.com](http://www.sticksandbricksdev.com)

Generally, the concept is simple: put people in a place where they excel. Let the architects develop your vision into meaningful space and consider partnering with a general contractor to help the pre-construction process proceed smoothly, and then have it help save on construction costs. When it comes to pre-construction, choosing the right architect-builder team will align you with other best-in-class development.

The AZREIA Advantage

## Denied Business Credit?



by  
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Johnson

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First, try to determine where the problem is.

Possible areas of concern may include:

- **Your business profits.** Does your business have a healthy profit margin? Improving your profits by reducing and trimming operational excess along with unnecessary business spending can help improve profits. This will boost your chances of approval.
- **Your business assets and liabilities.** Most lenders will run

the other way if your balance sheet is out of whack. If your business is already heavy on debt, then this will be an area of concern you should address.

- **Your payment histories and business credit profile.** How you pay existing obligations will play a role in your approval or denial of credit. If you recently received a business credit denial, check your business credit score and other payment performance data.

Most payment information is only reported for 2 to 3 years (depending on the credit bureau), so if you've made a mistake or hit a bump or two in the road, don't let it worry you. Keep the positive payment history going, and make sure what is being reported is accurate.

- **Your bank ratings.** If your business bank account balances are often low, this can rule you out for certain types of business credit. To avoid trouble, try to maintain \$10,000 or more in your business bank accounts.

The bottom line is if you've had a credit denial, then there is something about your business making it seem to be a bad risk.

Your job is to analyze and understand your business credit report and business finances. Find where the problem is and take the necessary steps to correct your course.

Sometimes a lack of history or data on your business is a key factor in credit denial. You can fix this with careful steps to shape your business's financial picture and credit profile.



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## Budgeting Benefits



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by  
*David  
Nielson*



The market certainly seems to be thawing, but it is likely to remain tough to find project homes for a while. Rather than working the same processes harder, it may be worth looking in a few new places. With some of the pressure and silliness from last spring coming to roost, foreclosures are coming, so why not get educated now? To find homes in foreclosure, here are a few places to try:

- **Check the notices:** Check the public notices section of local newspapers, online classified ads, and government websites for listings of homes in foreclosure.
- **Check online listings:** There are numerous online resources available that list homes in foreclosure, such as [RealtyTrac](#), [Zillow](#), and [Foreclosure.com](#).
- **Contact a real estate agent:** A real estate agent specializing in foreclosures can help you find homes

in the process of being foreclosed on and provide valuable information and assistance.

- **Attend foreclosure auctions:** Many homes in foreclosure are sold at public auctions with each county administering its own. Attending one or two auctions will help you understand how they work.
- **Professional foreclosure brokers:** There are a few brokers that specialize in foreclosure auctions, and they certainly can be worth their fees.
- **Contact banks and lenders:** Banks and lenders often have lists of homes in foreclosure, and they may be willing to sell them directly to buyers.
- **Talk to wholesalers:** Wholesalers work many channels, and we've heard them sniffing around in the space.

Make sure you understand what you are buying, as buying a home directly out of foreclosure certainly has its own set of issues. The two big advantages are a generally lower price and the ability to take quick possession. The disadvantage, of course, is the unknown condition of the home as most auctions do not allow a thorough inspection if any at all. Learning about foreclosures now can open a new source for properties and be well worth the effort - or not. But in a tight supply market, it's certainly worth considering, and there will be supply coming from this channel.

If you need some help getting a better understanding, please give me a call to learn more. If you'd like, I'm more than happy to introduce you to a few people in the areas you are thinking about - we can even discuss further over tacos.





## You Have Arrived



*Jason K. Powers*  
Wealth Strategist  
Unbridled Wealth

Call or Text:  
(303) 250-1755

by  
*Jason K.  
Powers*

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<https://unbridledwealth.com/>

There is a thought process out there that, quite possibly, has limited the achievements of mankind more than any other, and it is dubbed, "The Arrival Syndrome."

When I first heard about this, I think logically I knew that as just a human being, I had a predisposition to this syndrome. We all do. However, what we do about it is a different story.

