

# THE AZREIA ADVANTAGE

ARIZONA REAL ESTATE INVESTORS ASSOCIATION NEWSLETTER

"AZ Real as it Gets"

OCTOBER 2023

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## Memory Dynamics

by Sean O'Neil, Memory Dynamics Inc.

How many times has it happened where you've met someone for the first time and no sooner did the handshake break with that person and you've already forgotten their name?! Or worse, it's somebody you should already know. Yikes!

For the average person, it's just downright embarrassing. For a business owner or salesperson, it can mean the difference between a commission or losing the sale. And for those of us in real estate/investing where our whole business along with our entire success is built on networking and building relationships. Therefore, not being able to recall someone's name can easily send all the wrong messages. In fact, even just one of these wrong messages can end a relationship before it even begins.

While it's true that networking can be one of the easiest and most effective ways to grow your business, it's no longer just about meeting someone and making a good first impression. It's about creating lasting impressions.

Finish this sentence: **People want to do business with people that they \_\_\_\_\_, \_\_\_\_\_, and \_\_\_\_\_.**

Did you quickly come up with the words, "know, like, and trust?" Of course, you did. Most everyone has heard this axiom

before. And it makes perfect sense. But have you ever stopped to consider what it truly means?

Unfortunately, it's not a checklist. We can't just show up at our weekly/monthly networking meetings 7 or 8 times in a

row and think that everyone has seen us enough times, so now they know us. Check.

Nope, not how it works.

And just because somebody knows us, doesn't necessarily mean that they'll actually like us OR trust us. As a matter of fact, just the opposite. Sometimes the more they get to know us, the LESS they like and

trust us. But how can that be?

Well, have you ever been guilty of asking someone with whom you'd like to do business, "I'm sorry, I know I've asked you this already, but what was your name again?!"

Ouch. Message sent (or rather, wrong message sent). Message received.

We all know how we feel when someone doesn't remember our name. But we also know that powerful feeling when they do. It's like walking into Cheers. Not just another face in the crowd. We feel heard. We feel seen.

But something else magical happens when someone remembers our name. We like them. We want to get to know them. And somehow, we even trust them.

**Continued on page 2**

# EXECUTIVE DIRECTOR'S MESSAGE

## The Power of Networking in Real Estate Investing



In my 12-year journey with AZREIA, from a curious member to the Executive Director, one thing has remained constant: the undeniable power of relationships. It all began with a mentor's suggestion to explore AZREIA. As I dived deeper into the community, I collaborated on multiple flips with a fellow member. This connection led me to AZREIA's founder, Alan Langston, who recognized my potential and offered me the opportunity to educate others. Every milestone in my journey was paved through personal relationships, emphasizing that "Your network is your net worth." But why is networking so pivotal in real estate investing, and how can one master the art of building meaningful connections?

**Focus on Mutual Learning:** Networking isn't just about collecting business cards. It's about mutual growth and learning. When you approach networking with a "promotion mindset," you see it as an opportunity for discovery. In real estate, this could mean learning about emerging markets, understanding new investment strategies, or getting insights into property valuation techniques.

**Identify Common Interests:** Real estate is a vast field. Whether it's residential, commercial, or industrial properties, there's always something new to explore. By identifying common interests with your peers, such as the "fix and flip" strategy or the potential of Airbnb rentals, you can foster authentic connections. These shared interests can be the foundation of long-lasting professional relationships.

**Give Before You Take:** I would like to emphasize the principle of generosity. In real estate investing, think about what you can offer to your network. Maybe it's a piece of advice, a contact, or even an investment opportunity. When you focus on giving, you not only strengthen your relationships but also establish yourself as a valuable member of the community.

**In-Person Networking:** While digital communication has its place, nothing beats the depth and authenticity of in-person interactions. Real estate is a tangible asset, and often, deals are sealed with handshakes. Attending local real estate meetups, seminars, and conferences can provide invaluable face-to-face networking opportunities.

**A Higher Purpose:** Networking in real estate isn't just about individual success. It's about contributing to a community, be it by revitalizing neighborhoods, providing quality housing, or driving economic growth. When you frame your networking efforts around these larger goals, your connections become more meaningful.

**Leveraging Digital Tools for Networking:** In today's interconnected world, digital platforms play a pivotal role in maintaining and nurturing relationships. While in-person interactions lay the foundation, it's through consistent digital follow-ups – be it through emails, social media, or messaging apps – that relationships are solidified. In real estate, a timely email or a thoughtful message can keep you at the forefront of your contacts' minds. Moreover, digital tools offer a convenient way to share updates, market insights, and upcoming opportunities, ensuring that your network remains engaged and informed.

In conclusion, networking in real estate investing is a blend of mutual learning, generosity, and purpose-driven connection. As you build your network, remember the importance of in-person interactions, and the value of genuine relationships. To further enhance your networking opportunities, visit [azreia.org/calendar](http://azreia.org/calendar) to check out our upcoming events.

Smarter Investing,  
Mike Del Prete  
AZREIA Executive Director



## Memory Dynamics

*Continued from page 1*

And guess what else happens? When they've taken the time to get to know our name, we also feel more compelled and obligated to remember theirs.

You see, not only is it important for us to remember the people we want to do business with, but it's equally important for THEM to remember US. And it all starts simply

by remembering their name.

And if you truly want to know the importance of remembering the names of your customers, clients, and prospects, all you have to do is one thing — **just ask the one you forgot!**

Now please mark your calendar and come join me at the upcoming

AZREIA monthly meetings as I'll be sharing some very valuable tips, tricks, and strategies to help you better remember names and faces and vastly improve your own networking game.

