

THE AZREIA ADVANTAGE

ARIZONA REAL ESTATE INVESTORS ASSOCIATION NEWSLETTER

"AZ Real as it Gets"

FEBRUARY 2024

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Have You Heard of F.I.R.E. Before?

by Tracy Royce, Royce of Real Estate

The acronym **FIRE** stands for **Financial Independence Retire Early**, or as it's been coined now at AZREIA, **Financial Independence through Real Estate**. The FIRE financial empowerment movement became popularized based on the fundamentals of high savings rate, frugality, investing, and passive income to fund an early retirement. Although the tenets of extreme frugality and actual "retirement" have evolved, the underlying theme is still the same: to buy back your time, have your choices not be dictated purely by a need for active income, and shift your mindset and relationship to money and work.

As real estate investors, most of us are in this business for one driving reason: Freedom. Freedom to break away from the rat race, not have our life and livelihood be obligated to a corporation's schedules/whims and have the option to spend our time in ways that align with our purpose and joy. For some of us, that still very much involves working (especially you deal junkies!), but in a capacity and rhythm that makes sense for you, your family, and your lifestyle.

So, what exactly does this have to do with Flipping to FIRE? When I branched off on my own after having worked for investors for years, I quickly learned it really wasn't just about what you made but it's about what you KEEP, how you use it, and paying just as much attention to your personal finance as you do your real estate business.

Think of it this way. I bet you can imagine all sorts of high-income earners like attorneys, doctors, and flashy investors who

have little grasp on their expenses. Further, with the normalcy of carrying personal debt, skyrocketing inflation, slow growth in wages, a volatile market, and the cost of living only increasing, nearly everyone

has had to evaluate their personal financial health over the last few years. Especially, as nothing motivates people to face their finances like uncertainty or a crisis. We as real estate investors have a distinct possibility though, that we can change our entire financial future in a fairly short amount of time with only a few good deals.

If you haven't already, take the opportunity to write down or

update your intention for your real estate business. The important drivers would be:

1. **What would be my normal monthly expenses in my ideal life?**
2. **How much income do I need to have come in to fund that lifestyle?**
3. **What can I create or invest in to support that happening as passively as possible?**
4. **How can I best maximize my personal finances to achieve that in X amount of time?**

Having once experienced financial struggles, including being broke, burdened by debt, and anticipating raises that never came, I eventually found the courage to seize control of my future and achieve FIRE. Through a blend of flipping rehabs and a dedicated focus on personal finance, I look forward to sharing how my simple principles and business methods can also empower you to build a life you truly love.



EXECUTIVE DIRECTOR'S MESSAGE

Enhancing Rental Visibility Strategic Advantages of MLS



While Phoenix rental prices overall continue to trend upwards, 2023 saw only a less than 1% increase in median rental prices YOY. A more noticeable difference landlords may have noticed is the increase of days on the market for Phoenix rentals, increasing from an average of 29 days in 2022 to an average of 39 days on the market in 2023. This has brought about a concern for many landlords who ask, "How can I ensure my rental properties receive maximum exposure?"

The answer is simple, use the MLS.

While MLS has traditionally focused on property sales, its extension to rentals is a significant development. This change is driven by the demand for a standardized and comprehensive database for rental properties. MLS listings offer a broader audience and standardized information, which can be crucial in a competitive market. Leveraging MLS becomes a strategic necessity to attract potential tenants efficiently.

We know through over 20 years of serving real estate investors in Arizona that most rentals aren't posted on the MLS. One of the reasons for this is that, to post anything on the MLS, you need a realtor, and realtors cost money. Who wants to pay more money when their rental is already empty? Well, if the [median mortgage payment on a home in Arizona is \\$1,616](#) then would you rather pay \$500 to a realtor to post your property on the MLS, increase your exposure and visibility as well as decrease your days on market, or potentially have to pay 1 to 2 months' worth of your mortgage out of pocket because your listing has been lost in the other thousands of listings on Zillow, ApartmentList, or Redfin? Not to say these sites aren't useful, but the ability to post rentals for next to nothing saturates these sites with properties, whereas the MLS is exclusive to those property owners who are serious about their rentals and will spend money to make money.

Now, for the past two years, AZREIA has been conducting bi-monthly polls among our investor community, gathering critical data not typically found on MLS. This includes:

- **Net Profits for Fix and Flips**
- **Average Hold Time for Fix and Flips**
- **Wholesaling Assignment Fees**
- **Rental Price Per Square Foot**

We gather this rental information because it's coming not from Zillow, Redfin, or the MLS, but directly from landlords, which makes it invaluable. Our data shows that our landlords capture, on average, \$0.20 more

per square foot than the MLS average. So, how is this a reason to use the MLS? It's not. It's instead a reason to take all information and resources you have available to you into account. Especially when days on the market exceed forty and rental prices aren't climbing at the rate they used to. These insights are crucial for our members, underscoring the importance of active participation in our polls and utilizing this exclusive information.

