

THE AZREIA ADVANTAGE

ARIZONA REAL ESTATE INVESTORS ASSOCIATION NEWSLETTER

"AZ Real as it Gets"

JANUARY 2024

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Exploring the Lucrative World of Wholesale Real Estate

Wholesaling Is Your Gateway to Real Estate Success Without the Usual Barriers

In the vast landscape of real estate investment, wholesaling emerges as a standout strategy embodying the principles of minimal investment, low risk, and no licensing requirements. As AZREIA prepares for its annual wholesale event and expert panel in Phoenix on January 8th and in Tucson on January 9th, it's a perfect time to highlight the unique advantages of real estate wholesaling.

Wholesaling: A Low-Barrier Entry

Wholesaling in real estate is an innovative approach to property investment that doesn't require a large investment, extensive risk, or a real estate license. This strategy involves identifying undervalued properties and swiftly transferring your interest in the purchase contract to other investors for a profit. AZREIA's data shows our members that wholesale, average a \$14,000 assignment fee.

The Allure of Wholesaling: Minimal Investment, Maximum Returns

One of the most appealing aspects of wholesaling is its low financial barrier to entry. Unlike other investment methods that require significant funding for down payments and renovations, wholesaling primarily involves marketing expenses and small earnest money deposits. This makes it an ideal strategy for those looking to break into real estate with limited resources.

Navigating Misconceptions and Reality

Wholesaling is often mistakenly perceived

as a simple and easy path to real estate riches. In reality, it requires strategic planning, dedication, and a skill set that includes marketing, property evaluation, effective negotiation, and building a reliable buyers list.

Reduced Risks and Rapid Returns

Wholesaling stands out for its reduced risk factors. As wholesalers typically don't buy the property, they avoid the complexities and risks associated with property management and market volatility.

Additionally, the quick turnaround of deals, often within 30 days, is a significant advantage, offering the potential for rapid financial gains.

The Ideal Strategy for Aspiring Investors

Whether you're an emerging investor with limited funds or an experienced one looking to diversify, wholesaling offers a flexible and profitable path. It's a strategy that allows for quick income generation without the usual hurdles of traditional real estate investing.

Join Us at Our Wholesaling Events this Month

As we look forward to our wholesale panel on January 8th and 9th and the Build Your Wholesale Business Step-By-Step workshop on January 20th & 21st, we invite you to explore this compelling opportunity. Wholesaling is not merely a transactional process; it's a strategic approach to building a robust, scalable real estate business.

Happy Investing,
Michael Del Prete
AZREIA Executive Director





Litigating Your Dispute – Lost Money or Not?



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by
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Litigation – a word almost nobody likes to hear aside from a small pocket of lawyers who like to be unhappy. If we are being honest, when any investor hears that L-word, they see money going away that they will never get back. Litigation is expensive, time-consuming, and exhausting for a business-minded person. But, sometimes, litigation is also unavoidable.

First of all, I'll give you a quick and dirty definition of litigation so that we are all on the same page. Litigation is the process of taking a dispute between two or more parties to the courts. Litigation, if it plays all the way out, typically ends with a judge or a jury getting to decide who the 'winner' is and who ends up being the 'loser.' In between those two steps, there is a lot of lawyer work, including discovery (each side exchanging with the other all the information they have on the dispute), motions (asking the court to decide in your favor based on law and some fact), and preparation. All of that lawyer time costs you, the investor or business owner, a lot of money in legal fees.

So why even litigate a dispute if it is so expensive and time-consuming? Well, sometimes, despite your best efforts to reach a voluntary resolution that works for everyone, the other party just won't be reasonable. If that is the case, the cost of going through a lawsuit may be far less than what you would stand to lose by just giving up. If you are in a property line dispute on an investment property and giving up would mean losing a 150' long strip of property that is 5' wide, that 750 square feet of land may justify expending a fair amount of time and money on a lawsuit to seek a resolution of the issue in your favor.

When advising clients on whether to file suit or not, I try to redirect all analysis to whether or not litigation makes *business* sense. If a client is going to file suit based primarily on pride or emotion, I will often advise against doing so, unless filing suit is also advisable from a financial and logical perspective.