– Sean O'Neil, 24-Year Memory Expert and President, Memory Dynamics, Inc.



## The Misinformation Around the Infinite Banking Concept



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In this age of information, we're all too aware that it's also an age of misinformation. Discerning the truth becomes a test of both our knowledge and instincts. Even then, most of us have to admit we've been the victims of lies that were more believable than the truth. When it comes to learning about the Infinite Banking Concept (IBC), we often spend at least one meeting addressing misinformation and explaining why it is incorrect. Let's look briefly at some of those myths we are keen to break.

**It's too expensive.** If that were true, I wouldn't be here. The most important part of my job is making sure this strategy fits with each person's financial situation, is affordable, and will be in place for the rest of your life. If it is currently unaffordable, there is always a backup plan that can set you up for success in the future. Our job is to let the math tell us where there is a good place to start.

**It's better to start later with more than now with less.** When is the best time to plant a tree? 30 years ago. The second-best time? Today. Thanks to compounding interest, this concept is more about time than amounts. Waiting for a windfall or big payout isn't necessarily the most advantageous strategy. Starting today with a conservative plan and becoming acquainted with the principles that make the system work will equip you with the tools needed to steward a larger sum in the future.

**I can take out more than I put in right away.** That would be magical and amazing! Unfortunately, what you put into the machine determines what you can take back out. You're learning how to bank, and thanks to compounding interest, there will be a time in the future, generally at retirement, when you can take out more than you've put in. But not right away.

**IBC is a bad investment. I can make more in the S&P 500.** I would be extra wealthy if I had a dollar for every time I heard this one! Let's look at the first part. The infinite banking concept is creating an asset, not an investment. And fair enough, go make money in the S&P. But you're subject to market turns, negative years, etc. However, your money will only ever be in either the S&P or some other investment. With IBC you can actually do both – which in reality allows you to have a safety net for those other investments. Yes, IBC is slow to start but that's the nature of compounding interest. It's always slow in the beginning. But we're playing the long game. There is no comparison when we look 30 years down the road. You

will have built a REI empire and have access to tax-free income for life if you've learned how to bank properly. This is the beauty and the magic of infinite banking. Once you understand the mechanics of the banking process, which doesn't take long, you will see how the math and flexibility work. No other vehicle on the planet works this way.

If you have questions or other points of discussion regarding IBC, let's talk! We love addressing questions and prefer to do this before anyone starts down the road of starting their own bank. That way no one has buyer's remorse, and you can confidently change the financial trajectory for both you and your family.

Reach out to us today for a friendly discussion!

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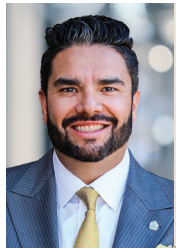


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## Unlocking Real Estate Investment Potential with Self-Directed IRAs



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*Chief Executive Officer*  
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by  
*J.P. Dahdah*

Are you an aspiring real estate investor eager to seize lucrative opportunities, but are held back by limited capital? The world of real estate investing offers a range of strategies to turn your financial dreams into reality, and one often overlooked gem is the Self-Directed Individual Retirement Account (SDIRA). Contrary to popular belief, and what you may have been told by your team of financial professionals, it is 100% allowable to use your retirement savings to invest in real estate. This powerful wealth-building tool gives you the ability to fund real estate ventures that you once thought were out of reach due to personal capital constraints outside of your nest egg. If a light bulb just turned on for you, continue reading to gain a better understanding of how a Self-Directed IRA works.

### Understanding Self-Directed IRAs: Beyond Stock Market Investment Options

Most people are familiar with traditional IRAs offered by brokerage firms, where investments are confined to a limited selection of stocks, bonds, and mutual funds. However, a Self-Directed IRA provides a unique twist. It empowers you to direct your retirement funds

into a diverse and virtually unlimited array of alternative investments, including real estate. This means you can leverage your knowledge and passion for real estate investing to build a potentially more robust retirement portfolio that better aligns with your investment appetite.

### Breaking Down the Benefits: Why Fund Real Estate Deals with My IRA Money?

- 1. Maximize Your Retirement Money:** A Self-Directed IRA allows you to tap into your existing retirement funds, giving you the opportunity to grow your real estate portfolio without seeking external financing or having to pass on deals you wish you could get in on. This unlocks your IRA to funding a realm of possibilities, from residential properties and commercial spaces to vacation rentals and raw land. The choice is yours!
- 2. Tax Advantages:** SDIRAs offer the same tax benefits you've come to enjoy from your traditional Wall Street-based IRA. Depending on the type of SDIRA you choose (Traditional or Roth), you can defer taxes on gains or enjoy tax-free growth. This translates to more funds available for reinvestment, further fueling your real estate endeavors and supercharging the profit potential for your retirement.
- 3. Diversification:** Real estate brings diversification to your retirement portfolio. While stocks and bonds can be unpredictable and experience daily volatility,

real estate is more illiquid and often offers the stability of a tangible asset. By including real estate through SDIRAs, you reduce downside risk by spreading your investments across different asset classes that are not correlated to the stock market.

### 4. Control Over Investments:

The term "Self-Directed" says it all. You have the freedom to make investment decisions aligned with your knowledge and preferred investment strategies. This level of control empowers you to seize opportunities quickly and feel more comfortable about where you are investing your hard-earned retirement savings.

### Seize Your Real Estate Investing Goals with a Self-Directed IRA

In the world of real estate investing, creativity and insight are essential. Imagine acquiring rental properties, participating in real estate partnerships, or even venturing into fix-and-flip projects – all funded through your Self-Directed IRA. The key is to educate yourself, seek guidance from our team at Vantage, and align your investment choices with your financial aspirations. With a Self-Directed IRA, your real estate dreams are closer than you think.