So, what does AZREIA offer landlords to help the exposure of their properties? Our data, for one, can increase your profits based on the information, an understanding of market data from the investor point of view as well as the general market view, and a community of real estate investors, businesses, and realtors to network with online and in person so you can make connections that could benefit you and your bottom line.

Think about it, your mortgage on your 1,500 sqft rental is \$1,616, and you've been renting it at the median MLS rate of \$1.26 sqft. You come to one AZREIA meeting and learn other landlords in your area are successfully renting their properties at \$1.50 sqft. Now you can competitively price your rental and earn an extra \$300 or so per month on your rental. That's almost an additional \$4,000 per year you've made from one meeting! Now, you can shake a few hands at the meeting and find a realtor who'll give you the "Friends and Family" discount on their MLS posts, so it's only \$300 to post your rental on the MLS instead of the average \$500. Now your property has more exposure, and your days on the market have decreased in a rental market where demand is tighter, saving you at least one extra mortgage payment you have to make out of pocket. Are you starting to see how these things can work hand in hand to make you a more effective landlord and investor? That's the point!

The integration of rentals into MLS, combined with AZREIA's unique data, presents an opportunity for our members to navigate the rental market more effectively. This dual approach provides a richer, data-driven foundation for making informed investment decisions. We encourage our members to actively participate in our polls and utilize the wealth of information available through AZREIA. This data, alongside MLS resources, is a powerful tool for strengthening your real estate investment strategies.

Happy Investing,
Michael Del Prete
AZREIA Executive Director



Meet Your Team at Great American Title

by Maria Brandenburg and Janet Moe, Great American Title

Great American Title has been a proud Premier Partner since the inception of AZREIA over 21 years ago. Your Great American Marketing Representative is Maria Brandenburg, and your Senior Escrow Officer/Branch Manager is Janet Moe.

These dedicated professionals work as a team to ensure seamless service for clients while providing access to a wealth of marketing resources and tools for real estate investors and agents.

There are many benefits to choosing Great American Title as your business partner. We provide the investor with an investor rate that discounts the basic escrow fee by 30% and the owner's title insurance fee by 30% in the event the investor is paying for the title insurance.

Our services and transactions extend to all counties in Arizona, and we also conduct business through our Nevada affiliate sister company, Premier American Title.

Additionally, clients of Great American Title enjoy exclusive access to the Vortex Marketing platform. This platform provides updated lists of canceled transactions, expired listings, and for-sale-by-owner

transactions. Specifically, our AZREIA partners can use this information to acquire or purchase new properties.

Both Maria and Janet enjoy meeting with clients over coffee or at our office at 7720 N. 16th St, Ste. 150, Phoenix, AZ 85020, to discuss

partnership or marketing strategies for win-win transactions. We welcome your emails or text messages regarding the information you would like to receive in the next newsletter and any questions or transactions we can assist you with.



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Riding the Wave: The Impact of Dropping Interest Rates on Real Estate in 2024



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by
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In the dynamic world of real estate, few factors have the potential to ignite a purchasing frenzy as swiftly as a significant drop in interest rates. Recent events have seen a notable decline in mortgage rates, sparking a surge in mortgage applications. At Neighborhood Loans, your trusted lending partner for investors in forty-three different states, we're keenly observing this trend and exploring the exciting possibilities that lie ahead.

The Ripple Effect: Mortgage Rates and Applications

The recent drop in interest rates has proven to be a catalyst for action in the real estate market. As rates become more favorable, potential homebuyers and investors alike are seizing the opportunity to secure advantageous financing terms. The result? A notable uptick in mortgage applications signaling increased interest and intent within the real estate community. Looking ahead to 2024, the potential for a purchase frenzy looms large, driven

by the Fear of Missing Out (FOMO) effect. As interest rates continue to play a pivotal role in affordability, those who have been sitting on the sidelines may be compelled to enter the market before rates climb once again.

Why 2024 Could Witness a Surge in Real Estate Activity

1. **Affordability Boost:** Lower interest rates translate to more affordable mortgage payments, expanding the pool of potential buyers and investors.
2. **Increased Buying Power:** Favorable rates enhance buying power, allowing individuals to consider properties that may have been financially out of reach in a higher rate environment.
3. **Investor Opportunities:** For investors eyeing multi-family homes and properties, the combination of lower rates and specialized loan programs makes the prospect even more enticing.

Neighborhood Loans: Your Partner in Real Estate Success

At Neighborhood Loans, we're at the forefront of supporting investors in forty-three different states. Our investor-specific loan programs, including those tailored for multi-family homes, empower our clients to make informed and

strategic decisions in a rapidly evolving market. Our diverse range of loan programs for multi-family properties caters to the unique needs of investors, providing flexibility and financial solutions that align with their goals. As AZREIA members, you have access to our investor pool of many different loan programs, a streamlined lending process available for purchases/refinances across the nation.