If you go through the whole analysis and still find yourself having to file suit, all is not lost. Many issues that you as a business owner or investor will encounter are issues 'arising out of contract,' meaning that they are issues that involve a business or legal agreement between parties. Fortunately, within the Arizona Revised Statutes, specifically section 341.01, the prevailing party in a dispute

arising out of contract is entitled to an award of their attorneys' fees. That means that, if you win your lawsuit, you can also request that the judge include in the judgment that you have the right to pursue the losing party(ies) for the amount you spent in attorneys' fees in litigating the matter. As long as your attorney charged you a 'reasonable' fee, the judge will almost always award you the entirety of what you spent. While there is no guarantee that you'll be able to collect that award from the losing party, there are a lot of avenues available to get your money back from them, especially if you're willing to be patient.

I consider litigation an inconvenient necessity. If you can avoid it by reaching a reasonable voluntary resolution, I recommend that. However, if you find yourself in a situation where litigation is the only outcome, having a diligent, capable, and efficient attorney leading the charge will give you the best chance at success.

Phocus Law has a team of experienced, powerful, and cost-effective litigators. If you're considering filing a lawsuit and would like to discuss that prospect, please don't hesitate to reach out to me by email at Mick@PhocusCompanies.com or phone at (602) 457-2191.



Double Escrow/Simultaneous Closing

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

When considering doing a double escrow/simultaneous closing, please be aware that there are two separate contracts, and each contract stands on its own merits.

Typically, the wholesaler is the Buyer on the A – B transaction and the wholesaler is the Seller on the B – C transaction.

When doing the double closing, it allows the wholesaler to avoid any assignment fees and may handle a larger spread which would generate more profitability.

Is it possible to close a double closing with no money?

1. The wholesaler can secure transaction funding to fund the A – B Transaction.
2. The B – C transaction may be funded by the end Buyer's private money/hard money lender. In the B – C transaction and when using the buyer's private money/hard money lender, the Buyer's hard money lender would need to agree to the terms of funding the B – C transaction.

These types of transactions may be difficult to navigate with a successful close of escrow. It would be in all party's best

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interest to select your company and escrow officer wisely, prior to opening escrow.

When considering doing a double close/simultaneous closing, use due diligence and consult a legal professional when needed.

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



by
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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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P.S. Don't forget to complete your [Credit Opt-Out!](#) - Protect your credit today!



November '23 Phoenix Market Update:

Previous Month Stats

Total Unit Count:

232 (34 properties)

Occupancy:

72%

Weekly Rates:

\$219/week (\$948/mo)

Days for First Booking in

New PadSplit: Occupancy

3.9

Days to Reach 80%

Occupancy

19.8

Current Month Stats

Total Unit Count:

260 (39 properties)

Occupancy:

84%

Weekly Rates:

\$217/week (\$939/mo)

Days for First Booking in

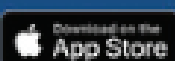
New PadSplit: Occupancy

5.5

Days to Reach 80%

Occupancy

24.7



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



by
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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.

Major Renovations: Our driving force is the pursuit



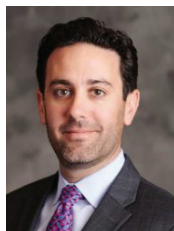
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Reported Eviction Numbers



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by
**Mark
Zinman**

It's the beginning of a new year and a new legislative session. Landlord-tenant bills will be a hot topic in the legislature. A big part of that is based on numerous media reports about the high number of evictions we had in 2023. For example, there were reports that Maricopa County had the highest number of evictions ever in a month. The reports state that we surpassed the previous high, which was set in 2005. However, that does not give the full and accurate picture that is important for our readers to understand.

Reports allege that there were 7,900 evictions in August of 2005, and essentially that same amount in October of 2023. Therefore, it's factually true that we are at the highest levels ever for a single month. What the reports fail to take into account is that our population has skyrocketed in that same time period.