I used to have my phone navigation map talk me through directions as I was driving. It would tell me as each turn approached, where to turn, how far ahead it was, how far to drive on the next road, and then concluding once I'd reached my destination, it would stately say, "You have arrived." I would chuckle because it would always make me think of someone having 'arrived at the top of their career,' or 'arrived at the height of their knowledge' or 'arrived at the pinnacle of whatever belief system they had,' and this map just knew I had arrived — wherever that was. Or maybe it was more like, "Vous venez tard, mais vous venez," (You have arrived late, but you have arrived).

In all seriousness, however, so many of us think we have arrived at our scope of knowledge about a particular topic. Maybe it's wholesaling. Maybe it's fix-n-flips. Maybe it's about the best way to save for retirement or where to stockpile our money, and the list goes on.

Nelson Nash once said, "When this 'thing' infects us, we stop growing, stop learning. We ROT! We turn off or tune out the ability to receive inspiration — because we 'already know all there is to know!'" Remember, this is human nature. He goes on to say, "The Arrival Syndrome produces a 'comfort zone' that causes people to lapse into their old way of doing things, a lifetime of accumulated information that

determines how one conducts oneself. The fact that this conclusion may be based on fallacious information is beside the point!"

When I teach people about the Infinite Banking Concept, for many, we have a major hurdle to get over in their brains first. What have they heard about it already?

"Oh, this deals with Life Insurance — must be a scam!"

"Well, my qualified retirement account outperforms anything you could ever show me."

"It's too expensive!"

"I have to save up for years before I can start."

Well, the answers are for another day, but let it suffice that if it were a scam, then why do banks, businesses, Presidents, and so many more, utilize this concept? If it were being outperformed by investments, shouldn't what we're talking about actually be an investment product? It's not. It's only too expensive if you don't know how to manage your money but we can work on that with you. When you start is when you're ready. I've never had a client say to me that they wish they'd waited to start this. They always say they wish they'd started it sooner!

And then there are all the things that don't even get asked — and you don't

know what you don't know! Some of these advantages can help curb the inflation that we're facing today. It can help supplement retirement. It can grow income tax-free. It can pass on an amount of wealth to the next generation so that they would never have to go to a public bank again.

If you're willing to fight the urge to submit to The Arrival Syndrome, then the Infinite Banking Concept is worth the look. It can change your life. It can change your real estate trajectory. It can change the generations behind you.

"We live on the brink of mysteries and harmonies into which we never enter, and with our hands on the door-latch we die outside." - Ralph Waldo Emerson

Jason K Powers is a Multi-Business Owner, Real Estate Investor, and an Authorized IBC Practitioner. Jason works with clients across the country showing them how to achieve their financial goals by taking control of the banking function in their lives and creating financial velocity that can last for generations.

Read the book, *Becoming Your Own Banker* by R. Nelson Nash. Get your copy at [www.1024wealth.com/store](http://www.1024wealth.com/store)

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to raise it with all the details. And since my background is from the World of Wall St, I show you exactly how to: Raise the money, get paid to place it (we get paid \$10,000 upfront on every property), how to buy it, how to maximize returns for the long-term, and how to monetize to the point where realistic expectations are that you will earn back the price of the property in its entirety within 10 years. For example, on a \$300,000 property, we make over \$300,000 over 10 years. I will show you that in detail on Saturday Afternoon!

But John, aren't we going to have another Big Crash like all the news, YouTube, and podcast gurus are saying? The answer is an emphatic NO!

The 5 Major Reasons why we are not about to repeat 2008:

- 1) **Big Crashes only happen once every 60-90 years.** They happen not because of wars, or great economic turmoil. They primarily happen because the people who went through them last time are now dead. It is not that history, perse, repeats itself, rather it is that most people forget history and thus they repeat the mistakes of the past. And while there are charts that go back thousands of years that vet this out, here in the US, since 1765 we have had only 4 major crashes. They were in 1790, 1872, 1932, and 2008. Way too many people who have a major hand in the game still remember 2008 and its history. Thus, we are not set up for another Depression, or Great Recession as the politicians liked to call it!
- 2) **Wall Street.** Wall St in modern history has bought and funded the good debt (government-insured loans). This is good. In the early 2000s, they got greedy and jumped in with all the other (fools?) and bought the bad debt, the results were catastrophic. During this run, Wall St got greedy again but instead of buying debt, they bought the asset! Completely different, they are in, but now they are owners, not lenders. This automatically adds stability and raises the bottom. The toxic loans, in large numbers that were commonplace in the 2000s simply no longer exist in any substantial number.
- 3) **"Mom and Pop" Real Estate Investors.** In 2006, it was normal for a small RE Investor to have five properties in a place like Las Vegas. They had a total of \$10,000 all in for five properties. High Interest, High Leverage, and "Liar" Loans. A normal scenario was \$1,400/mo. PITI and \$1,200 rent and 3 were vacant! This was an easy walk away as they had no "skin in the game" and were losing money every month while being underwater. Today, that same Investor would have \$400,000 real money as "skin in the game." Their payments are \$1,200/mo. PITI and they rent for \$1,800/mo. and they are all rented! A very different scenario. Like Wall St long-term positions the small RE Investor is not walking away from their "skin in the game" cash and positive cash flow, just because the value goes down. They will sit and wait for the market to recover, while cash flows. Again, nothing like 2008.
- 4) **Supply.** In the mid-2000s, we had a glut of oversupply. Massive overbuilding and speculation by poorly

trained institutions, investors, and homeowners who let their emotions get carried away, led to such a large inventory that it was not a question of if but rather when it would all come tumbling down. Today, it is the exact opposite, most areas have a housing shortage and are vastly undersupplied. One of the big reasons why it took so many years for prices to correct after 2008 was the oversupply of properties. There were simply not enough families to occupy the properties at any price.

- 5) **Homeowners.** This is the bedrock of the housing market. Well over 60% of all homes are owner-occupied. As they go, so goes the housing market. Before the Big Crash of 2008 they were as a whole, overleveraged, many had "toxic loans," and interest rates, for most were in the 7-8 to 10 percent range. And many, many loans were made without proper due diligence or underwriting. The end result, families had financed far more than they could afford or pay for which of course resulted in the "Tidal Wave" of foreclosures and short sales in numbers never seen before or again. Fast forward to 2023 and the homeowner, as a whole is in an entirely different position. Most are sitting on record levels of equity. Their loans are in the 2.5-4% range, with many paying them off on 15-year rather than 30-year models. Their payments are lower than rent, and they could not afford to buy today what they already own. Stable and secure would be the two words that best describe where most American Homeowners are today in relation to their home, payment, and debt situation.

Because of these 5 Major Reasons, I do not believe we are even vaguely looking at a 2008 repeat. Equity Markets, such as residential real estate has always trended upwards. However, they do it in a natural, repeatable cyclical manner that generally runs from 10-14 years. They go through growth, prosperity, recession, and then depression (if a politician says the "R" word, it is probably a depression). Repeating over and over. The new highs are generally higher than the old highs, and the new lows are generally higher than the old lows.

This is why seasoned veterans, like me, who have not just been through the downturns and survived, but actually thrived as we did in 2008-12 during the Great Crash look at this as a tremendous "window of opportunity." Now is when we begin raising the money, earn the \$10k placement fees, find the great deals, and remarket for big profits.

At the evening programs, we will show you the exact presentation we and our students have used to raise and place billions of dollars. This is a proven model that we have been using for over 30 years. On the Saturday event, we will get into even more detail, look at creative acquisitions, and how to remarket for maximum profits.

I look forward to working with and meeting you at the upcoming events! Thank you.



# AZREIA ADVANTAGE: MONTHLY MEETINGS

## AZREIA Phoenix Meeting

Monday, March 13  
In-Person 5:15 pm  
Venue 8600  
8600 E Anderson Dr

## AZREIA Tucson Meeting

Tuesday, March 14  
In-Person 5:45 pm  
Tucson Association of Realtors  
2445 N Tucson Blvd

## Phoenix Real Estate Club

Tuesday, March 28  
In-Person 6 pm  
AZREIA Office  
4527 N 16th St #105

This month we are joined by one of our favorite successful local investors, John Burley, and Arizona's top market analyst, Tina Tamboer. John graces the stage at AZREIA at least once a year, and that is because his approach to investing is about being nimble and adapting to market trends and variables. Every investor should hone in on these skills and qualities to make their strategy market-proof! Timely, market-driven information and education make these meetings a must-see. Don't miss it!