Seizing Opportunities with Neighborhood Loans

As the real estate landscape evolves, Neighborhood Loans remains committed to providing the tools and expertise needed to navigate the market successfully. The potential purchase frenzy in 2024 presents an exciting prospect for those looking to capitalize on favorable market conditions.

Whether you're a seasoned investor or a first-time homebuyer, our team is dedicated to ensuring you make the most of the current environment. As interest rates continue to influence the real estate landscape, trust Neighborhood Loans to be your preferred partner in unlocking the full potential of your real estate endeavors. Get ready to ride the wave of opportunity in 2024 with Neighborhood Loans by your side.



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



December '23 Phoenix Market Update:

Previous Month Stats

Total Unit Count:

268 (40 properties)

Occupancy:

84%

Weekly Rates:

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

Days for First Booking in

New PadSplit: Occupancy

5.5

Days to Reach 80%

24.7

Current Month Stats

Total Unit Count:

292 (43 properties)

Occupancy:

94%

Weekly Rates:

\$215/week (\$930/mo)

Days for First Booking in

New PadSplit: Occupancy

6.6

Days to Reach 80%

24.9



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



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

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

Welcome to Niksi, where innovation meets craftsmanship to create spaces that truly inspire. From conceptualizing architectural marvels to constructing custom homes, and breathing 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.



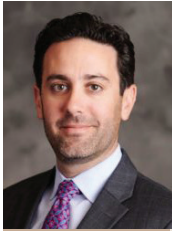
NIKSI

Architecture | Custom Home Builder | Custom Cabinets





Investors: You Need to Know About the Corporate Transparency Act



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by
**Mark
Zinman**

On Jan. 1, 2024, the Corporate Transparency Act (CTA) went into effect. This is a new law that was created to address money laundering. It creates reporting obligations for any owner of a business, though there are exceptions. Please note that, at this time, Zona Law does not offer services related to this new federal requirement and is writing this article for informational purposes only.

The CTA creates new reporting requirements for "beneficial owners" of certain businesses, and potentially the registered agents who created the companies. Beneficial owners are people who own or control at least 25% of the company. The beneficial owners will have to provide their address, date of birth, and some form of image from a government-issued ID to the U.S. Treasury's Financial Crimes Enforcement Network, also known as FINCEN. This effectively creates a federal reporting requirement for small businesses. It was intended to target shell companies being used for money laundering, terrorism, and other illicit

purposes. The legislation aims to remove any secrecy around owners of companies.

Existing businesses will have until January 1, 2025, to comply, but any new covered business in 2024 will have 90 days to comply. If created after January 1, 2025, businesses will have 30 days to comply. While the reporting is not onerous, it is important for companies to be aware of their obligations.

This reporting requirement is especially important for those people who invest in real estate and create various LLCs or other entities to hold their assets. For example, companies with over \$5M in revenue or at least twenty (20) employees, are exempt and are not required to report. However, we are aware that many real estate investors put their properties in various

LLCs that do not meet this exemption. As such, they would presumptively be required to report.

There are potential fines and penalties, including criminal penalties, for providing false information and non-compliance. It is important to note that a lawsuit has been filed to challenge the validity of the law, but the law must be complied with unless it is later struck down. Unless it is struck down, the CTA represents a significant shift in the regulatory landscape for businesses in the United States.

At this time, Zona Law is not offering services related to CTA. Therefore, we do strongly suggest to clients that this may affect, to search and find a business or tax attorney that provides such services.



We Represent Property Managers, Owners and Investors in All Real Estate Matters.

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STARDUST

Donation Materials List

- cabinet sets with the doors & drawers (NO custom, built-in cabinetry, or mobile home cabinets)
- plumbing systems including water heaters, pipes, or pool pumps
- hardware, including nails, bolts, or hinges
- doors & windows
- countertops & flooring
- lighting, including fixtures or parts, breaker boxes, wires
- outdoor supplies, such as artificial turf, shingles, or siding



- non-working appliances (including incomplete toilets)
- unframed mirrors/glass
- bedding
- aerosols/chemicals
- paint
- items showing signs of water damage or mold
- items with termite or bed bug damage or chance of infestations
- yellowed countertops or cabinets
- flooring must be new, never-installed, no grout lines, mastic or glue



DROP-OFF ONLY

- individualized outdoor yard supplies, including bricks & pavers
- extra-heavy indoor furniture, including pianos of any type & pool tables
- pallets/bulk tile (*can pickup tile from vendors/businesses that have forklift)

For More Info, Call Chuck Warshaver

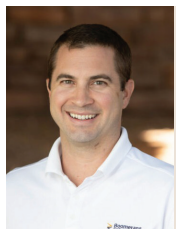
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Time to Bring in the Professionals



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by
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**by Rob Jafek, Principal
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Contractors are awesome and almost everyone uses them, either as GCs or subs. But did you know Arizona has a few very useful tools that will help you find the right contractor for your project and will help you work with him to get the most out of your relationship? Let me enlighten you.