In 2005, Maricopa County had a population of 3.539 million people. Whereas in 2023, there are an estimated 4.6 million people in the county. This is an increase in population of 30%. In other words, the population has increased 30% but the eviction numbers are just now reaching the same level.

If you were to use this same population growth percentage and apply it to the 2005 eviction numbers, it would be an extra 2,370 evictions per month for a total of 10,270 per month. The county is nowhere near that volume.

It's critical that readers understand this because property owners and managers are the voice of our industry. For example, whenever these articles are written, people we know outside the office ask us about them. It's our job to explain the reality of the numbers and what it really shows.

It's also important to remember that just because an eviction is filed, does not mean the person is evicted. All of these reports talk about evictions filed, not people actually removed from their property. An eviction is a tool, albeit the last tool,

to get a resident to pay. It is very common for a case to be filed, only to be dismissed because the tenant pays what is owed.

We did an analysis of our filings for October of 2023, and of the cases we filed, only 12.9% resulted in a writ being requested (generally, writs make up about 30% of filings). Further, even if a writ is requested doesn't mean the person is removed, as they may pay before the constable goes to the property. (We do recognize that some residents may voluntarily move out without a writ being needed). Finally, in our numbers, 29.6% of all cases filed ended in dismissals, usually due to payment by the resident before even getting to court. Another large portion is satisfied after court by payment.

Therefore, when you read about the "record" number of evictions, be sure to talk to people you know and explain what is actually happening. Also, it's important to stress that evictions are a last option for landlords. Landlords do not prosper by having to file evictions, deal with turnover costs, and face potential vacancies.



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MARK ZINMAN

LEGAL UPDATE

**SPIKE IN EVICTIONS
ANTI-LANDLORD BILL
NAR LAWSUIT**

WATCH HERE >

Before You Switch Your Insurance

by **Derek Kartchner**
Gila Insurance

Sometimes I feel like I say, "No, no, no" all the time, and not just due to having a slew of toddlers in my home over the years (I have a lot of kids). It is because the insurance market is a mess right now, and rates are up like crazy across **all** companies in the state of Arizona.

As a broker, we represent multiple companies. Our goal is to find value for you. We define value as the coverage you need at the lowest possible price. We can talk about the coverage you need later, but prices right now are a mess! For many investors, the thin margins on their investments make cash flow rough. As a company that adds to the expense line of your business, we understand this and know that many people think the quickest way to save is by simply switching companies. In the past that has been true. But, in the immortal words of Lee Corso of ESPN's College GameDay, "Not So Fast, My Friend!"

In addition to rising rates, insurance companies are making it hard to switch companies. One of the main things they are doing is increasing underwriting. This includes more questions upfront, tightened eligibility guidelines, limited coverage options, and more stringent inspections. From a practical standpoint, it means that if your insurance agent is doing it right, they will ask more questions, explain more coverage, and warn you of how to prepare for the inspection. If everything is in order, switching will still be relatively easy. However, what we are seeing is a lot of people moving their policy, and then getting in a pickle once the home is inspected. This is because even though you have paid for your policy and signed the contract, the policy could still be canceled. The reason this can occur is by law, insurance companies have roughly a 30-day window to determine if they are going to keep you or cancel you. If they cancel you, well, you might

have a hard time finding another company to take you. So, while switching might sound like a good idea, here are **5 Things to Know Before You Switch Your Insurance Company**:

- 1. Plumbing and Electrical** - If you have galvanized pipe for plumbing or fuses as a part of your electrical system, most companies at this point are going to pass. This has to do with the fact that the most common type of claim in Arizona right now is water-related claims – mostly busted pipes. The source of the water? Galvanized pipes that have rusted through or polybutylene pipes whose connectors have grown old. The result? Thousands of dollars of losses. On the electrical side, fuses indicate that you haven't likely updated your electrical system in 40+ years, as circuit breakers have been the standard for quite some time.
- 2. Peeling Paint and Dry Rot** - Yes, peeling paint. If you aren't willing to take care of the outside, then what does the inside look like? If you have a corner that hasn't been painted in a while, then the sun has probably beaten down and dried out the wood then the monsoons came, and the result is that you have split facia. Might seem minor, but plenty of companies are walking away from peeling paint.
- 3. Trees** - Do you have overgrown trees or shrubbery? What happens in the next monsoon storm? Does a branch go through the roof? This is how insurance companies think. Trees and bushes that are overgrown don't look nice, make the carrier wonder how the rest of the property is being taken care of (you may see a theme here), and will make a carrier reject the policy.
- 4. Clutter** - Wood piles, branches, cars, tools, and stuff. We all

