

THE AZREIA ADVANTAGE

ARIZONA REAL ESTATE INVESTORS ASSOCIATION NEWSLETTER

"AZ Real as it Gets"

NOVEMBER 2023

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What You Know About Success That's Killing Your Happiness

by **Shaun McCloskey**
Leadership Boardroom

We live in an age where there's literally information and training everywhere. From association meetings and podcasts to YouTube and Facebook, you can't turn around without being exposed to the latest and greatest "wow factor" strategy or "new wisdom."

With all that success advice right at our fingertips, why is it that according to Inc. Magazine, more than 85% of people today don't like what they do for a living? How can it be that the majority of Americans wake up every Monday morning dreading going to their place of business?

One clue is in the nature of the message that much of the modern-day success literature promotes:

- "You should be outworking everyone around you."
- "You can manifest anything you want."
- "You have all the power to control everything."
- "Being rich and unhappy is better than being broke and unhappy."
- "The purpose of a business is to be profitable."

I bet you've heard every one of these things, and they certainly have their

attraction. But I ask you, does any of it mesh with your experience in the real world? Or have you observed, in yourself and others, that the opposite of each of these things is usually the truth?

Phoenix

Monday, November 13 – 5:15 pm

- Market Update & Trends with Tina Tamboer
- The 4 Steps to Building an Insanely Profitable Real Estate Business
- Networking, Tradeshow & Food
- Donation Drive & Raffle Prizes

Tucson

Tuesday, November 14 – 5:15 pm

- Market Update & Market News
- The 4 Steps to Building an Insanely Profitable Real Estate Business
- Haves & Wants
- Donation Drive, Raffle Prizes & Food

I've coached many men and women over the years who have reached what most would consider "The Pinnacle of Success" only to wake up saying, "Is this it? Please tell me there's more to life than this!"

And invariably, what I found in coaching and getting to know these people is that they all built businesses designed for what today's "wisdom" measures as success, which is

to be profitable. But the word "profit" encompasses many things, and certainly goes far beyond financial gain.

The bottom line is that real estate investors don't end up feeling satisfied by creating a business that spits out money every month, no matter how much money that is.

Don't get me wrong, your business should – in fact, must – make money.

However, building a business the right way means embracing much more than just financial gain. I haven't met anyone to date if they're being completely honest, that has been fulfilled by financial gain alone. When they get to the point where they've achieved 'success' by every measure of today's 'success wisdom,' they find that it doesn't come with the

Continued on page 2

Elevating Real Estate Success Through Education



At AZREIA, we firmly believe in the transformative power of education, especially in the realm of real estate investing. My personal journey with AZREIA has been a testament to the importance of relationships, and equally, the value of a solid educational foundation in real estate.

A proper real estate education does more than just provide information; it equips investors with the tools to navigate the complexities of the industry. It's not just about learning the ropes but understanding the nuances that can make or break a deal.

Here are some key takeaways on the importance of education in real estate investing:

Risk Mitigation: Every investment comes with its set of risks. However, with a solid real estate education, these risks can be managed and reduced. Knowledge empowers investors to make informed decisions, minimizing potential pitfalls.

Unlocking Opportunities: The real estate landscape is vast and ever-changing. A well-rounded education ensures that investors can adapt to different market cycles, leveraging the most relevant strategies for the current climate.

Enhanced ROI: Efficiency is the key to maximizing returns. A comprehensive understanding of real estate processes can streamline transactions, reducing time and cost inefficiencies. In essence, the more you know, the better your potential returns.

Building a Network: Real estate is as much about people as it is about properties. Education not only equips you with knowledge but also positions you as a valuable player in the industry. This reputation can open doors to collaborations, partnerships, and deals.

Empowerment through Knowledge: An investment in real estate education is an investment in oneself. It's the foundation upon which successful real estate careers are built. With the right knowledge, investors can tap into unlimited potential, navigating challenges with confidence and seizing opportunities with precision.

As the Executive Director of AZREIA, I cannot emphasize enough the value of continuous learning in real estate investing. It's the cornerstone of success in this industry. Whether you're a seasoned investor or just starting out, there's always something new to learn, a fresh perspective to consider, and a novel strategy to explore. At AZREIA, we champion the cause of education, ensuring our members are always at the forefront of real estate trends and insights.

For those keen on diving deeper into the world of real estate investing, I highly recommend exploring the resources and courses we offer. After all, in the dynamic world of real estate, knowledge truly is power.

Happy Investing,
Mike Del Prete
AZREIA Executive Director



What You Know About Success That's Killing Your Happiness Continued from page 1

happiness they looked forward to. Then they have to start the process of figuring out what WILL make them happy and having to painfully restructure a business that's already a juggernaut.

So, my question to you is, if you don't already have a profitable but unfulfilling business, why not build one right from the beginning that is wildly profitable financially and fulfills who you are as a person as well? If you're going to spend the time to build something, you might as well build something you'll love every day, right?

Sounds awesome, right? But the

next obvious question is, "HOW? How do I begin to build a business where I wake up each day and jump out of bed - completely excited for what's to come?"