If this is something you'd like to explore further, let's connect. Stop by our table at the next AZREIA monthly meeting or visit us at [www.VantageIRAs.com](http://www.VantageIRAs.com).





## Phoenix's New ADU Policy – A Better Way to House Hack



by  
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Phoenix's new Accessory Dwelling Unit (ADU) policy has created a unique opportunity for beginning real estate investors who own their primary residence in single-family zoned areas in Phoenix. Many investors get started by house hacking (or renting out rooms in their primary residence) and using the income generated from renters to offset their mortgage payments. This strategy has been widely used as a first step in an investor's journey into investing. With the updated regulations surrounding ADUs, the concept of "house hacking" has been forever changed in Phoenix – house hacking without roommates? Yes, please! Investors can now add ADUs to their existing properties or purchase properties with the intention of developing these secondary units. The person who has considered investing but has not taken the deep dive now has a different and exciting path than was previously available.

One of the key advantages of Phoenix's ADU policy is the flexibility it offers investors. They can choose to convert an existing, detached structure, such as a garage or storage unit if they exist on the property into ADUs or construct new units on their properties to either remodel or build new offers more than the

traditional house hacking method of simply renting out a room in the house.

Phoenix's ADU policy opens a unique learning opportunity for investors. Those who are new to real estate development can gain invaluable experience in navigating zoning regulations, permitting processes, construction management, and property management. This hands-on experience can be a steppingstone to more significant real estate development projects in the future and enhance an investor's credibility in the industry. In essence, Phoenix's ADU policy not only offers a profitable investment avenue but also serves as a valuable educational platform for aspiring real estate professionals looking to expand their horizons and expertise in the market.

Here is a summary of the text amendment to the zoning ordinance that references ADUs (full text here: [https://www.phoenix.gov/pddsite/Documents/PZ/Z-TA-5-23-Y\\_Accessory%20Dwelling%20Units.pdf](https://www.phoenix.gov/pddsite/Documents/PZ/Z-TA-5-23-Y_Accessory%20Dwelling%20Units.pdf))

### Summary of ADU Amendment:

ADUs would be allowed to be constructed within a required rear yard when subject to the same development regulations as detached accessory structures, as follows:

- One ADU per single-family detached lot may be constructed.
- A detached ADU may be located within the required

rear yard and may not exceed fifteen feet in height, unless use permit approval is granted.

- An attached ADU may project into the rear yard if the same side yard setbacks as the primary dwelling unit are maintained, and a maximum height of fifteen feet is provided.
- An attached ADU that meets all required standard setbacks may be constructed to the full height permitted by the zoning district.
- An ADU must comply with lot coverage requirements for the lot, though most have been increased.
- For up to lots 10,000 square feet in area, the maximum size of the ADU is 1,000 square feet.
- For lots over 10,000 square feet in area, the maximum size of the ADU is 3,000 square feet, or 10% of the net lot area, whichever is less.
- But in no case may an ADU exceed 75% of the gross floor area of the primary dwelling unit.

If any of those concepts seems confusing, consult your architect, and ask about getting started on your path to investing and developing.



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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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## Maximizing Your Arizona Real Estate Investments



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by  
*Michel J.  
McGirr*

Greetings to the savviest bunch of cacti-huggers on this side of the Colorado River! I hope this missive finds you enjoying your air-conditioned abodes and iced teas while flipping through properties, rather than flipping out over the temperature. Summer is pretty much over, so we are excited for 7 months of cool weather, cooler power bills, and lots of very cool deals.

Now, we here at Phocus Law are well aware of what most folks think of when they think of lawyers: images of lengthy contracts, suits, and - let's face it - billable hours, come to mind. But have you ever pondered what a real estate attorney can actually do for your investments? The following is intended to let you know or remind you what you can rely upon your legal counsel to do that will benefit your investing:

### 1. Due Diligence:

Yes, Arizona is stunning, but the legal landscape? It's like a desert with hidden pitfalls. Let your lawyer navigate, ensuring titles are clear, zoning rules are understood, and there aren't any 'snakes in the grass' - literally or legally.

### 2. Purchase/Sale/Transaction

**Contract Drafting:** The pen may be mightier than the sword, but a poorly written contract is as useful as a sunshade in a sandstorm. Your legal counsel can craft contracts that protect you and ensure your deal's success. If the other party has already put together a set of contracts they would like to use, letting your attorney review and revise those contracts is equally necessary and useful.

### 3. Dispute Resolution:

Got a prickly situation with a tenant, buyer, or seller? We can help smooth things out. Oftentimes, your contracts include dispute resolution provisions requiring mediation, arbitration, or setting the guidelines for litigation. Your legal counsel can (and should) represent you in those proceedings.

### 4. Business Structuring:

Whether you're pondering an LLC, partnership, joint venture, corporation, or other entity structure, your legal counsel can help you organize in a manner that best suits your goals and minimizes risks.

### 5. Investment/Financing

**Documents:** As your portfolio develops and you have extra liquidity, you may decide to begin doing some lending of your own. Phocus Law's lender docs are tighter than a downtown parking space and are intended to protect you the lender, so that you don't lose your hard-earned capital. Some of the lender docs clients have brought to me for a review are leakier than a tent in a monsoon.

So, the next time you're wondering whether or not to get your attorney involved, just remember that a savvy real estate investor uses all the tools at their disposal. And while Phocus Law may not be as sexy as that new fix-and-flip you're just finishing up (although I think we are), we promise to be the protective sunscreen to your Arizona real estate endeavors. The Phocus Law team is here to assist with all your business and real estate needs. If we can be of service, please don't hesitate to reach out. I can be reached by email at Mick@PhocusCompanies.com or by phone at (602) 457-2191.