### **Phoenix – Market Trends and Outlook with Tina Tamboer**

What does the Cromford Report have to say about the current market? We are joined by Tina Tamboer from the Cromford Report to give us detailed market insight into what we've seen change in the past few months and what we can expect for the remainder of 2023. Tina is one of the top market analysts in the state and will give you the information you can't get anywhere else!

### **Phoenix – Investor Social & Giveaways**

We are starting our open networking at 5:15 pm for appetizers, a trade show, and investor-to-investor networking to kick off the meeting with some fun! Don't miss a chance to win a few Spring Training tickets, all thanks to Boomerang Capital Partners!

### **Phoenix Main Meeting – Secrets of Raising Private Money with John Burley**

Join us to hear from John Burley as he will focus on how to "see" the value, find the deals, and get the money to do even more deals. Plus, he will share some recent deals to show you how the numbers stack up today.

John will cover:

- How to Get Paid \$10k Upfront on Every Deal
- Secrets to Raising Private Money
- How to Get Money Coming to you for Deals
- Private Equity Model
- "Cash Flow" Model
- How to Maximize Income and Profits on Every deal

It is truly a privilege to have John Burley here at AZREIA. John Burley lives and breathes the concepts he teaches on a day-to-day basis. He has been an active real estate investor for over 35 years and has been teaching others to invest for 25 years. Having completed thousands of real estate deals, this international bestselling author of many books, has the perfect mix of street-savvy knowledge and sound investing practices.

### **Tucson Monthly Meeting**

We will be joining in person for all the great networking sessions including Haves & Wants and a Market Update for the Tucson area, and a presentation on How to Make More Money and Do More Deals with John Burley.

**See Phoenix Main Meeting**

### **Phoenix Real Estate Club**

This is some of the best real estate networking anywhere! Meet face-to-face with other investors to find out what your real estate investing business needs! Haves & Wants, structured networking activities, market discussion, and Member Deals. It all still happens!



# AZREIA ADVANTAGE: CALENDAR OF EVENTS

Check [www.azreia.org](http://www.azreia.org) for the current schedule.

MARCH MEETINGS		
<b>AZREIA – Phoenix</b> <i>Monday, March 13</i>	<b>AZREIA – Tucson</b> <i>Tuesday, March 14</i>	<b>Phoenix Real Estate Club</b> <i>Tuesday, March 28</i>
<b>MARCH SUBGROUPS</b> – Join like-minded investors, share ideas, network, and learn in small group settings.		
<ul style="list-style-type: none"> <li>● <b>Income Property Owners (Buy &amp; Hold)</b> <i>Thursday, March 2</i></li> <li>● <b>South East Real Estate Club – In-Person &amp; Online</b> <i>Saturday, March 4</i></li> <li>● <b>Cashflow 101 Board Game</b> <i>Saturday, March 4</i></li> <li>● <b>Tucson New Investors – In-Person &amp; Online</b> <i>Monday, March 6</i></li> </ul>	<ul style="list-style-type: none"> <li>● <b>Prescott Subgroup</b> <i>Monday, March 6</i></li> <li>● <b>AZ Women in Real Estate (AZWIRE)</b> <i>Tuesday, March 7</i></li> <li>● <b>Beginning Investors</b> <i>Thursday, March 9</i></li> <li>● <b>Burley’s Raising Capital – In-Person &amp; Online</b> <i>Tuesday, March 14</i></li> </ul>	<ul style="list-style-type: none"> <li>● <b>Experienced Real Estate Investor Happy Hour</b> <i>Wednesday, March 15</i></li> <li>● <b>Burley’s Tucson Raising Capital</b> <i>Wednesday, March 15</i></li> <li>● <b>Multi-Family Subgroup</b> <i>Monday, March 20</i></li> <li>● <b>Fix &amp; Flip Subgroup</b> <i>Wednesday, March 29</i></li> </ul>
<b>The Success Quadrant with John Burley</b> <i>Thursday, March 16, 2023   6:00 pm – 8:00 pm</i> How would you like to learn the “Technology” that will give you “The Keys to Success?” Every day, throughout the day, people continually fall (unconsciously, often out of habit) into one of two modes: The “Success Loop,” or the “Failure Loop.” While in the “Failure Loop,” it just seems like one doesn’t consistently do the tough things like making written offers, negotiating with sellers for little or no money down or a big discount, or calling to raise money. With the “The Success Quadrant” System you will learn how to instantly enter into the “Success Loop” and do the most important things in your life. Come and Learn this Revolutionary System to assure yourself that you will spend the rest of your life in “The Success Loop!” Following the presentation, John will do open Q&A on any subject you want! This is sure to be an amazing and transformational evening. So bring your questions and be ready to learn.		
<b>How to Make More Money and Do More Deals with John Burley</b> <i>Saturday, March 18, 2023   9:00 am – 5:00 pm</i> John will share the following techniques and how you can DO them and make them work for you! You will learn how to get paid \$10,000 per deal UPFRONT, every time by a private money partner, the one big Fatal Flaw in real estate investing...and how to overcome it quickly and easily, how to get the best deal in your market every time, how to buy wholesale, today, in this market, right now, why private money is key to Real Estate Investing, what Real Estate Investing is really all about (P.S. It is NOT houses, property, or real estate), how to make even more money in today’s rising market, CASH FLOW—His absolute favorite of all: The key to financial freedom, his best practices for getting the rent paid on time, every time, right now, how to prevent non-payment and evictions in the post-COVID environment, the ONLY way to get private money investors, big and small, alternative Income—Airbnb, VRBO, Corporate Housing, Providers (assisted living, recovery, etc.), Hotel Conversion, Short Term Housing, House Split, Subject To, mirror wraps, owner financing, and lease options. Learn the right way to do them. No more “theory” or “concepts” – factual, proven, how-to “meat and potatoes” content. Just what you need. Right now!		
<b>UPDATED INFORMATION &amp; REGISTRATION ONLINE AT <a href="http://WWW.AZREIA.ORG/CALENDAR">WWW.AZREIA.ORG/CALENDAR</a></b>		