The first step is to forget financial projections, the law of attraction, and "crushing it," and get a meaningful, moving vision. One that doesn't just talk about how much money you'll make, but about how you'll give back to your community. One that doesn't just say what kind of vacations you'll take, but how you'll set up your life to work a tiny fraction of the hours most real estate entrepreneurs do so that you'll have time to take them. One that

envision not just how prosperous you'll be, but how impactful you'll be in the world.

Learning what it means to have a vision – especially a business vision – has without a doubt been the most life-changing set of business principles I've ever had the privilege of sharing with others and enacting in my own life. So, I hope to see you at the November 13th & 14th AZREIA meetings, where I'll walk you through exactly what's changed my life, and that of hundreds of other highly, and TRULY, successful real estate investors.



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Airbnb – OMG!



by
**Nicholas
Tsontakis**

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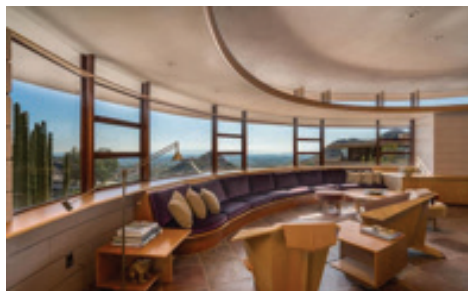
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Why does sharing a space with Grant under a boulder in Utah cost seven times more than staying in Sally's sewing room in Salt Lake? It is not bedroom count or cable TV: design makes the difference – a unique setting with inspired architecture helps Grant earn more than Sally. When searching for vacation rentals on the Airbnb website, a user can filter properties in several different ways. The second tab on the website is "OMG" which features unique homes for rent that are set apart based on their distinct design. The tab does not just feature luxury properties, it features properties with one-of-a-kind architecture. Most of these houses rent more based on quality design rather than bedroom count or other amenities. While there are different vacation rental strategies, one way to stand out in the competitive market of vacation rentals and command higher fees is to invest in distinctive architectural features and top-notch design.

Unique architecture sets your rental apart. While many vacation properties may have a similar layout or design, unique architectural elements such as a home in a grain silo, or a circular house with 360-degree views can make your property memorable to guests. These distinctive features not only create a lasting impression but also contribute to a one-of-a-kind experience, justifying higher rental fees. One clear example is Frank Lloyd Wright's Norman Lykes house. Yes, Frank Lloyd Wright is probably the most famous American architect, but the house is so unique that it can command over \$1100/night with only 3 bedrooms, 3 baths, and 3 beds while a more typical-looking home in a similar location that sleeps 14 guests with 5 bedrooms, 7 beds, and 4.5 baths rents for about \$900 per night. In this example, the Frank Lloyd Wright house even discounts \$300 per night for a weekly stay. While it may sometimes be difficult to spend money upfront on design, it can certainly pay later in the vacation rental space. Just like the exterior of the home can boost rates, well-designed interiors must match the architecture.



\$1,495 per night (\$1,121 with weekly discount)

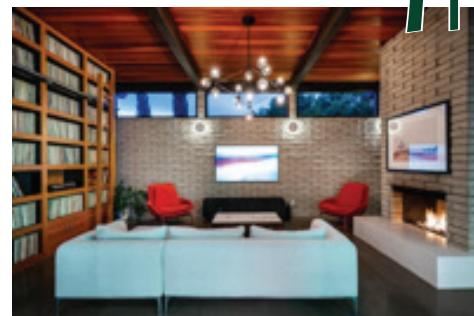


\$930/per night (No weekly discount)

Quality design can greatly enhance the overall guest experience. A well-thought-out interior design that complements the home's architecture, can make spaces feel more inviting and richer. It often pays to be different. A look into two examples on the Airbnb website, one with a nice, but typical-looking interior vs. one that has exposed metal beams and exposed block, shows that a house that looks as intriguing on the exterior as it does on the interior can rent for much higher. See photos below – the mid-century inspired home that celebrates the home's structure and materials rents for more than \$200 per night than one that looks like so many other homes. Both homes have similar ratings and similar bedroom counts in similar locations, the difference is in the design. This goes beyond just creating a nice, comfortable space; when good design meets good architecture it makes people feel special and will elevate their vacation experience.



\$217/per night



\$419/per night

When it comes to vacation rentals in Phoenix, unique architecture combined with complementary design commands higher fees. These factors set your property apart and can create a memorable guest experience. So, on your next investment, remember that staying with Grant under a boulder will always out-earn Sally's craft room.

Note:

Scenarios based on a stay from November 1 to November 9, 2023.

All photos were taken from the following Airbnb website listings:

Photo 1:
https://www.airbnb.com/luxury/listing/43353638?category_tag=Tag%3A8528&enable_m3_private_room=true&photo_id=1493844190&search_mode=flex_destinations_search&check_in=2023-11-01&check_out=2023-11-09&source_impression

Photo 2:
https://www.airbnb.com/rooms/4989294?category_tag=Tag%3A8528&enable_m3_private_room=true&photo_id=1654839856&search_mode=flex_destinations_search&check_in=2023-11-01&check_out=2023-11-09&source_impression_id=p3_1698157705_mdYZH7fNlwRhlGK&previous_page_section_name=1000&federated_search_id=0458fe04-b6ac-4c8c-b238-f7fcdabd12c9f&modal=PHOTO TOUR SCROLLABLE