have it, but if it's strewn across the yard, it's a no-go for the companies. While you may never have this at your house, your tenants might be a different story. What does your lease say about this?

- 5. Roof** - It's an epidemic. It is almost standard that carriers require that your shingle roof be replaced in the last 15 years. In some cases, the carriers will reject you if they think the roof is older than 15 years. In other cases, they will limit the payout in the event of a claim. Companies look for missing shingles, shingles that are warped or "curled," and more and more we are hearing about "Granular Loss." What does that even mean? I don't know, I get pictures and they look like shingles to me. You might say that's crazy. I've also heard, "I have a 30-year roof, I'm not going to replace the shingles at year 16 years," more than once. Frankly, I would agree with you, but I am just the messenger of bad news.

Of course, we want to help you, us, and every other insurance agent. We are in business to write insurance policies! That being said, we also want to make sure that we are working in your best interest. Moving you to another company, only to have them cancel your policy – leaving you high and dry makes no sense.

Before you go down that road, make sure that your property is in good order, as deferred maintenance is starting to bite investors hard. Once you leave your current company and try to return, they will treat you just like the new company and will find the same problems. Therefore, if your plumbing and electrical are in order, you've painted the trim, trimmed back the trees, removed the clutter, and the roof is in good shape, then maybe, just maybe switching insurance companies is the right move. If not, consider staying until they are.





Keeping Records Clean and Accurate Will Make Your Life Much Easier



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**by Rob Jafek, Principal
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Keeping records clean and accurate will make your life much easier. Although it's not fun or glamorous, it is necessary to your project and bottom line. Management and productivity guru Peter Drucker would say "You cannot manage what you do not measure." Since the only way a project can be managed effectively is through measurement, we are going to need records. This is not new insight, so let's review at a high level how to figure out if the juice is worth the squeeze.

What to Record.

You'll want to start with a good budget, which will help you plan and allocate resources effectively. It is also useful to project a clear picture of your financial situation in relation to the progress of your project.

Next, you'll want to monitor things along the way, *as it happens*. Trying to back pedal and fill-in the expenditure gaps after the fact, not only creates undue stress but also perpetuates errors and inaccuracies. Be sure to include not only money, but time as well. Speaking of money, it is important to note that cash and profits only match up at the end, not during the process, so plan and monitor both. Also, don't forget to include a bit of contingency.

Why Record? So, You Can Make Decisions.

- Clear data leads to clear

decisions. Full stop.

- Decisions like: What is going well and what needs improvement?

Not where you want to be? Look at your records to see where you started going off then how much time and money it will take you to get back on track. Even if you are on track, are there any interesting or concerning trends? What is changing over time? Can you do anything about it? Does your next bid need to include different numbers? You'll need information for that analysis.

And decisions like: Do you even want to do another one of these?

Who Cares?

- **Investors:** If you have other investors, you need this or you are in for all sorts of trouble. Especially since they want a record of how their funds are being used.
- **Credit:** Lenders require detailed financial records when considering loan or credit applications. Therefore, having accurate and complete records improves your chances.
- **Tax:** You know this is coming, so being prepared can take some of the dread out of it. Not all, but lots. On the plus side, if you have good records, you may be able to go through and find places you can reduce your tax liability. This is a big reason we chose this very dry topic at this festive time of year – year end is coming and so the window for making most of these adjustments will close soon.
- **Regulatory:** Lots of projects or parts of projects, require an external sign-off. You will be very happy if you have all your receipts and proofs ready for when, say, your inspector comes to grant your final certificate of occupancy or signed off on your electrical needs. And

you may want to be asking the same from your subs if you aren't already. There may be some other legal requirements that you will want to be prepared for. Many of these regulators operate under the mantra of 'trust, but verify' and if you make their job easy, they are much more likely to make your life easy.