First, a quick review of why contractors are so beneficial to a real estate investment project.

Specialized Skills: Contractors may know stuff that you don't, and this is true whether you are new to the game or a seasoned professional. Even if you know how to perform a specific task, are you up to date with all the current regulations? What about your knowledge of what's going on in the supply chain and what the current trends are? There is a good chance a contractor, who makes it their daily business, can help.

Cost-Effectiveness: A contractor may help your project be more profitable, for one (or both) of two reasons. The first is that time is money and using contractors can allow multiple tasks to be addressed at once. The other reason is that they may have tools and equipment at their disposal that you would otherwise need to rent or buy, again saving you time and money.

Flexibility: You can bring a Contractor on board for a specific project or duration, and then release them once the work is completed. This accommodates fluctuations in workload and/or minimizes the cost to you during the downtimes between projects. You can easily scale your operation up or down depending on the project's requirements, without the complexities of learning it yourself or hiring and/or laying off employees. Note that this is not just for specialized skills, it's also just raw horsepower. If you are going to do a few projects at a time, or maybe have work done on the project while you are not there, you are going to need to hire someone with the skill to oversee the activities.

Reduced Liability: Contractors are usually responsible for their own taxes, insurance, and other liabilities. This can be very helpful.

The net benefit of using contractors is that it allows you to focus on what you do best, and perhaps even enjoy, and outsource all the other functions. This can lead to increased efficiency and productivity (and enjoyment) and will also allow you to take on projects that you wouldn't otherwise have the expertise or equipment to deal with (cracked foundation, anyone?).

With contractors being a benefit to your real estate investment project, how do you go about finding the right one for you? The **State of Arizona** can help you! The Arizona Registrar of Contractors is here to help and we're happy to report that they actually do a great job!

Arizona requires contractors to be licensed to perform any work over \$1,000 which means most of your contractors will need to be licensed. First, check out the **Before You Hire** <https://roc.az.gov/before-hire>

page. Despite the fact that many of your savvy investors may know a lot about this – or think you know a lot about this – it never hurts to review and maybe clean up some of your procedures that have gotten a bit lax.

Spend a few minutes proactively reviewing the process and requirements related to hiring a contractor. This may save you time, money, and a giant headache when it comes to hiring a contractor. This is a good example of an ounce of prevention being worth a pound of cure.

Once you have thought through how you will engage with a contractor, it's time to make sure they are licensed and legit. And Arizona is going to make that easy for you too: <https://azroc.my.site.com/AZRoc/s/contractor-search>. Start your search here! This includes doing your due diligence on referrals and recommendations.

Reviewing the most egregious problems can help remind you of why you want to cross t's and dot i's. For the "buyers-beware" list check out **Arizona's Register of Contractors Most Wanted**, <https://roc.az.gov/roc-wanted>. The most common frauds that seem to be committed are performing unacceptable work, abandoning projects, and taking money for work not performed. A great way around that is to check references before engaging, and of course not paying for work in advance.

Are these resources everything you need to help you seal the deal with the right contractor? Of course not. You'll still need to check references, oversee the work, and communicate, communicate, communicate. But it's a great place to start and come back to each time.





Avoiding Common Pitfalls of a 1031 Exchange



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by
*Michael
Velasco*

A 1031 exchange, named after Section 1031 of the Internal Revenue Code, offers taxpayers a valuable opportunity to defer capital gains taxes when exchanging like-kind properties. While this tax-deferred strategy can be highly beneficial, many taxpayers inadvertently make mistakes that can jeopardize the success of their 1031 exchange. In this article, we'll explore some common pitfalls and provide insights on how to navigate this complex process.

- 1. Inadequate Planning:** One of the most significant mistakes taxpayers make is not planning adequately for a 1031 exchange. Timing is critical and identifying a replacement property within the 45-day identification period can be challenging. Lack of preparation may lead to rushed decisions and potentially selecting a property that doesn't align with the investor's goals.

To avoid this pitfall, taxpayers should start the process early, engage with qualified intermediaries, and carefully consider their investment

objectives before initiating the exchange.

- 2. Ignoring Like-Kind Property Requirements:** The IRS stipulates that properties involved in a 1031 exchange must be of "like-kind." Some taxpayers mistakenly assume this means the properties must be identical, but in reality, the definition is quite broad. Real estate held for investment or business purposes can generally be exchanged for other real estate used for the same purposes.