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## Navigating Today's Real Estate Landscape – Out of State?



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by  
**Andrew  
Augustyniak**

In recent times, we've witnessed a notable surge in Investor Debt Service Coverage Ratio (DSCR) loans, and it's no surprise that our savvy real estate investors in Arizona are keenly exploring opportunities beyond state lines. Augustyniak Lending Team at Neighborhood Loans, your preferred lender here at AZREIA and partner in real estate ventures across forty-one different states, has been at the forefront of this trend, facilitating a seamless transition for investors looking for properties that offer comparable or even higher cash flows while being priced more competitively.

As Arizona's real estate market experiences a significant upswing in property prices, many of our valued investor clients have chosen to cast their sights on opportunities in other states. Why, you ask?

The answer lies in the appeal of acquiring properties in different parts of the country at a lower cost while maintaining or potentially enhancing their rental income streams. Many of our clients are finding opportunities back east in which the prices may be 50% less compared to AZ, with the same or greater cash flow.

At Neighborhood Loans, we specialize in DSCR loans, a financial tool that has proven to be a game-changer for our investor community. These loans are designed to simplify the qualification process by relying on rental income rather than tax returns. Notably, many of our investors are finding that their rental income doesn't need to cover the entire mortgage payment to secure financing. This feature is a significant boon for investors, as it allows them to:

- 1. Unlock Greater Investment Potential:** By bypassing the need for personal tax returns, investors can secure financing based on the property's rental potential. This opens doors to greater investment opportunities without the constraints of traditional lending criteria.

### 2. Diversify Across States:

With the ability to secure financing based on property rental rates, investors can diversify their portfolios across different states, taking advantage of varying market conditions and opportunities.

As we navigate the ever-evolving landscape of real estate investment, the rise of Investor DSCR loans offers a strategic advantage for those looking to expand their horizons. At Neighborhood Loans, we stand ready to assist our investors in seizing these opportunities, whether they choose to stay locally in Arizona or venture out to other states.

In this environment of shifting market dynamics, our commitment remains unwavering: to provide tailored financial solutions that empower our clients to make informed and profitable real estate investments. Stay tuned for more insights and updates as we continue to explore exciting trends in the world of real estate. Together, we'll build prosperous investment portfolios, one property at a time.



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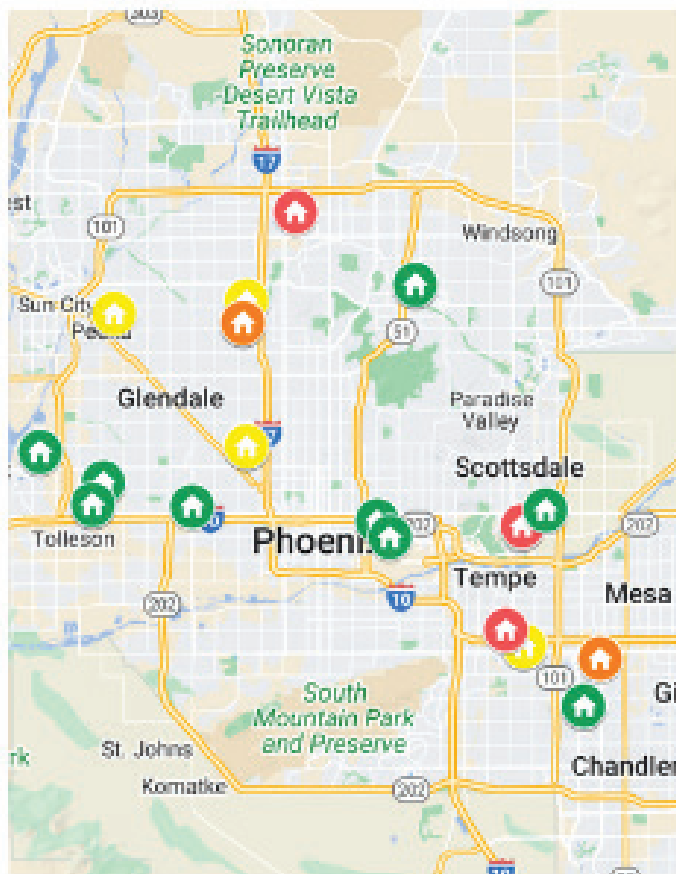
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# Monthly Phoenix Market Update:



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Occupancy:

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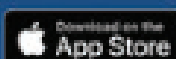
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PadSplit Phoenix's market growth has set company records - we are the quickest market to hit 100 live bedrooms and are projected to break another company record of 250 rooms by end of year. Email Ellis Tran at [ellis@padsplit.com](mailto:ellis@padsplit.com) to learn how to get started as a host!



## Crafting Your Vision into Reality: Custom Homes, Cabinetry, Additions & Renovations



by  
*Sina  
Sabeti*

*Sina Sabeti*  
**Niksi Custom Homes**  
Phone: (480) 769-5013  
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13951 N Scottsdale Rd  
Suite 211  
Scottsdale AZ 85254  
www.niksi.com

**Major Renovations:** Our driving force is the pursuit of excellence. Rooted in innovation and a commitment to client satisfaction, we strive to push the boundaries of design and construction. Every project is a testament to our dedication to crafting spaces that stand the test of time.

As we celebrate the artistry of transformation, we extend our gratitude to our clients, partners, and the community for their support. Your trust fuels our aspiration to reach new heights of design and construction.



Welcome to Niksi, where innovation meets craftsmanship to create spaces that truly inspire. From conceptualizing architectural marvels to constructing custom homes, and breathing new life into interiors through renovations, Niksi is your partner in elevating your living experience.