Red Flag Warning: Think Hard About Commingling.

Co-mingling means you are using assets for more than one purpose, and it leads to conflict, or at least questions of conflict. For example, suppose you are doing two projects, and you use the same drywall sub. The work is complete, and he sends you a bill. Which project does the invoice get paid out of? The easy answer (to avoid co-mingling) is to get two invoices and avoid the hassle. That one is also pretty simple but think about the same thing with cash. We see a lot of people using a personal credit card for business expenses, thinking they will get reimbursed or otherwise clean it up later. The better solution is getting a business credit card and avoiding crossovers altogether. However, you can't do that per project but having the separation between business and personal will clean up lots of issues.

The biggest possible reason you want solid records is peace of mind. Knowing where you are, where you are going, and being prepared for the future while ensuring fairness to everyone involved, including yourself, is priceless. This assurance allows you to relax when you're off the job.

You know you need to do this even though it is unlikely to be high on the list of your favorite things to do. Overall, by reviewing the reasons and benefits, one can enhance the utilization of the tools, potentially shedding light on ways to become more efficient and effective.





Unlocking Wealth: The Power of Improvement 1031 Exchanges



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by
*Michael
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Real estate investment has long been a cornerstone of wealth-building strategies, offering individuals and businesses a tangible and potentially lucrative way to grow their financial portfolios. One key tool that savvy investors use to optimize their real estate holdings is the 1031 exchange. While the basic concept of a 1031 exchange is well-known—allowing for the deferral of capital gains tax—it's the innovative twist of Improvement 1031 Exchanges that has garnered increasing attention among investors seeking to maximize their returns.

Understanding the Basics of 1031 Exchanges

A 1031 exchange, named after Section 1031 of the Internal Revenue Code, allows investors to defer capital gains taxes on the sale of a property when the proceeds are reinvested in a similar "like-kind" property. This powerful tax-deferment strategy has been a game-changer for many investors, providing them with the opportunity to reallocate funds and upgrade their real estate portfolios without being burdened by immediate tax liabilities.

Enter Improvement 1031 Exchanges. While a traditional 1031 exchange involves a straightforward swap of one property for another, Improvement 1031 Exchanges take

the concept a step further. Instead of just acquiring a replacement property, investors can use the exchange to fund improvements or renovations on the new property. This opens up a world of possibilities, enabling investors to enhance the value of their real estate holdings and potentially increase rental income or resale value down the line.

Key Benefits of Improvement 1031 Exchanges

1. Value Enhancement:

Improvement 1031 Exchanges provide investors with the means to actively enhance the value of their real estate assets. Whether through renovations, expansions, or upgrades, this approach empowers investors to make strategic improvements that align with market trends and tenant demands.

2. Tax Deferral and Wealth

Accumulation: The core benefit of a 1031 exchange—tax deferral—remains intact with Improvement 1031 Exchanges. By reinvesting the proceeds into property improvements, investors continue to defer capital gains taxes, allowing them to use the funds that would have gone towards taxes to fuel additional investments or improvements.

3. Adaptability to Market

Conditions: Real estate markets are dynamic, and investor strategies must adapt to changing conditions. Improvement 1031 Exchanges offer flexibility, allowing investors to respond to market trends, tenant preferences, and emerging opportunities by

actively shaping their real estate holdings.

4. Increased Rental Income:

By strategically investing in property improvements, investors can often command higher rental rates. This not only boosts cash flow but also contributes to the long-term appreciation of the property, creating a win-win situation for investors.

5. Risk Mitigation:

Renovating or improving a property can mitigate certain risks associated with older or outdated assets. Upgrading infrastructure, improving energy efficiency, or modernizing amenities can enhance the property's appeal, reduce maintenance costs, and attract a broader range of tenants.