Photo 3:
https://www.airbnb.com/rooms/plus/28742563?category_tag=Tag%3A8528&enable_m3_private_room=true&photo_id=1575486005&search_mode=flex_destinations_search&check_in=2023-11-01&check_out=2023-11-09&source_impression_id=p3_1698157705_DbFvilluxGEZFCef&previous_page_section_name=1000&federated_search_id=0458fe04-b6ac-4c8c-b238-f7fcdabd12c9f&modal=PHOTO TOUR SCROLLABLE

Photo 4:
https://www.airbnb.com/rooms/702969373598831705?category_tag=Tag%3A8528&enable_m3_private_room=true&photo_id=1479121518&search_mode=flex_destinations_search&check_in=2023-11-01&check_out=2023-11-09&source_impression_id=p3_1698157705_RVKJWZ%2B5NhtEWctV&previous_page_section_name=1000&federated_search_id=0458fe04-b6ac-4c8c-b238-f7fcdabd12c9f&modal=PHOTO TOUR SCROLLABLE

id=p3_1698157705_%2B5NhtEWctV&previous_page_section_name=1000&federated_search_id=0458fe04-b6ac-4c8c-b238-f7fcdabd12c9f&modal=PHOTO TOUR





Estate Planning: A Tale of Two Investors



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by
*Michel J.
McGirr*

Once upon a recent market trend in sunny Arizona, two seasoned real estate investors, Optimistic Owen, and Hasty Harry, stood at the crossroads of life, pondering their legacies.

Optimistic Owen always believed in preparation. After his first real estate deal, he approached his favorite AZREIA law firm (Sorry, Zona!) to ensure his assets would smoothly transition to his loved ones. He set up a comprehensive estate plan that covered all his properties, then updated it appropriately with every acquisition.

On the flip side, Hasty Harry was

always on the move, juggling deals, and maximizing returns. For Harry, tomorrow was another day, and estate planning could always wait. He believed he'd get to it – eventually.

Fast forward a few years, and life, as it has a tendency to do, threw curveballs.

When Owen faced an unexpected health scare, he rested easily. He knew his family wouldn't be burdened with probate courts or legal fees. His assets were well-organized, his wishes were clear, and Phocus Law ensured a seamless process for his loved ones.

Harry wasn't so fortunate. Without an estate plan, his sudden accident left his family in a maze of properties, loans, and legal confusion. They spent months in court, hefty sums on legal fees, and endured avoidable family disagreements.

The Aftermath

Owen's Family: They celebrated

his legacy. His portfolio continued to benefit his loved ones, just as he intended. They remembered him as a wise and caring provider.

Harry's Family: They remembered months of legal challenges, the stress of managing unfamiliar properties, and the friction that arose from the absence of clear directions.

The Moral? Real estate is as much about the future as it is about the present. As investors, our choices impact not just our returns, but the legacy we leave behind.

For those reading this tale, if you recognize a bit of Harry in your reflection, it's not too late. Sam Richardson is a member of the Phocus Law attorney team responsible for assisting clients in estate planning matters. If he can ever be of assistance, feel free to reach out to him at Sam@PhocusCompanies.com or by phone at (602) 457-2191.



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Risk Management - A Pillar of a Good Vision_____

by **Derek Kartchner**
Gila Insurance

Starting with the end in mind, creating a plan, breaking the plan down into digestible steps, and doggedly working on the plan is how anything real is accomplished. Moreover, it's how we reach the unreachable. Any dream worth striving for also creates some risk. We might fail. The plan might blow up in our face or we might simply fall short of what we set out to do. Some might say that this is a limiting belief, and ought to be avoided. But there is a difference between reaching for the stars with everything we have and having a safety net or a plan and not fully extending our hand. Risk management should be a pillar of any plan. In fact, any worthy vision will involve some risk, but what is acceptable, and how we manage these risks is very much an individual question. The key is identifying the risk in our plan, analyzing what we plan to do, and setting controls to ensure our vision stays on track.

Risk Identification

Risk identification will look different for each real estate investor. For example, someone flipping homes has to consider the interest rate environment, hold time, cost of materials, labor, etc, and what might happen if those things suddenly change. Conversely, a long-term rental operator wouldn't have the same risk. They would have tenant risk e.g. will the tenant pay, will the tenant trash the property, and is there enough cash flow to cover the vacancy and repairs when the property needs to be turned? Notes, wholesaling, multi-family, and every investment

vehicle will carry its own risk and can be compounded or minimized as we scale. Think of a rehabber that has several properties. Increased inputs can compound very quickly. Conversely operating long-term rentals with narrow margins can be catastrophic with vacancy, decreased rents, or increased expense lines. The point is, that identifying the risk is the first step in the process.

Risk Analysis

Once you have identified the risk – does it bother you? Do you have enough margin to withstand a bump in the road? I had a real estate investment that I lost many nights of sleep over, and another that was literally a dream. The difference? One drained my bank account and the other filled it. The difference was how I went about preparing for the risk beforehand. Both properties had hiccups and unexpected expenses. One I looked at with rose-colored glasses. We found a deal at 0% interest on an owner carryback. I was so in love with the interest rate I failed to analyze the risk of the investment. Once the novelty wore off I saw it for what it was; a dog with fleas and A LOT of them! In the end, I sold it at a loss and was glad to be rid of it (spit). The other I was prepared for the bump, paid the bill, and wished I had 10 more of that property. The thought exercise of analyzing your risk can help along the way and is worth the effort.