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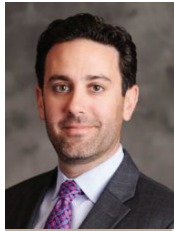


# NIKSI

Architecture | Custom Home Builder | Custom Cabinets



## More Legislative Updates



*Mark B. Zinman,  
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by  
**Mark  
Zinman**

The Arizona legislature finished the legislative session on July 31, 2023 (it's officially called "Sine Die"). In last month's newsletter, we wrote about how one major law was passed that affected our industry – the repeal of the rental tax, which will become effective in 2025. After it was published, we received a lot of comments and questions from AZREIA members about how only one bill was passed that affected our area. Therefore, we figured we would shed more light on why this is and what could have passed.

As we have previously mentioned, we currently have a split government in Arizona. This means we have a Republican-led legislature and a Democratic governor. This makes it more difficult for each party to pass legislation that they would like. The good news is that the bills that are passed are usually more middle-of-the-road. The bad news is that we still saw a lot of bills proposed that were very anti-landlord.

You can tell just by the title of these bills, how they would negatively impact owners and managers:

HB2083 - Landlord; tenant; fee disclosure; waiver

HB2084 - Landlord; tenant; housing assistance; waiver

HB2085 - Rental housing; income  
The AZREIA Advantage

source discrimination

HB2086 - Rent regulation; state preemption

HB2161 - Rent increase; limitation; substantial remodel

HB2280 - Eviction prevention; study committee

HB2358 - State emergency; eviction reporting; prohibition

HB2359 - Landlord; tenant; rent increase; limitation

HB2718 - Rights; homelessness; housing; eviction; appropriation

HB2673 - Tenant early termination; servicemembers

HB2718 - Rights; homelessness; housing; eviction; appropriation

SB1482 - Rent increases; emergency calls; restrictions

SB1483 - Landlord; tenant; evictions for cause

SB1484 - Landlord; tenant; rent increase; limitation

SB1490 - Residential rentals; rent increase notice

SB1506 - Rental housing; income source discrimination

SB1507 - State law; local violation; repeal

SB1569 - Study committee; eviction prevention

SB1570 - Landlord; tenant; housing assistance; waiver

SB1571 - Landlord; tenant; evictions; forms

SB1572 - Landlord; tenant; evictions for cause

SB1573 - Landlord; tenant; fee disclosure; waiver

SB1474 - Landlord; tenant; evictions; assistance

SB1585 - Homelessness; rights; eviction; housing; appropriation

SB1644 - Landlord; tenant; early termination; violence

Special thanks go out to the Arizona Multihousing Association for not only putting this list together but also for being critical in preventing these bills from gaining any traction.



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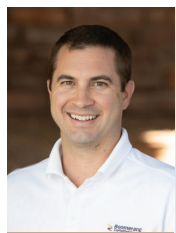
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## The Tale of the Three Real Estate Investors & The Big Buyer



**Andrew Bang**  
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by  
**Andrew  
Bang**

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There is an old fairytale about a group of homebuilders, let us call them real estate investors of the pigskin variety. The first investor threw together a quick project, found an old property he could quickly patch together with a bit of straw and hay, and called it good. The second investor spent a bit more time, money, and effort, and upgraded his building material to some solid 2x4s. His rehabbed home was much sturdier than his neighbors, but there is always room for improvement. Finally, the third pigskin investor remodeled his home with sturdy bricks, tight new insulated doors and windows, in-floor heating, and extensive kitchen remodeling including a fabulous Wolf range. Though more expensive, it was the safest, sturdiest, prettiest house in the neighborhood. Now which one of these three real estate projects do you think was most valuable? In other words, how much is that "happily ever after" worth? Some may be surprised to find that home buyers are willing to pay a bit more up-front for that safe, sturdy, and pretty home, and further that financing the upgrades of the cheaper "good" house may be more difficult down the road.

As our fairytale has alluded to, we've found that with the market has swung to favoring buyers, end purchasers (people buying your rehabbed homes) are looking for homes that are completely redone - think insulated doors, windows, and Wolf ranges. This is in contrast to the seller's market of the recent past where buyers were looking for homes that still needed a bit of work so that they could get a better price (or any house at all). With interest rates higher and the lack of supply, you'd think the same strategy would be employed now to try to buy a home at a discount. But that is not what we are seeing; rather, purchasers are demanding a move-in home. While part of the reason is 'because they can,' the other part is that previously home purchasers would have excess cash after their purchase, and with affordability where it is, that is no longer the case. Regardless, the bankers we talk to are unwilling to extend further

credit to a new homeowner. Buying that "fixer-upper" now and financing all the improvements later, is becoming a fairytale for some.

At first glance, this might appear to put investors at a disadvantage, as those extra expenses generally come out of the investor's profit. Surprisingly, we are seeing complete rehabs offering higher margins than partial rehabs. Why is that the case? Let's look deeper.

### The Sum of the Projects is Less Than Adding Up the Individual Expenses

When adding up the expenses it is frequently cheaper to do extensive work than to do piecemeal (on a per-unit basis). The reason is that a comprehensive solution offers a number of advantages. First, there are synergies of scope. For example, if your goal is to replace some light switches, you'd need to rip out and replace drywall in the process. Whereas, if you are re-doing the drywall anyway, there is no marginal expense to replace the light switches along the way. Resource efficiencies also come into play. Tackling the most work with the right resources rather than piecemealing the job, which eats into time, labor, and materials. And you can also factor in greater flexibility with a full rehab job - plumbing supplies on backorder? Attack the kitchen. Rather than putting the entire project at a standstill, waiting for one contractor, or one order of materials, with a full project there's always work that can be tackled to keep the project moving. To put some numbers behind it: remodeling two bathrooms might cost \$10,000; while doing a remodel of a 3 bed/2 bath house including a kitchen might be \$50,000. And you'd protest that costs went up - and they did overall - so how does that work?