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## AZREIA MONTHLY MEETINGS AT A GLANCE

### March 13th Phoenix Meeting

- **Market Trends & Outlook with Tina Tamboer** Updates on Market Data Analysis and the Rental Market provide the absolute latest information essential to your real estate investing business by Tina Tamboer of the Cromford Report.
- **Phoenix Main Meeting: Secrets of Raising Private Money with John Burley** Join us to hear from John Burley as he will be focusing on how to "see" the value, how to find the deals, and how to get the money to do even more deals. Plus, he will share some recent deals to show you how the numbers stack up today. John will cover how to Get Paid \$10k Upfront on Every Deal, the Secrets to Raising Private Money, how to Get Money Coming to you for Deals, Private Equity Model, the "Cash Flow" Model, and how to Maximize Income and Profits on Every deal. It is truly a privilege to have John Burley here at AZREIA. John Burley lives and breathes the concepts he teaches on a day-to-day basis. He has been an active real estate investor for over 35 years and has been teaching others to invest for 25 years.
- **Market Update & Market News** 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.
- **Investor Social and Giveaways** Join us for food, networking, and prizes all generously brought to you by Boomerang Capital Partners.

### March 14th Tucson Meeting

- **Tucson Market Update:** The latest sales volume, pricing, supply, and demand numbers for both the Tucson market.
- **Tucson Main Meeting: Secrets of Raising Private Money with John Burley** Join us to hear from John Burley as he will be focusing on how to "see" the value, how to find the deals, and how to get the money to do even more deals. Plus, he will share some recent deals to show you how the numbers stack up today. John will cover how to Get Paid \$10k Upfront on Every Deal, the Secrets to Raising Private Money, how to Get Money Coming to you for Deals, Private Equity Model, the "Cash Flow" Model, how to Maximize Income and Profits on Every deal. It is truly a privilege to have John Burley here at AZREIA. John Burley lives and breathes the concepts he teaches on a day-to-day basis. He has been an active real estate investor for over 35 years and has been teaching others to invest for 25 years.
- **Haves & Wants, Power Networking, and Deal Sharing:** Come prepared to listen, learn, and share.

### March 28th Phoenix Real Estate Club

- This is some of the best real estate networking anywhere! Meet face-to-face with other investors to find out what your real estate investing business needs! Haves & Wants, structured networking activities, market discussion, and Member Deals. It all still happens!