Risk Control

Each of us knows a friend who is crazy. You know the one. They are the adrenaline junky, the risk taker. We also know the guy who can barely leave the

house because the asteroid might hit him, the risk petrified. Investment risk is no different. You can avoid risk altogether by not investing. You can prevent or reduce risk by having a partner, taking steps to control costs, or investing in education to help you avoid the pitfalls (Thank you AZREIA). You can segregate risk by putting different assets into different LLCs. You can transfer risk by buying insurance. It really depends on the risk and your appetite for it. Obviously, this is surface analysis at best but “it won't happen to me” is not a risk management plan, nor a pillar of a good vision, not if you want to arrive at the top. I have found preparing for the storm helps me get through it.

As an insurance guy, you might think that I would simply plug insurance as the one-size-fits-all solution. Not at all. Insurance is a small piece of risk management and is simply a risk transfer mechanism. Frankly, I think far too many investors have too low of deductibles, and expect insurance to solve far too many problems. Conversely, risk management is a holistic look at what's out there and what the plan is. As we consider what our vision of the future looks like, I encourage each of us to consider the risk in our plan and get a plan to control it. As I have long said to many an investor and AZREIA member, investment decisions should not be made based on insurance, but risk management should certainly color the decision. As Gary Cohen (VP of IBM) once said, “If you don't invest in risk management, it doesn't matter what business you're in, it's a risky business.”





Assignments, Assignments, and More Assignments

by **Maria Brandenburg** and
Janet Moe, Great American Title

Assignments of an Existing Purchase Contract (EPC) are a vehicle that many investors are utilizing to generate wealth.

To further explain, an assignment of a purchase agreement permits the initial buyer under a purchase contract to assign the purchase contract to the new buyer, a third party (Assignee). The assignment agreement allows the initial buyer to transfer rights and interest in the real estate property to another party (Assignee).

The Assignee, in writing, assumes all the obligations, terms, and conditions of the original buyer under the purchase contract. A critical element is a viable assignment agreement. Therefore, it would be wise to make sure that the initial purchase contract is specific with all the terms, conditions,

and relevant details leading up to the close of escrow.

The Assignee may be purchasing the property using a hard money lender. Some hard money lenders may impose restrictions on the amount that they will lend and may not include the assignment fees as part of the total consideration of the acquisition of the property.

Most importantly, remember the following:

- Exercise due diligence and consult legal professionals.
- Always consider using an investor-friendly Title company.
- Caution and beware of who you partner with: Attorneys, Investors, Realtors, and Escrow Officers. It is also vital that you work with experienced

individuals when doing assignment transactions. Many escrow officers are experienced and have been in the industry for many years, but some do not specialize in assignments. The liability may be great and the potential for loss as well.

Consider this: If you had a bad heart and needed heart surgery, you would seek out the most skilled knowledgeable surgeon, or would you go to a general surgeon? You would want the very best as your life is at stake. No less is needed when considering an Escrow Officer/Title Company, Attorney, Realtor, or Investor. Your success at investing is at risk. Many Escrow Officers/Title companies may attest to knowing how to facilitate an assignment real estate transaction and be knowledgeable in the investor arena but you later discover, through the course of the transaction, that they are not.



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Fannie Mae's Game-Changing Updates: Great for Home Buyers and Investors



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This month, Fannie Mae, a significant player in the mortgage industry, has made two major announcements that are set to have a profound impact on home buyers and investors alike. These changes are not just welcome news; they represent a significant shift in the real estate landscape, empowering individuals to enter the market more easily, and making investment opportunities more accessible. Here is a closer look at these pivotal changes and how they benefit those in the real estate world.

1. Increase in Single-Family Conventional Loan Limit to \$750,000

Fannie Mae's decision to raise the single-family conventional loan limit to \$750,000 is a game-

changer for home buyers and investors, particularly in areas with higher housing costs. In a market where prices are on the rise, this change opens the door to more extensive financing options, giving buyers greater flexibility, and enabling them to pursue properties that were previously out of reach. How it benefits home buyers – well with more choices! With an increased loan limit, home buyers can explore a wider range of properties, including those in desirable neighborhoods or with unique features. This change may allow for lower down payments, making homeownership more accessible for a broader range of buyers.

2. Decrease in Minimum Down Payment on 2 to 4 Unit Properties to 5%

Fannie Mae's decision to reduce the minimum down payment on 2 to 4-unit properties to 5% (provided that you live in one of the units) is a fantastic opportunity for aspiring investors. This change makes multi-unit properties more accessible to those looking to start small and build their real

estate investment journey.

How It Benefits Home Buyers and Investors:

Affordable Entry: Lower down payments are particularly advantageous for first-time buyers and investors, allowing them to enter the market with less capital.

Income Potential: Multi-unit properties offer the potential for rental income, making it an attractive option for those interested in both housing and investment.

Fannie Mae's recent updates are set to reshape the real estate market, making it more inclusive and vibrant than ever before. Whether you're a home buyer looking to explore your dream property or an investor seeking to grow your portfolio, these changes provide a pathway to success. Augustyniak Lending Team is here to guide and support you every step of the way, ensuring you make the most of these exciting opportunities.