### The Payoff

The payoff comes from the final sales price of a completely redone house versus a partially redone house. Consider two comparable projects we've seen recently completed and these are actual numbers. Both were in 'okay' shape at acquisition, about 10 years old, and were 3 bed/2 baths in Mesa. The purchase price on the first was \$274,000 and it had a total budget of \$10,000 to update the bathrooms and a bit of paint. It sold for \$335,000 last week, netting a gross profit of \$61,000. The other home was purchased for \$282,000 and had a rehab plan including full renovations: cleaning and removing trash (it was pretty rough), new flooring and carpet, painting interior and exterior,

remodeling bathrooms and kitchen, updating all fixtures, and repairing/replacing/retexturing sheetrock. This had a budget of \$50,000. The rehabbed home sold for \$411,000, netting a gross profit of \$79,000. Certainly, other variables may explain the difference between the two, but this is something we are seeing over and over, and we see about one hundred projects completed each month, so our sample size seems fairly decent.

In the case of the first less-than-complete house, there will still be work that needs to be done, which will require capital, and there is none available. This is what we're talking about - finding additional capital to make these minor renovations is increasingly difficult. Even if the buyer can handle the higher payments of an additional line, the banks are no longer willing to lend that additional money to buyers like they used to in the form of either 105% financing, a second, or adding a consumer credit line. With the banks unwilling to lend more money, and with rates where they are, smart buyers are choosing to put as large of a down payment as possible, so the buyer has no available cash. This all leads to a buyer needing a home that is move-in ready.

We asked the investor in the second house if they spent more time than they think they otherwise would have, in doing a full rehab vs. some general upgrades, and they reported, "I was there anyway. It was better for my guys to just come ask me and I could go see what they were talking about rather than them calling me and trying to explain it. And I don't think my total hours on the job site was any different than if I'd have done a smaller job." In addition, as an added bonus to the investor in the completely remodeled house, it sold 2 weeks faster than the other one.

When evaluating what needs to be done in a project consider a few different scenarios: a light remodel, a comprehensive remodel, and construction. We are seeing that the middle option of a comprehensive remodel is yielding the best investor returns in the current environment.

So, the moral of the story is that the little extra effort, energy, and expense is worth it in the end. The home buyer gets the best home that is move-in ready at a better price than doing it themselves and the real estate investor gets the profit he's looking for. And they both live happily ever after. The End.





## Navigating the 1031 Exchange Timelines: A Comprehensive Guide



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Phone: 1 (877) 385-0228  
<https://1031exchangeable.com>

by  
*Michael  
Velasco*

The 1031 Exchange, also known as a “Like-Kind Exchange,” is a valuable tool in the real estate investor’s arsenal. It allows investors to defer capital gains taxes when selling one investment property and reinvesting the proceeds into another property of equal or greater value. However, one crucial aspect of executing a successful 1031 exchange is understanding and adhering to the specific timelines imposed by the Internal Revenue Service (IRS). In this article, we will explore the various 1031 exchange timelines and provide valuable insights for investors looking to maximize their benefits within the IRS guidelines.

### Identification Period

The 1031 exchange process begins with the sale of your relinquished property. Once you close the sale, you enter into the identification period, which lasts forty-five calendar days. During this time, you must identify potential replacement properties that you intend to acquire.

Here are some key points to remember during the identification period:

- You can identify up to three replacement properties without regard to their fair market value. These are known as the “Three-Property Rule.”
- Alternatively, you can identify any number of replacement properties as long as their

total fair market value does not exceed 200% of the fair market value of the relinquished property. This is referred to as the “200% Rule.”

- The identification must be made in writing and submitted to a qualified intermediary, or another party involved in the exchange.

It’s essential to be diligent during this phase, as missing the deadline or failing to follow the rules can jeopardize the entire exchange.

### Exchange Period

Upon the closing of the Relinquished Property, you enter the exchange period, which lasts 180 calendar days from the sale of the relinquished property. During this time, you must close on one or more of the identified replacement properties.

Here are some key points to remember during the exchange period:

- The replacement property or properties must be acquired within the 180-day window.
- The IRS requires that the replacement property must be of equal or greater value, and all the proceeds from the relinquished property must be used to acquire the replacement property to fully defer capital gains tax.
- It’s essential to work closely with a qualified intermediary or exchange facilitator to ensure the exchange transactions comply with IRS guidelines.

### Strict Adherence to Timelines

The IRS imposes strict deadlines for both the identification and exchange periods. Missing these

deadlines can result in the disqualification of your 1031 exchange, leading to immediate tax liability.

To ensure you stay on track:

- Begin your property search well in advance of the sale of your relinquished property to maximize the chances of identifying suitable replacement properties.
- Work closely with experienced professionals, such as qualified intermediaries, real estate agents, and tax advisors, to streamline the exchange process and ensure compliance with IRS timelines.
- Keep meticulous records and maintain open communication with all parties involved to prevent any unforeseen delays that could jeopardize your exchange.

Navigating the 1031 exchange timelines is crucial for real estate investors looking to defer capital gains taxes and optimize their investment portfolios. Understanding the intricacies of the identification and exchange periods is paramount to a successful exchange. By adhering to the IRS guidelines and working with experienced professionals, investors can make the most of the 1031 exchange process and continue to grow their real estate investments while deferring tax liabilities. Remember, time is of the essence in 1031 exchanges, so careful planning and prompt execution are key to a successful outcome.