However, crossing into non-like-kind property, such as exchanging real estate for personal property, can trigger tax liabilities. Taxpayers should ensure they fully understand the like-kind property requirements and seek professional advice if uncertain.

- 3. Disregarding the 45-Day Identification Period:** The 1031 exchange process has a tight schedule, and missing deadlines can result in the disqualification of the exchange. Within 45 days of selling the relinquished property, taxpayers must identify potential replacement properties. Failing to meet this deadline can lead to significant tax consequences.

To avoid this mistake, investors should be proactive in identifying suitable replacement

properties and work closely with intermediaries and real estate professionals to meet the deadline.

- 4. Financing and Boot Issues:** Sometimes, taxpayers forget that any cash or non-like-kind property received during the exchange (referred to as "boot") may be subject to taxation, particularly if the value of the replacement property is less than the relinquished property.

Taxpayers should carefully consider the financing structure of the exchange to minimize the risk of receiving a boot and consult with financial advisors to navigate this aspect successfully.

A 1031 exchange can be a powerful tool for deferring capital gains taxes and optimizing real estate investments. However, avoiding common mistakes is crucial for a smooth and successful exchange. By engaging in thorough planning, understanding like-kind property requirements, adhering to deadlines, and addressing financing considerations, taxpayers can navigate the complexities of a 1031 exchange with precision and enjoy the tax benefits it offers. As always, seeking professional advice is paramount to ensuring compliance with IRS regulations and maximizing the advantages of this tax-deferred strategy.





Wanted: 5 Financial Heroes



Olivia McGraw
Wealth Strategist
Unbridled Wealth

Call or Text:
(303) 596-6780

by
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In the dynamic world of real estate investment, savvy investors are constantly looking for strategies that not only preserve their wealth but also amplify it. Enter the Infinite Banking Concept (IBC), a revolutionary approach that redefines personal finance management. IBC isn't just another financial strategy; it's a paradigm shift. By leveraging the power of IBC, real estate investors can create a self-financing platform, allowing them to bypass traditional lending institutions over time. This means more control over cash flow, and a unique opportunity to reinvest with agility and confidence.

What sets the Infinite Banking Concept apart is its dual promise of liquidity and growth. For real estate investors, liquidity is key. IBC ensures that your funds are always within reach, freeing you from the shackles of rigid banking systems. Simultaneously, your money continues to grow, cushioned within a tax-advantaged environment. This growth occurs irrespective of market fluctuations, making IBC a haven of stability in the unpredictable world of real estate. By tapping into the Infinite Banking Concept, investors open the doors to a world where financial hurdles are minimized, and opportunities are seized as soon as they arise.

WANTED: Five financial heroes. Must be life-long learners, willing to embrace new techniques, and embark on a financial expedition. Heroes will want to implement strategies that will reduce future tax liabilities, increase cash flow, and create generational wealth. But heroes must be willing to engage in a journey; I cannot lead you somewhere you do not wish to go. You are the hero; I am your guide. You are Skywalker, I am Yoda.

The best heroes are the ones who are willing to learn something new. I do not want to work with those who either wish to trust me implicitly or who think they know better. No one is too old to learn a new trick. But learning is just the first step. Many learn and few move forward with action and implementation.

The best heroes I work with embark on a three-step journey. They first engage with the materials provided and recognize the problems in our traditional financial systems. They may even see the holes in their financial plan and explore how to reduce their own exposure. They dig deeper into the content and ask hard questions. I love hard questions! I may not know all the answers, but we can find them together.

The second step on the journey becomes personal. One size only fits one. Together we learn what you are seeking, create a strategy that meets those needs, test and try different methods, and then land on one we know will win. We know the strategy

is built to last because we reduce risk, make conservative moves, and are confident the numbers don't lie. There are contingencies for the unknowns, and we do not limit the options available.

The last step of this hero's journey is implementation. It's time to execute the strategy and watch distant dreams materialize into reality. You've reduced your risk of the unknowns, protected yourself and your family from unpredictable tax burdens and inflation, and can move forward confident of your security. You have a plan and it's working. But unlike Skywalker and Yoda, we do not fade into the abyss of force. We remain present and engaged. Helping to adjust and tweak the strategy when needed.

If you're hoping to be a hero in your own finances and real estate goals this year, do not embark on the journey alone. Let us help you discover and implement a strategy that you can be confident in and excited about. This could be the year you finally reach the goals you're aiming for.

Take that first step today and schedule a free consultation. Be one of the five who say "Yes!"

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Insuring Flips – Bad Coverage Shouldn't Be a Surprise



by
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In the exciting world of real estate, where imagination meets the concrete jungle, architects play a pivotal role in turning dreams into tangible structures. Meet Nicholas Tsontakis, Chief Visionary Officer with Dwell Boldly. He is a registered architect whose passion for dreaming big is matched only by his dedication to executing those dreams. Nicholas envisions a world where real estate investors are not only driven by profit margins

but also by the artistry and innovation that architecture can bring to their projects.