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PadSplit

September '23 Phoenix Market Update:

Previous Month Stats

Total Unit Count:

131 (19 properties)

Occupancy:

95%

Weekly Rates:

\$218/week (\$943/mo)

Days for First Booking in
New PadSplit: 3.6

Days to Reach 80%
Occupancy: 18.9

Current Month Stats

Total Unit Count:

177 (26 properties)

Occupancy:

75%

Weekly Rates:

\$224/week (\$969/mo)

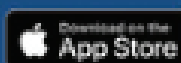
Days for First Booking in
New PadSplit: 3.4

Days to Reach 80%
Occupancy: 20.3

Occupancy has dropped due to a big influx of rooms coming online within a 1.5 week period. It will stabilize in the coming weeks.



padsplit.com



90%

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Do you qualify?

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WARNING: It's a rookie move if your Agent doesn't personally invest in real estate. This action alone can be a costly mistake.

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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 life into interiors through renovations, Niksi is your partner in elevating your living experience.

Custom Home Builds: Your home is an embodiment of your identity, and our team of experts at Niksi ensures it resonates with your individuality. Collaborating closely with you, we craft custom homes that encapsulate your vision. Each detail is meticulously crafted to reflect your style.

Home Additions: As your life evolves, your space should adapt. Niksi specializes in seamless home additions that not only expand your square footage but also harmonize with your existing layout. Our thoughtful approach ensures your extended space feels like an integral part of your home.

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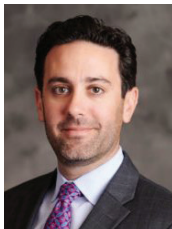


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A Sealed Court Record – What is That?



*Mark B. Zinman,
Attorney*

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by
Mark
Zinman

I have been an AZREIA member for years, and a landlord for just as long. I personally do my own background checks on applicants. I check the justice court website records for any cases that the tenant was involved in, whether criminal or civil. When I recently went to do this for a new applicant, I found a case that says it is sealed. I can't tell what case it is; I can only see the case number. What does this mean and what should I do?

Before we give you the legal answer of what it likely means, we want to tell you what you should do: you should consider using a professional background screening company to run your background checks. We see too many clients attempting to save a dollar by doing their own checks and they end up missing critical information about their residents. For instance, while there is some information available publicly, most individual owners that do their own checks, miss information from out of state or from higher courts, such as the federal courts or bankruptcy court. The last thing you want to do is rent to an applicant who is in bankruptcy, only to have them not pay the first month's rent and now you are governed by the bankruptcy automatic stay.

Also, when you do your own searches, you are largely relying on an applicant's name and names are too common to be useful when completing a background check. You need to be able to complete a search using the resident's social security number to ensure that you are verifying the qualifications of the correct person. Remember, you are going into business with this person for at least a year, so you want to make sure you qualify the right person and that the right person is qualified.

As to your initial question, if there is a sealed record in the justice court system and it relates to a civil case (CC case number), then it is likely an eviction action that was filed against your applicant. However, before you use that to deny them, realize that the fact that the case is sealed means that the case ended in the applicant's favor. Just because they were a party to an eviction, doesn't mean they did anything wrong and the fact that the case

is sealed demonstrates the case was ended in their favor. They may have paid their rent, and the case was dismissed, or they may have won and gotten a judgment against their landlord.

The law provides that there are 3 instances when an eviction case can be sealed and not made available to the public: (1) The case is dismissed before entry of a judgment; (2) A judgment is entered in favor of the tenant; (3) A stipulation is submitted by both parties, to have the file sealed.

Effectively, if an eviction is filed and a judgment is not ultimately entered in the landlord's favor, the case could be sealed. If a case is sealed, only the parties to the case and their attorneys will be able to access the file. In other words, such cases are not supposed to show up on a tenant's credit or background check. Except in rare situations, the fact that it is sealed should not be held against them.



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by
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by Rob Jafek, Principal Boomerang Capital Partners

The field of ESG, which stands for Environmental, Social, and Governance, has been of concern to investors for some time. In discussions with partners interested in ESG, they have been particularly interested in the rehab space and how it functions within ESG considerations. This is because rehabbing a home (renovating or restoring an existing structure) can often be a more environmentally friendly or green option, compared to buying a new build or constructing a new home, for several reasons shown below.

Resource Conservation

When you rehab a home, you're using what's already there essentially recycling or upcycling an existing structure. This conserves the materials and energy that would otherwise be required to construct a new building. New construction typically involves the extraction of raw materials, manufacturing, transportation, and construction processes, all of which have environmental costs.

Energy Efficiency

Older homes can be upgraded with energy-efficient features, such as better insulation, energy-

efficient windows, and modern HVAC systems, which can often surpass the energy performance of many new builds. Retrofitting an older home is often more sustainable than demolishing it and starting from scratch.

Waste Reduction

New construction generates a significant amount of waste, including excess materials, packaging, and demolished structures. While upgrading an old home produces substantially less waste in comparison. By salvaging and repurposing existing materials, we contribute to a more sustainable approach, mitigating the environmental impact associated with waste disposal.