Improvement 1031 Exchanges represent a sophisticated and strategic approach to real estate investing, allowing investors to go beyond mere property swaps and actively shape the value of their assets. By leveraging this innovative exchange option, investors can defer taxes, enhance property values, and adapt to changing market dynamics. As with any financial strategy, it's crucial for investors to consult with tax professionals and legal advisors to ensure compliance with regulations and maximize the benefits of Improvement 1031 Exchanges. In the ever-evolving landscape of real estate investment, this tool stands out as a powerful means to unlock and accelerate wealth accumulation. At Exchangeable, LLC we are experts at improvement exchanges, and are here to answer any further inquiries you may have.





Unlocking Financial Freedom: The Case for Implementing Infinite Banking 2024



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by
Olivia McGraw

Q: When is the best time to plant a tree? **A:** 40 years ago. **Q:** When is the second-best time? **A:** Today. Implementing the Infinite Banking Concept (IBC) is similar. In the realm of personal finance, most people are on the lookout for innovative strategies that provide both stability and growth. One such strategy that should be considered is the Infinite Banking Concept. This financial philosophy allows individuals to leverage specially designed life insurance policies to build a robust financial foundation. In an unpredictable economy, employing a plan that includes guarantees could not be more important.

A fundamental principle of IBC is the creation of a cash reserve within a life insurance policy. Unlike traditional insurance policies that primarily focus on providing a death benefit, policies are structured to accumulate cash value over time. Cash value simple means accessible and "as good as cash" but better. This cash reserve serves as a unique and versatile financial tool. The difference between this cash and the cash in your wallet is that cash value grows with compounding interest *as if it never left the policy*, if the policy holder knows how to be a good banker. IBC empowers individuals to break away from the traditional banking model, where savings typically earn minimal interest. Instead, the policyholder's money grows within the life insurance policy, providing a stable and tax-advantaged environment for wealth accumulation.

The AZREIA Advantage

One of the key advantages of implementing IBC is the unparalleled financial flexibility it offers. The cash value within the life insurance policy can be accessed through policy loans. Unlike traditional loans, these policy loans allow individuals to borrow against their policy's cash value without undergoing credit checks or dealing with lengthy approval processes. This financial flexibility enables individuals to use the borrowed funds for various purposes, including investments, real estate acquisitions, education expenses, or even starting a business. As the policyholder, REI, or other borrower repays the loan, the interest paid can help build the cash value, fostering a cycle of self-financing.

Then there are the tax advantages. While contributions to the policy are made with after-tax dollars, the growth of the cash value is tax-deferred. Tax efficiency can be particularly advantageous for individuals seeking to maximize their wealth while minimizing tax liabilities.

But what about market unpredictability? Unlike many traditional investment vehicles tied to market fluctuations, IBC offers a more stable and predictable

growth environment. The cash value is shielded from market volatility, providing a reliable source of financial growth regardless of economic conditions. For those seeking a balance between growth potential and risk mitigation, the IBC can be an attractive option.

Incorporating the Infinite Banking Concept into your financial planning can be a transformative step toward achieving financial freedom and resilience. By building a cash reserve, enjoying financial flexibility, leveraging tax advantages, protecting against market volatility, and contributing to legacy planning, individuals can create a comprehensive and robust financial strategy.

As with any financial approach, it's crucial to thoroughly understand the Infinite Banking Concept, assess individual financial goals, and consult with a knowledgeable financial advisor. The IBC is not a one-size-fits-all solution, but for those seeking a unique and dynamic strategy for long-term wealth creation, it presents an intriguing and potentially lucrative option. Schedule a free consultation today and propel your financial world in 2024! Olivia McGraw - omcgraw@unbridledwealth.com



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Thank You, Investors



by
**Nicholas
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For many, the Arizona Real Estate Investors Association (AZREIA) has proven to be an invaluable ally in navigating the complexities of the real estate market. As an architect who has ventured into the realm of real estate investment and become a premier sponsor of the AZREIA organization, I find myself compelled to express gratitude to AZREIA and its members

before eating an entire turkey covered in mashed potatoes and gravy.