For Nicholas, dreaming is not just about envisioning aesthetically pleasing structures; it's about creating spaces that resonate with the aspirations of real estate investors and the people they serve. He understands that many investors share a common dream of building a real estate empire, yet they often find themselves navigating a labyrinth of technical requirements. This is where Nicholas steps in as the guiding force, helping investors translate their dreams into reality by navigating the intricacies of zoning laws, building codes, and construction logistics.

Nicholas' approach is not

just about providing technical expertise; it's about fostering a collaborative relationship where dreams and technicalities harmoniously coexist. He believes that when architects and real estate investors share a common vision and work together, the result is not just a building—it's a work of art that stands as a testament to the power of dreaming big and executing with precision. In the realm of real estate, where innovation meets investment, Nicholas is the architect who not only dreams alongside investors but ensures those dreams materialize into lasting and meaningful works.

Make 2024 your year for dreaming bigger and achieving more!



LEGALLY SPEAKING



Q: I just filed an eviction against my tenant for non-payment of rent. The tenant appeared in court and alleged that he left the keys in the unit for me. I didn't know the keys were there and that he had moved out. What do I need to do? Is that my fault?

A: It is not your fault; it's the tenant's responsibility to turn in the keys to you when they move out, whether that is at the end of the lease, or in the middle of the lease. ARS

33-1310 defines "Delivery of possession" as returning dwelling unit keys to the landlord and vacating the premises. Therefore, a tenant can't simply leave the property and leave the keys in the home, and assume that you, as the landlord, have possession. In fact, unless you gave proper notice, you would have no basis to enter the unit to check for keys anyway.

– 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.



The Corporate Transparency Act: From Murky to Clear



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by
*Michel J.
McGirr*

I hope you're floating along smoothly in the ever-exciting waters of real estate investments. Today, we're here to bring you some news that's more transparent than a freshly Windexed window – the Corporate Transparency Act. It's a federal shake-up that might just become your new favorite (kidding) bedtime reading.

What's the Scoop on the CTA?

The CTA, our latest government acronym, stands for the Corporate Transparency Act. It's like a spotlight on corporate ownership, aiming to expose money laundering, tax shenanigans, and other financial fishiness by requiring certain (read: most) businesses to show their cards to the U.S. Department of the Treasury's Financial Crimes Enforcement Network (FinCEN).

Who's Caught in the CTA Net?

The CTA isn't just some fishing expedition; it's got specific targets:

- 1. Reporting Companies:**
These are entities formed

under state law that need to cough up their ownership info. If you've filed articles of incorporation/organization or the like, you are likely in the net. Sorry, there is no escape clause for you! This includes limited liability companies, corporations, and more.

- 2. Exemptions:** Some folks are sailing smoothly past this wave. Publicly traded companies, financial institutions, and nonprofits get a hall pass.

What's on the Disclosure Menu?

If you're in the reporting boat, you'll need to share juicy details about your beneficial owners:

- Names, the full legal deal.
- Birthdays, because we're all getting older.
- Addresses, whether they're cozy residences or snazzy office spaces.
- A unique ID from an official document, with preferred forms being a driver's license or passport.

Why Real Estate Investors Should Care?

- 1. Dive into Due Diligence:** If your real estate ventures involve these reporting creatures, be prepared to dig a little deeper. It's like detective work for your investments!

2. Privacy Splash:

Some of you prefer staying incognito. The CTA might remove some of that anonymity.

3. Compliance Surfing:

Complying with the CTA is essential to avoid getting caught in regulatory riptides. Avoid penalties by staying in the swim lane.

What's Your Next Move?

- 1. Stay in the Loop:** Get cozy with the CTA and understand how it might make waves in your investments. Consider consulting a legal expert well-versed in this CTA drama.
- 2. Check Your Structures:** If you've built corporate sandcastles, take a look and see if they need some remodeling to meet CTA standards.
- 3. Ride the Legal Wave:** Seek out legal counsel, folks who know the CTA in and out, to guide you through these waters.

In a nutshell, the Corporate Transparency Act is here to make sure everyone's playing by the rules. If you have questions or need help navigating these new tides, reach out to your trusted business and real estate law firm in Arizona – that's us! We can be reached by email at Mick@PhocusCompanies.com or by phone at 602-457-2191.





Insuring Flips - Bad Coverage Shouldn't Be A Surprise



Derek Kartchner
Gila Insurance

Phone: (877) 784-6787

Derek@
GilaInsurance.com
www.GilaInsurance.com

work on your property that could get hurt. THEY ARE NOT COVERED. If you pay someone for a service, you have just agreed to in a business transaction; they are now a contractor or subcontractor. As such, they should be insured and carry workers comp coverage (the coverage that covers someone while they are working). I once heard Robyn Thompson, the Queen of Rehab, explain she only hires adults. Being an adult would mean they would have insurance, not only for the work they provide but for their employees as well. While you don't have to follow Robyn's advice, I would say, don't expect your premise liability to be a work comp policy. It's expressly excluded. Also, if you are worried about insurance costs, just know that work comp for contractors is crazy high, so it's easier to just hire adults.