Mature Landscaping

Older homes often come with mature trees and landscaping that have environmental and aesthetic benefits. Working with the existing landscape can also have added financial benefits. New builds typically start with a blank slate, which may require new landscaping that takes years to mature, and additional hardscaping to accommodate the greenery. This new landscaping can also be costly.

Bottom-line, the net effect of all

of this is a lower carbon footprint and less waste, a positive ESG impact. The construction of a new home, from sourcing materials to transportation to on-site construction, can have a significant carbon footprint while also creating excessive waste. While new builds require all new materials, which can be significant in cost and volume. Rehabbing doesn't require the same level of new resource consumption.

Note that this lower carbon footprint also has lasting effects. New builds tend to be further away from work and other necessities, meaning that the occupants of those new builds will be doing more driving. And more driving means more emissions. Proponents of ESG refer to this problem derisively as "urban sprawl" and they are not fans.

There are lots of reasons to be fans of rehabbing homes, and it's not just for the value they add to the neighborhood. Considering the criteria of ESG the benefits of flipping older properties can have longer, environmental, benefits. One more check in the "PRO" column when tackling your next real estate investment project.



Understanding Reverse Exchanges...



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by
Michael Velasco

A Strategic Real Estate Investment Technique

Introduction

Real estate investment offers numerous opportunities for individuals and businesses seeking to grow their wealth. One lesser-known but highly effective strategy is the reverse exchange. This complex yet rewarding technique allows investors to acquire properties in a way that can optimize their portfolio. In this article, we will delve into the world of reverse exchanges, exploring what they are, how they work, and why they are worth considering.

What is a Reverse Exchange?

A reverse exchange, also known as a reverse 1031 exchange, is a real estate transaction that occurs when an investor acquires a new property before selling their current property. This is the reverse of a standard 1031 exchange, where investors sell a property and then purchase a replacement property within a specific timeframe to defer capital gains taxes.

The key to understanding reverse exchanges is the necessity to comply with Section 1031 of the Internal Revenue Code, which allows investors to defer capital gains taxes when exchanging "like-kind" properties. This means that the properties involved in the exchange must be of the same nature, character, or class. Reverse exchanges utilize this tax-deferral advantage to accommodate a more complex sequence of events.

How Does a Reverse Exchange Work?

Reverse exchanges involve a series of intricate steps, and they typically

require the assistance of a qualified intermediary, legal professionals, and real estate experts. Here's a simplified breakdown of the process:

1. **Identify a Replacement Property:** The investor identifies the property they want to acquire before selling their current property.
2. **Form an Exchange Accommodation Titleholder (EAT), your QI will handle this for you:** An EAT is a special purpose entity created to temporarily hold the replacement property on behalf of the investor. The EAT takes legal title to the property and enters into a qualified exchange accommodation agreement with the investor.
3. **Secure Financing:** The investor must secure financing, or pay cash, to purchase the replacement property, as they cannot own it directly during the exchange.
4. **Acquire the Replacement Property:** EAT acquires the replacement property using the investor's funds and financing.
5. **Sell the Relinquished Property:** Once the replacement property is secured, the investor can sell their relinquished property.
6. **Complete the Exchange:** The proceeds from the sale of the relinquished property are used to pay off any debt on the replacement property and reimburse the investor for any expenses incurred during the exchange. The title to the replacement property is then transferred to the investor.
7. **Adhere to Strict Timelines:** Reverse exchanges are subject to tight deadlines, including a 45-day identification period and a 180-day exchange period. Meeting these timelines is crucial for tax deferral.

Benefits of Reverse Exchanges

1. **Flexibility:** Reverse exchanges allow investors to take advantage of opportunities in a competitive real estate market, providing

greater flexibility in finding the right replacement property.

2. **Tax Deferral:** By deferring capital gains taxes, investors can reinvest their funds into potentially higher-yielding properties, thus maximizing their returns.
3. **Risk Mitigation:** Acquiring the replacement property first mitigates the risk of not finding a suitable property to complete the exchange.
4. **Portfolio Optimization:** Investors can strategically choose properties that align with their long-term investment goals without being rushed into a decision.

Challenges of Reverse Exchanges

1. **Complexity:** Reverse exchanges involve a complex legal and financial structure, requiring professional expertise and a qualified intermediary.
2. **Costs:** The process can be costly due to legal fees, intermediary fees, and potential financing expenses.
3. **Strict Timelines:** Failure to meet the 45-day identification period and 180-day exchange period can result in tax consequences.

Conclusion

Reverse exchanges are a powerful tool in the real estate investor's toolkit, offering flexibility, tax benefits, and the ability to optimize portfolios. However, they are not without their complexities and require careful planning and professional guidance. As with any real estate investment strategy, thorough research and understanding are crucial before embarking on a reverse exchange. When executed correctly, this technique can be a game-changer for investors seeking to enhance their real estate portfolios while minimizing their tax liabilities.

Feel free to reach me at 1 (877) 385 - 0228 or michael@1031exchangeable.com should you have any questions.





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by
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Carlson**

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The business of banks is money. We all use banks. But are we benefiting by storing money with them, or are they? How do banks make money?

Consider this example based on recent numbers from Bank of America. Let's say you deposit \$1,000 with them and they pay you 0.2% interest for storing your money. Due to the fractional reserve system in our country, they only need to keep 10% of your money on hand at any time. So, they loan out \$900 at an average of 5.2% to people buying homes, cars, or using credit cards. You might be thinking, okay they make 5%, that's not bad, I can probably get that in the stock market.