So far this year, we have written articles, spoken on a podcast, attended numerous networking events, and conducted a zoning workshop with AZREIA and its members. Since our first monthly meeting, we saw the value in the organization – we still speak to one person regularly from that meeting! He shares real estate dreams, and we share architectural realities. We know that one day we will have an opportunity to design and invest together. Since the organization has supported us by giving us a

platform to educate on some of the intricacies of development, we are dedicated to supporting its members.

As the lead architect and owner of the business, I am glad to be a part of the AZREIA community – it has broadened my professional network and facilitated collaborative projects that might not have materialized otherwise. I look forward to continued sponsorship and designing something great with all members who dare to dream big. So, to the organization and members: Thank You and Happy Holidays!



LEGALLY SPEAKING



Q: We have a 10-plex that suffered a gas cut off last week. We want to provide a concession to the affected residents, but we don't want to violate any fair housing laws. Is it okay to just provide a concession to the affected residents?

A: Great question. It is always a good idea to question whether you are complying with fair housing laws any time you treat tenants differently. You are providing a concession to select residents because they were impacted

by something that happened at the property. In other words, you are treating tenants who were impacted differently than those that were not impacted: this is an objective standard not tied to any protected class, and therefore would not run afoul of fair housing laws. All too often property owners randomly treat residents differently and don't think about the potential fair housing implications. Therefore, it's always good to ask the question.

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

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AZREIA ADVANTAGE: MONTHLY MEETINGS

AZREIA Phoenix Meeting

Monday, January 8

In-Person 5:15 pm

Venue 8600

8600 E Anderson Dr

AZREIA Tucson Meeting

Tuesday, January 9

In-Person 5:15 pm

Tucson Association of Realtors

2445 N Tucson Blvd

Phoenix Real Estate Club

Tuesday, January 23

In-Person 6 pm

AZREIA Office

4527 N 16th St #105

Did you make a New Years resolution to spend more time with family? Quit your job? Make more money? No matter what it is, AZREIA is prepared to help you start your year off right so you can meet your goals! Join us for our monthly meetings to learn what you need to do to make your real estate investing business successful. We will have an in-depth market update with Cromford Market data for the Phoenix area. Then, we will be joined by a panel of wholesalers who will give you the tools you need to wholesale in a down market, up market, and everything in between! Timely, market-driven information and education makes these meetings must see. Don't miss it!

Phoenix – Phoenix Market Update & Trends

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 – Wholesaling Panel of Pro's Cashing In On a Slower Market

Discover the winning strategies that are working in today's market with our expert panel. Each member brings a unique specialty – from the nation's top sales expert closing deals while overcoming the toughest rejections to a novation specialist who can turn dead deals into profitable opportunities.

This isn't just another panel; it's a deep dive into the strategies that work when the market doesn't. Gain the skills to outpace the competition with tactics that have been tried and tested by the best in the business. Our panelists will share insights on adapting your approach, identifying unseen opportunities, and building a wholesaling business that thrives.

Among the panelists in Phoenix, we have Rich Wonders, also known as the Novation King, Steve Trang, the top sales expert in the nation, Brent Daniels, who built a wholesale empire from nothing, and Ramon Martinez of the Wholesale Sharks, a multi-million-dollar wholesale real estate company. These four panelists will be there to share their expertise and answer your most pressing questions.

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 Wholesaling Panel of Pro's Cashing In On a Slower Market.

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 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.