2. **Your Tools:** Maybe you are more of a DIY guy/gal. Cool, me too. I am always willing to try stuff. Flooring is no problem. Drywall, no problem. Matching texture is more of a problem, but I am getting better. DIY not only allows me to save money on labor, but I also get to build my tool collection. Let me paint a scenario and see if it rings true for you. It's been a day, maybe things have gone your way or maybe they haven't. Regardless, you're hungry and tired, and you decide to leave your tools at the project house. Not a problem, but just know that your tools aren't covered under a flip policy. You see, coverage for tools either comes from your homeowner's policy or a specialized policy for contractor equipment called inland marine

coverage. So, if your stuff disappears, you are toast if you are relying on your flip policy.

3. **Lots of Stuff You Would Think is Covered:** You are insuring a house, right? So, it should be the same as my regular house policy, right? Wrong! How a home is used means A LOT. A standard homeowner's policy doesn't cover rental. A rental doesn't cover a vacant home, and if we are going to start tearing things apart, we have just entered a new realm. Insurance companies build policies based on the risk. In a lot of cases, which means limiting coverage. Remember, they view a vacant house as a problem. I can, and have, spent a lot of time writing about this (www.GilaInsurance.com), but it is important to understand that a Flip policy is different, and you need to understand what it covers, or at least be willing to lean into the surprise when it comes.

Well, that was depressing. Look, an insurance policy built for a flip project is limited. It covers property damage to the home from Fire, Explosion, Hail, Wind, Vandalism, and Malicious Mischief. It does cover when someone gets hurt on the property, as long as they weren't hired by you to be there. That's it. Coverage for flips can vary a lot from company to company and from project to project. A paint and flooring project can be insured very differently from a project that adds square footage or changes the home's structure. Therefore, your best bet is to work with an agent who understands real estate investing and spends the time to understand what your policy covers, so you don't get surprised by the unknown.

Honestly, coverage offered by insurance companies on homes under renovation (Flips) sucks. If we consider it, it makes sense that homes under rehab are problems for insurance companies. Why? Well, usually the first thing that shows up is a dumpster. You know that big sign in front of the house that says this house is likely to be empty but filled with tools and materials in it for the next couple of months. Moreover, in the mind of an underwriter, each vacant home is sure to become a haven for a teenage wingding, a sanctuary for squatters, or a wellspring of copper, cabinets, and appliances for a local thief. Whether the underwriter is right or wrong, the net effect is that coverage is going to be limited. That's in the best of times, what's worse is what we expect out of our flip policies because we expect things to be covered that aren't. Here are several examples that I hear all the time.

1. **Contractors You Pay To Be On The Property:** I often hear the question, "Will my liability coverage cover me if someone gets hurt on the property?" Well maybe. The nosey kid down the street might come into the home uninvited (trespassing) and get hurt, he would likely be covered. You might have someone looking to buy the property once the project is completed. They too would likely be covered. And then you have people you hire to



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REACH OUT TO ME TODAY, I'D LOVE TO CHAT!

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Martinez**

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AZREIA ADVANTAGE: MONTHLY MEETINGS

AZREIA Phoenix Meeting

Monday, February 12

In-Person 5:15 pm

Venue 8600

8600 E Anderson Dr

AZREIA Tucson Meeting

Tuesday, February 13

In-Person 5:15 pm

Tucson Association of Realtors

2445 N Tucson Blvd

Phoenix Real Estate Club

Tuesday, February 27

In-Person 6 pm

AZREIA Office

4527 N 16th St #105

Fix & Flip February is back! Whether you're a fix and flip investor or not, there is something to learn this month at the AZREIA meetings. 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 by Tina Tamboer with Cromford Market data for the Phoenix area. Then, local fix and flip professional and F.I.R.E. educator, Tracy Royce, will show you how you can scale your real estate investing to achieve financial freedom, especially by fixing and flipping properties. Timely, market-driven information and education make these meetings must see. Don't miss it!

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 2024. 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 – Fix and Flip to F.I.R.E

Join us for an exclusive presentation featuring the dynamic Tracy Royce at the February Monthly Meeting. Tracy, a seasoned expert in real estate investment, will be unveiling the secrets to achieving Financial Independence and Retiring Early (F.I.R.E.) through the art of property flipping.

Presentation Highlights:

- **Flipping Strategies for Financial Freedom:** Tracy will delve into proven tactics and strategies for successful property flipping, providing insights into how it can become a powerful tool on your journey to Financial Independence.