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



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**WANT TO SEE YOUR  
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Contact [memberservices@azreia.org](mailto:memberservices@azreia.org) for  
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AZREIA has many Business Associates to provide your needed products and services in areas such as:

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| Notes | Property Managers | Self-Directed IRA | Tenant Screening | Title & Escrow | Virtual Assistants | Wholesalers |

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<p><b>\$125 / YEAR</b></p> <p>Pay as you go for your own personalized AZREIA experience</p>	<p><b>\$249 / YEAR</b></p> <p>\$309 PLUS Family Option: Add one family member to your membership</p>	<p><b>\$0</b></p>
<p><b><u>Monthly Events</u></b></p> <ul style="list-style-type: none"> <li>✓ AZREIA Chapter Meeting (\$10/Meeting)</li> <li>✓ Phoenix Real Estate Clubs (\$10/Meeting)</li> <li>✓ Subgroup Meetings (\$5/Meeting)</li> </ul> <p><b><u>The Home Depot Discounts</u></b></p> <ul style="list-style-type: none"> <li>✓ The Home Depot Rebate</li> <li>✓ The Home Depot Paint Discount</li> <li>✓ The Home Depot Cabinet Discount</li> <li>✓ The Home Depot Appliance Discount</li> </ul> <p><b><u>Education &amp; Seminars</u></b></p> <ul style="list-style-type: none"> <li>✓ Significant Member Only Discounts</li> <li>✓ \$30 <a href="#">Launch Pad</a></li> </ul> <p><b>Additional Features</b></p> <ul style="list-style-type: none"> <li>✓ Discounts from <a href="#">AZREIA Business Associates</a></li> <li>✓ Access to Market Updates &amp; News Charts</li> <li>✓ AZREIA <a href="#">Newsletter</a> &amp; <a href="#">Blog</a></li> </ul>	<p><b><u>Monthly Events</u></b></p> <ul style="list-style-type: none"> <li>✓ AZREIA Chapter Meetings FREE</li> <li>✓ Phoenix Real Estate Club FREE</li> <li>✓ Subgroup Meetings FREE</li> </ul> <p><b><u>The Home Depot Discounts</u></b></p> <ul style="list-style-type: none"> <li>✓ The Home Depot Rebate</li> <li>✓ The Home Depot Paint Discount</li> <li>✓ The Home Depot Cabinet Discount</li> <li>✓ The Home Depot Appliance Discount</li> </ul> <p><b><u>Education &amp; Seminars</u></b></p> <ul style="list-style-type: none"> <li>✓ Significant Member Only Discounts</li> <li>✓ \$30 <a href="#">Launch Pad</a></li> </ul> <p><b>Additional Features</b></p> <ul style="list-style-type: none"> <li>✓ Discounts from <a href="#">AZREIA Business Associates</a></li> <li>✓ Access to Market Updates &amp; News Charts</li> <li>✓ AZREIA <a href="#">Newsletter</a> &amp; <a href="#">Blog</a></li> </ul>	<p><b><u>Monthly Events</u></b></p> <ul style="list-style-type: none"> <li>✓ AZREIA Chapter Meeting (\$20/Meeting)</li> <li>✓ Phoenix Real Estate Clubs (\$20/Meeting)</li> <li>✓ Subgroup Meetings (\$20/Meeting)</li> </ul> <p><b><u>The Home Depot Discounts</u></b></p> <ul style="list-style-type: none"> <li>X The Home Depot Rebate</li> <li>X The Home Depot Paint Discount</li> <li>X The Home Depot Cabinet Discount</li> <li>X The Home Depot Appliance Discount</li> </ul> <p><b><u>Education &amp; Seminars</u></b></p> <ul style="list-style-type: none"> <li>✓ Guest Pricing</li> <li>✓ \$100 <a href="#">Launch Pad</a></li> </ul> <p><b>Additional Features</b></p> <ul style="list-style-type: none"> <li>X Discounts from AZREIA Business Associates</li> <li>X Access to Market Updates &amp; News Charts</li> <li>✓ AZREIA <a href="#">Newsletter</a> &amp; <a href="#">Blog</a></li> </ul>



# AZREIA

# The Complete R.E.I. Beginners Bundle

If You're Still Banging Your Head Against The Wall Trying To Figure Out Where And How To Start Investing In Real Estate, This Bundle Will Change Your Life...



## 01 Make A Plan

4.5 hours

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Questions?  
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