JANUARY MEETINGS		
AZREIA – Phoenix <i>Monday, January 8</i>	AZREIA – Tucson <i>Tuesday, January 9</i>	Phoenix Real Estate Club <i>Tuesday, January 23</i>
JANUARY SUBGROUPS – Join like-minded investors, share ideas, network, and learn in small group settings.		
<ul style="list-style-type: none"> • Tucson New Investors – Hybrid <i>Tuesday, January 2</i> • Cashflow 101 Board Game <i>Saturday, January 6</i> • South East Real Estate Club <i>Saturday, January 6</i> • Prescott Subgroup <i>Saturday, January 8</i> • Burley's Raising Capital – Hybrid <i>Tuesday, January 9</i> 	<ul style="list-style-type: none"> • Beginning Investors <i>Thursday, January 11</i> • Burley's Tucson Raising Capital <i>Thursday, January 11</i> • Tucson Cashflow 101 Board Game <i>Saturday, January 13</i> • Multi-Family Subgroup <i>Monday, January 15</i> 	<ul style="list-style-type: none"> • Financial Independence thru Real Estate (F.I.R.E.) - Hybrid <i>Tuesday, January 16</i> • Experienced Real Estate Investor Happy Hour <i>Wednesday, January 17</i> • Notes Subgroup <i>Wednesday, January 18</i> • Beginner's PadSplit Subgroup <i>Wednesday, January 25</i> • Fix & Flip Subgroup <i>Wednesday, January 31</i>
<p align="center">Build Your Wholesale Business Step-By-Step</p> <p align="center"><i>Saturday, January 20, 2024, 9:00 am – 5:00 pm & Sunday, January 21, 2024, 9:00 am – 1:00 pm</i></p> <p>You've probably heard by now the best way to make money in real estate without a real estate license or previous experience is through Wholesaling. In this class we'll break down everything you need to know in order to build your wholesaling business. We'll show how to find Motivated Sellers, how to talk to these motivated sellers and execute a purchase contract. You will also learn how to find Cash Buyers for your properties and execute an assignment contract to ensure you lock in your assignment fee. After this class you will have a full understanding of the wholesaling process and how to build a profitable wholesale business and close a deal from start to finish.</p>		
UPDATED INFORMATION & REGISTRATION ONLINE AT WWW.AZREIA.ORG/CALENDAR		



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

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Deal Finders Club

Real Estate dreams on hold?

With work, kids, and everything else going on, time is limited. You might feel like you've got the world on your shoulders and not to mention *you have a bad back.*

If you just had someone to lean on and push you in the right direction, you know things would happen much faster!

Then you might consider checking out the Deal Finders Club, a community of investors eager to sign more contracts, close more deals and get ahead in life. The DFC provides weekly coaching, a thriving online community, and all the education you need to be confident.

DFC is your fastest path to closing your first deal.

To learn more head over to azdfc.com

AZREIA MONTHLY MEETINGS AT A GLANCE

January 8th Phoenix Meeting

- **Phoenix Market Update & Market Trends** 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.
- **Phoenix Main Meeting: Wholesaling Panel of Pro's Cashing In On a Slower Market** Discover the winning strategies that are working in today's market with our expert panel. This isn't just another panel; it's a deep dive into the strategies that work when the market doesn't. Our panelists will share insights on adapting your approach, identifying unseen opportunities, and building a wholesaling business that thrives.
- **Networking & Trade Show** Join for investor-to-investor networking and an expo of our local investor-friendly Business Associates to help build your team and do more deals!

January 9th Tucson Meeting

- **Tucson Market Update:** The latest sales volume, pricing, supply, and demand numbers for both the Tucson market.
- **Tucson Main Meeting: Wholesaling Panel of Pro's Cashing In On a Slower Market** Discover the winning strategies that are working in today's market with our expert panel. This isn't just another panel; it's a deep dive into the strategies that work when the market doesn't. Our panelists will share insights on adapting your approach, identifying unseen opportunities, and building a wholesaling business that thrives.
- **Haves & Wants, Power Networking and Deal Sharing:** Come prepared to listen, learn and share.

January 23rd Phoenix Real Estate Club

- This is some of the best real estate networking anywhere! Meet face-to-face with other investors to find 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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Affiliate Area

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Overview

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2

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Real Estate Creative Strategies	0	0
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Network with Other Investors Online

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 Posts

Dom Martinez
Alphamater
(863.75.64)

Viewing 1 post (of 1 total)

Reply To: OFF MARKET Glendale Condo

Post Your Properties

Meeting Haves and Wants

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

August 26, 2022 at 11:03 am

Author Posts

Rosa Mariquez
Alphamater
(177.228.64.108)

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Email: agaudette@azreia.org

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