Feel free to reach out to Exchangeable, LLC for all your 1031 Exchange questions.

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1 (877) 385-0228  
[michael@1031exchangeable.com](mailto:michael@1031exchangeable.com)





# AZREIA ADVANTAGE: MONTHLY MEETINGS

## AZREIA Phoenix Meeting

Monday, October 9  
In-Person 5:15 pm  
Venue 8600  
8600 E Anderson Dr

## AZREIA Tucson Meeting

Tuesday, October 10  
In-Person 5:15 pm  
Tucson Association of Realtors  
2445 N Tucson Blvd

## Phoenix Real Estate Club

Tuesday, October 24  
In-Person 6 pm  
AZREIA Office  
4527 N 16th St #105

Sarah Perkins from theAZMarket.com will be joining us at our Phoenix Monthly Meeting this month to go into more detail about what we've seen and what we can expect from the real estate market. Then, we will be joined by Sean O'Neil, who will give you the tools you need to improve your memory and networking skills to make yourself a better relationship builder so you can get more deals for your investing! Timely, market-driven information and education make these meetings must see. Don't miss it!

## Phoenix – Market Update & Trends with Sarah Perkins

The Market Update and Trends presentation will equip you with the necessary knowledge to stay ahead of the competition in the ever-changing world of real estate. Whether you're a seasoned investor or just starting out, this is information you cannot afford to miss. With our reliable data and expert analysis, you'll gain the confidence to make informed decisions that will help you maximize your profits and grow your business.

## Phoenix Main Meeting – Transform Your Memory from a LIABILITY... Into Your Most Powerful ASSET! with Sean O'Neil

Are you tired of forgetting important information, missing deadlines, or struggling to recall crucial details? Imagine having a memory so sharp that you can effortlessly remember names, faces, and even complex real estate data, enhancing your networking abilities as a real estate investor. Join us for a transformative presentation with renowned memory expert, Sean O'Neil, where you'll learn how to turn your memory from a liability into your most powerful asset while supercharging your real estate networking!

- **Memory Mastery for Real Estate Investors:** Discover the secrets to enhancing your memory capacity and recollection abilities as a real estate investor. Remembering property details, potential clients, and key market trends will become second nature.
- **Techniques and Strategies for Networking:** Sean O'Neil will unveil proven memory techniques and

strategies tailored to real estate professionals. Say goodbye to awkward encounters at networking events and hello to impactful connections.

- **Brain Health for Business Success:** Learn about the connection between memory, cognitive performance, and successful real estate investing. Explore lifestyle habits and practices that can support your cognitive longevity in the competitive real estate market.
- **Practical Real Estate Applications:** Understand how memory skills can be harnessed for personal and professional success in the real estate industry. From property listings to client meetings, your memory will become your greatest ally.

Unlock the full potential of your memory and gain a competitive edge in the real estate market. Don't miss this opportunity to transform your memory from a liability into your most powerful asset while supercharging your networking abilities as a real estate investor.

Sean O'Neil is a leading memory expert known for his engaging and practical approach to memory improvement. With over a decade of experience, he has helped countless individuals, including real estate investors, unlock the hidden potential of their memory. Sean's insights and techniques have been featured in major publications and on various media platforms.

## Tucson Monthly Meeting

We will be joining in person for all the great networking sessions including Haves & Wants, a Market Update for the Tucson area, and a presentation from Sean O'Neil.

**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!



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# AZREIA ADVANTAGE: CALENDAR OF EVENTS

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

OCTOBER MEETINGS		
<b>AZREIA – Phoenix</b> <i>Monday, October 9</i>	<b>AZREIA – Tucson</b> <i>Tuesday, October 10</i>	<b>Phoenix Real Estate Club</b> <i>Tuesday, October 24</i>
<b>OCTOBER SUBGROUPS</b> – Join like-minded investors, share ideas, network, and learn in small group settings.		
<ul style="list-style-type: none"> <li>• <b>Prescott Subgroup</b> <i>Saturday, October 2</i></li> <li>• <b>Tucson New Investors – In-Person &amp; Online</b> <i>Monday, October 2</i></li> <li>• <b>AZ Women in Real Estate (AZWIRE)</b> <i>Tuesday, October 3</i></li> <li>• <b>Income Property Owners (Buy &amp; Hold)</b> <i>Thursday, October 5</i></li> <li>• <b>Cashflow 101 Board Game</b> <i>Saturday, October 7</i></li> <li>• <b>South East Real Estate Club</b> <i>Saturday, October 7</i></li> </ul>	<ul style="list-style-type: none"> <li>• <b>Burley's Raising Capital – In-Person &amp; Online</b> <i>Tuesday, October 10</i></li> <li>• <b>Beginning Investors</b> <i>Thursday, October 12</i></li> <li>• <b>Burley's Tucson Raising Capital</b> <i>Thursday, October 12</i></li> <li>• <b>Tucson Cashflow 101 Board Game</b> <i>Saturday, October 14</i></li> <li>• <b>Multi-Family Subgroup</b> <i>Monday, October 16</i></li> </ul>	<ul style="list-style-type: none"> <li>• <b>Financial Independence through Real Estate (F.I.R.E.) - In-Person &amp; Online</b> <i>Tuesday, October 17</i></li> <li>• <b>Experienced Real Estate Investor Happy Hour</b> <i>Wednesday, October 18</i></li> <li>• <b>Notes Subgroup</b> <i>Wednesday, October 19</i></li> <li>• <b>Fix &amp; Flip Subgroup</b> <i>Wednesday, October 25</i></li> <li>• <b>Beginner's PadSplit Subgroup</b> <i>Wednesday, October 26</i></li> </ul>
<p align="center"><b>How to Remember Names and Be Unforgettable</b>  <i>Saturday, October 21, 2023   9:00 am – 5:00 pm</i></p> <p>Are you tired of forgetting names right after meeting someone new? Do you wish you could leave a lasting impression, especially in the world of real estate investing? Sean O'Neil, a renowned memory and communication expert, has empowered thousands with his unique approach to memory enhancement and interpersonal skills. In this interactive workshop, Sean will share his insider secrets, showing you how remembering names and being unforgettable can significantly benefit your real estate investing endeavors. Invest in yourself and your real estate investment future by attending this workshop. It will equip you with practical tools to leave a lasting mark on everyone you meet, including potential investors, partners, and clients.</p>		
<b>UPDATED INFORMATION AND REGISTRATION ONLINE AT <a href="http://WWW.AZREIA.ORG/CALENDAR">WWW.AZREIA.ORG/CALENDAR</a></b>		