But because they never use their own money, they pay you \$2 to make \$46.80. That's a 2,340% return on investment! That's like you buying a share of a company when it was worth \$2 and then it grows to \$46.80.

The total deposits Bank of America had at the start of 2023 was \$1.93 Trillion! This should tell you that banking is a very profitable activity and that banks are masters at controlling money. Where it gets even more interesting though, is when

you look at banks' balance sheets and where they are actually storing our money when they aren't loaning it out for profit. Let's stick with Bank of America for this example. At the end of 2021, they owned \$24,068,000,000 of permanent life insurance. That number is almost double their real estate holdings. If you are like I was 3 years ago, all you've heard about whole life insurance to this point in your life is that it is a BAD place to store money.

But now you have a conundrum. Why is not only Bank of America, but every major bank in our country putting as much money as the federal government will allow into permanent life insurance policies? Do they have access to things that you and I don't? Or are they using financial tools and assets differently than you and I have been taught?

Here's a final quote to leave you

from financial expert Ed Slott, "The single biggest benefit in the US tax code and the most UNUSED is the income tax exemption on whole life insurance."

So, what is whole life insurance? And why should it matter to you?

Schedule a free educational call today to learn more about how you can create your own banking system. Email us at:

Jack Carlson: jcarlson@unbridledwealth.com

Olivia McGraw: omcgraw@unbridledwealth.com

Jason K. Powers: jpowers@unbridledwealth.com



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AZREIA ADVANTAGE: MONTHLY MEETINGS

AZREIA Phoenix Meeting

Monday, November 13

In-Person 5:15 pm

Venue 8600

8600 E Anderson Dr

AZREIA Tucson Meeting

Tuesday, November 14

In-Person 5:15 pm

Tucson Association of Realtors

2445 N Tucson Blvd

Phoenix Real Estate Club

Tuesday, November 28

In-Person 6 pm

AZREIA Office

4527 N 16th St #105

We are happy to celebrate 21 years of AZREIA meetings! It's November, which means 2023 is wrapping up and we have to focus on what we are going to be doing in the new year. Are you where you thought you would be a year ago? Maybe it's time you looked at your business plan, and yourself, with a new point of view so you can supercharge both your life and business for better success in the new year! Join us this month as we are joined by Shaun McCloskey to learn more about how to take control and manage your life for success! Additionally, Tina Tamboer will join us for a Cromford Market Update! Timely, market-driven information and education make these meetings must-see. Plus, we will be giving away over \$10,000 in prizes! Don't miss it!

Phoenix – Market Update & Trends 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 as to what we've seen change throughout the past few months and what we can expect from the rest of 2023. Tina is one of the top market analysts in the state and will give you information you can't get anywhere else!

Phoenix Main Meeting – The 4 Steps to Building an Insanely Profitable Real Estate Business (that You'll Also Fall in Love With) with Shaun McCloskey

*So much of what we learn about real estate is strategic: HOW do I [find deals, get money, manage tenants, do renovations]? And that's all important, but if you want to build a profitable, sustainable, and FUN real estate career, it's JUST as important to step back and ask bigger questions, like:

- "Am I sure that I'm focusing my time and efforts on the right things?"
- "Is the strategy I'm pursuing the right fit for me, in the long run?"
- "Am I building a business that supports my bigger vision for my life, or one that's going to consume all of my time and energy?"
- "Am I loving what I'm doing, or do I do it for the money?"*

Here's a big secret that goes against the grain of what you may believe about real estate success: it's not about who you are, where you came from, or how hard

you hustle. It's about doing what most people don't: thoughtfully and intentionally designing a business that fits your vision, your lifestyle, your passions, and your personality.

Shaun McCloskey has been helping some of the highest-level real estate investors and gurus in the country do exactly that for over a decade, and now he's making a very rare association appearance to help US have a more prosperous AND joyful future. You'll leave this meeting knowing:

- Why goal setting alone doesn't work. Not for ANYONE.
- Why making business plans based on financial considerations alone is the certain death of your business.
- Why working more hours in your business probably makes you LESS productive.
- How to create a strategic game plan for your business that will ACTUALLY get you from where you are now to where you want to be in just 6-12 months.

On November 13th and 14th, Shaun will share the tools you need to envision and build not just the business, but the LIFE that creates the meaning, impact, fulfillment, and prosperity you've always dreamed of.

Phoenix & Tucson – Investor Social, Donation Drive, & Raffle Prizes!

We will be serving food before the meetings starting at 5:15! Come early, grab a bite, network with other investors, drop off your donations (Maggie's Place for Phoenix, Make-A-Wish Foundation for Tucson, more details on azreia.org/calendar), and get your raffle tickets for chances to win any of our raffle prizes!

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, PLUS a food truck and a presentation from "The Coach's Coach" Shaun McCloskey!

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 for the current schedule.

NOVEMBER MEETINGS		
AZREIA – Phoenix Monday, November 13	AZREIA – Tucson Tuesday, November 14	Phoenix Real Estate Club Tuesday, November 28
NOVEMBER SUBGROUPS – Join like-minded investors, share ideas, network, and learn in small group settings.		
<ul style="list-style-type: none"> • Income Property Owners (Buy & Hold) Thursday, November 2 • Cashflow 101 Board Game Saturday, November 4 • South East Real Estate Club Saturday, November 4 • Prescott Subgroup Monday, November 6 • Tucson New Investors – In-Person & Online Monday, November 6 	<ul style="list-style-type: none"> • AZ Women in Real Estate (AZWIRE) Tuesday, November 7 • Beginning Investors Thursday, November 9 • Tucson Cashflow 101 Board Game Saturday, November 11 • Burley's Raising Capital – In-Person & Online Tuesday, November 14 • Experienced Real Estate Investor Happy Hour Wednesday, November 15 	<ul style="list-style-type: none"> • Burley's Tucson Raising Capital Thursday, November 16 • Notes Subgroup Thursday, November 16 • Multi-Family Subgroup Monday, November 20 • Financial Independence through Real Estate (F.I.R.E.) - Online Tuesday, November 21 • Fix & Flip Subgroup Wednesday, November 29
Zoning Overlay – How Understanding Zoning Can Make You a Better Investor Wednesday, November 8, 2023 6:00 pm – 8:00 pm Don't miss this crash course into all things zoning! Taught by architect Nicholas Tsontakis, you will review a brief history of zoning, zoning ordinances, real-world applications, zoning variance strategies, investment strategies, and a hands-on workshop. This class is meant for new and experienced investors. If you're investing in real estate, it is important to understand all the aspects of your properties, so don't miss this chance to develop your knowledge and skills to make you a more confident and successful real estate investor.		
UPDATED INFORMATION AND REGISTRATION ONLINE AT WWW.AZREIA.ORG/CALENDAR		

LEGALLY SPEAKING



Q: What is the possible liability for landlords in the event that a tenant has an emotional support animal (ESA) and the ESA bites/attacks someone? How can liability be limited or eliminated?

A: Premises liability cases are always fact-specific determinations, so there is no clear bright-line rule. Generally, landlords are not liable for the acts of a resident's animal, unless they knew or had reason to know that the animal was vicious and failed to take action. Under

fair housing laws, if a person has a disability and a disability-related need for the animal, you must allow it. Therefore, the default would be that you would not be liable if the animal randomly bites someone. However, after that happens, you would need to take action, such as removing the dog, to prevent future incidents for which you could be liable. A lot of people also have provisions in their lease that animal owners agree to indemnify and hold the landlord/owner harmless from claims relating to the dog.

– 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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DFC is your fastest path to closing your first deal.

To learn more head over to azdfc.com

AZREIA MONTHLY MEETINGS AT A GLANCE

November 13th Phoenix Meeting - 21st Anniversary Meeting Celebration!

- **Phoenix Market Update & Market Trends 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 as to what we've seen change throughout the past few months and what we can expect from the rest of 2023.
- **Phoenix Main Meeting: The 4 Steps to Building an Insanely Profitable Real Estate Business with Shaun McCloskey** Shaun McCloskey has been helping some of the highest-level real estate investors and gurus in the country for over a decade, and now he's making a very rare association appearance to help US have a more prosperous AND joyful future. You'll leave this meeting knowing why goal setting alone doesn't work for anyone, why making business plans based on financial considerations alone is the certain death of your business, why working more hours in your business probably makes you LESS productive, and how to create a strategic game plan for your business that will get you from where you are now to where you want to be in just 6-12 months.
- **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!
- **Investor Social, Donation Drive, & Raffle Prizes!** Come early, grab a bite, network with other investors, drop off your donations to Maggie's Place, and get your raffle tickets for chances to win any of our raffle prizes!

November 14th Phoenix Meeting - 21st Anniversary Meeting Celebration!

- **Tucson Market Update:** The latest sales volume, pricing, supply, and demand numbers for both the Tucson market.
- **Tucson Main Meeting: The 4 Steps to Building an Insanely Profitable Real Estate Business with Shaun McCloskey** Shaun McCloskey has been helping some of the highest-level real estate investors and gurus in the country for over a decade, and now he's making a very rare association appearance to help US have a more prosperous AND joyful future. You'll leave this meeting knowing why goal setting alone doesn't work for anyone, why making business plans based on financial considerations alone is the certain death of your business, why working more hours in your business probably makes you LESS productive, and how to create a strategic game plan for your business that will get you from where you are now to where you want to be in just 6-12 months.
- **Haves & Wants, Power Networking, and Deal Sharing:** Come prepared to listen, learn and share.
- **Investor Social, Donation Drive, & Raffle Prizes!** Come early, grab a bite, network with other investors, make your donations for the Make-A-Wish Foundation, and get your raffle tickets for chances to win any of our raffle prizes!

November 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!

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3. Enter your name & email
4. Start Earning!

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Your Affiliate Dashboard will look like this on your account

FORUMS

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Topics

Topic	Posts	Last Post
Investing for Beginners	7	1 day, 20 hours ago
Landlording & Rental Properties	14	5 days, 19 hours ago
Property Postings	4	1 day, 21 hours ago
Real Estate Creative Strategies	0	No Topics

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Glendale Condo

OFF MARKET Glendale Condo

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)

Post Your Properties

Meeting Haves and Wants

Plastic draft cooler costs 1500 SF home

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