## LEGALLY SPEAKING

**Q:** I am a new property owner learning the landlord-tenant ropes. Where can I go to quickly get up-to-speed on what can I do and what should I not do?

**A:** Warning, shameless plug coming. When starting out in this area, the first thing you need to do is get a good lease contract and get a good company to screen your residents. When you rent out your property, you are entering into a

business contract with your tenant – therefore, you need to screen them and have a good enforceable contract. When it comes to where you should learn about this area of the law, we strongly suggest the Zona Law Podcast, which can be found on YouTube and other places where podcasts are posted. Our attorneys discuss the basics of this area of the law in a format that is educational and conversational.

– 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.*

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HOSTED BY MARCUS MALONEY & MICHAEL DEL PRETE

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DFC is your fastest path to closing your first deal.

**To learn more head over to [azdfc.com](http://azdfc.com)**

## AZREIA MONTHLY MEETINGS AT A GLANCE

### October 9th Phoenix Meeting

- **Phoenix Market Update & Market Trends with Sarah Perkins** The Market Update and Trends presentation will equip you with the necessary knowledge to stay ahead of the competition in the ever-changing world of real estate. Whether you're a seasoned investor or just starting out, this is information you cannot afford to miss. With our reliable data and expert analysis, you'll gain the confidence to make informed decisions that will help you maximize your profits and grow your business.
- **Phoenix Main Meeting: Transform Your Memory from a LIABILITY... Into Your Most Powerful ASSET! with Sean O'Neil** Are you tired of forgetting important information, missing deadlines, or struggling to recall crucial details? Imagine having a memory so sharp that you can effortlessly remember names, faces, and even complex real estate data, enhancing your networking abilities as a real estate investor. Join us for a transformative presentation with renowned memory expert, Sean O'Neil, where you'll learn how to turn your memory from a liability into your most powerful asset while supercharging your real estate networking!
- **Networking & Trade Show** Join us for investor-to-investor networking and an expo of our local investor-friendly Business Associates to help build your team and do more deals!

### October 10th Tucson Meeting

- **Tucson Market Update:** The latest sales volume, pricing, supply, and demand numbers for both the Tucson market.
- **Tucson Main Meeting: Transform Your Memory from a LIABILITY... Into Your Most Powerful ASSET! with Sean O'Neil** (see Phoenix Main Meeting)
- **Haves & Wants, Power Networking, and Deal Sharing:** Come prepared to listen, learn, and share.

### October 24th 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!



Heather Johnson  
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**Molly Matthews**

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- Account Details
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- Addresses
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- Downloads
- Membership Benefits
- Subscriptions
- Family Account
- Affiliates**
- Logout

1. Go to your account
2. Click Affiliates
3. Enter your name & email
4. Start Earning!

### Affiliate Area

**Overview**

Visits	Referrals	Earnings
1	15	USD 0

2

1

0

Jul 2022 Aug 2022 Sep 2022

■ Hits ■ Visits ■ Referrals ■ USD

Last 90 Days From mm/dd/yyyy Until mm/dd/yyyy Campaign All Campaigns

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## FORUMS

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**Topics**

Topic	Posts	Last Post
Investing for Beginners	7	15
Landlording & Rental Properties	14	22
Property Postings	4	15
Real Estate Creative Strategies	0	0
Rehabbing and House Flipping	1	1

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**Glendale Condo**

OFF MARKET Glendale Condo

was last updated 2 days, 1 hour ago by Dom Martinez.

September 19, 2022 at 9:46 am

This condo is just North of Apollo High School off of 47th Ave and Olive. 1BR 1BA Indoor Laundry, 1 Car Garage, Tenant in place until Nov 30th at \$995 per month. Tenant is willing to stay until May but rental comps for a 1/1 in this area are 1200-1300 per month. PERFECT OPP TO INCREASE RENTS Unit is on second floor and in Village Square in Glendale Townhome Complex. HOA is \$170 per month and covers water, sewer, trash, and roof repair and replacement. Prof Prop Management in Place, but can cancel with 30 day notice if desired. \$135,000

Author: Dom Martinez (863.75.64)

Posts: 1

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**Meeting Haves and Wants**

last updated 3 weeks, 5 days ago by Rosa Mariquez.

August 26, 2022 at 11:03 am

Author: Rosa Mariquez (177.228.64.108)

Posts: 1

I have: Have plastic down draft cooler costs 1500 SF home

Name: Neil Frederickson

Phone: 480-949-5534

I want: Learn about Financing, Finding deals for land term rentals multi-family

Name: Clifton Rodriguez

Phone: 602-542-0993

Email: [usm@realstatecloud.com](mailto:usm@realstatecloud.com)

I have: Video and photography business, including drone

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