- **Building Wealth through Real Estate:** Learn how real estate investments can be a key driver in achieving financial goals, allowing you to retire early and live life on your terms.
- **Market Trends and Opportunities:** Stay ahead of the curve with Tracy's analysis of current market trends and discover lucrative opportunities for flipping properties in today's dynamic real estate landscape.
- **Unlocking the F.I.R.E. Lifestyle:** Tracy will share personal experiences and success stories, illustrating how individuals can leverage real estate flipping to create a sustainable path towards early retirement and financial independence.

Come prepared to be inspired, gain valuable insights, and take the next steps toward achieving your financial goals. Whether you're a seasoned investor or just starting out, Tracy Royce's "Fix and Flip to F.I.R.E." presentation is sure to empower you on your journey to financial independence.

Tucson Monthly Meeting

We will be joining in person for all the great networking sessions including Haves & Wants, a Market Update for the Tucson area, and a presentation by Tracy Royce on Fix and Flip to F.I.R.E.

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.

FEBRUARY MEETINGS		
AZREIA – Phoenix <i>Monday, February 12</i>	AZREIA – Tucson <i>Tuesday, February 13</i>	Phoenix Real Estate Club <i>Tuesday, February 27</i>
FEBRUARY 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) <i>Thursday, February 1</i> • Cashflow 101 Board Game <i>Saturday, February 3</i> • Prescott Subgroup <i>Monday, February 5</i> • Tucson New Investors – In-Person & Online <i>Monday, February 5</i> • AZ Women in Real Estate (AZWIRE) <i>Tuesday, February 6</i> 	<ul style="list-style-type: none"> • Burley's Tucson Raising Capital <i>Thursday, February 8</i> • Tucson Cashflow 101 Board Game <i>Saturday, February 10</i> • Burley's Raising Capital – In-Person & Online <i>Tuesday, February 13</i> • Notes Subgroup <i>Thursday, February 15</i> 	<ul style="list-style-type: none"> • Multi-Family Subgroup <i>Monday, February 19</i> • Financial Independence through Real Estate (F.I.R.E.) - In-Person & Online <i>Tuesday, February 20</i> • Experienced Real Estate Investor Happy Hour <i>Wednesday, February 21</i> • Beginner's PadSplit Subgroup <i>Thursday, February 22</i> • Fix & Flip Subgroup <i>Wednesday, February 28</i>
<p align="center">Fix & Flip Training and Bus Tour <i>Saturday, February 17, 2024, 8:00 am – 5:00 pm</i></p> <p>Join us for a full day of in- and out-of-classroom experiences to learn the basics of fix and flipping. This is a hands-on experience to help you see the process in person! If you've ever considered fix and flipping, or perhaps you want to advance your flipping skills, this is the event for you! Our Fix & Flip Subgroup Leader, Tracy Royce, will be leading this event along with a few other market experts. Tracy's fix and flip experience gives her the ability to share flipping wisdom that can save you time and money on your own fix and flip investments. Don't miss this chance to learn from the pros!</p>		
<p align="center">Do I Need A Building Permit? <i>Thursday, February 15, 2024, 6:00 pm – 8:00 pm</i></p> <p>Explore the fundamental aspects of building permits in the real estate industry. Delve into the definition and purpose of building permits, understand their historical context, and navigate international codes. Discover when building permits are required, focusing on variations between single-family and multifamily projects. Streamline your understanding of the permitting process, from application to approval. This course equips you with the knowledge and skills needed to ensure compliance and success in your projects. This class is included free with registration of the Fix and Flip Training & Bus Tour.</p>		
UPDATED INFORMATION & REGISTRATION ONLINE AT WWW.AZREIA.ORG/CALENDAR		



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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

February 12th Phoenix Meeting

- **Phoenix Market Update & Market Trends with Tina Tamboer** 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: Fix and Flip to F.I.R.E.** Join us for an exclusive presentation featuring the dynamic Tracy Royce at the February Monthly Meeting. Tracy, a seasoned expert in real estate investment, will be unveiling the secrets to achieving Financial Independence and Retiring Early (F.I.R.E.) through the art of property flipping.

February 13th Tucson Meeting

- **Tucson Market Update:** The latest sales volume, pricing, supply, and demand numbers for both the Tucson market.
- **Tucson Main Meeting: Fix and Flip to F.I.R.E.** Join us for an exclusive presentation featuring the dynamic Tracy Royce at the February Monthly Meeting. Tracy, a seasoned expert in real estate investment, will be unveiling the secrets to achieving Financial Independence and Retiring Early (F.I.R.E.) through the art of property flipping.
- **Haves & Wants, Power Networking, and Deal Sharing:** Come prepared to listen, learn and share.

February 27th 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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Real Estate Creative Strategies	0	0
Rehabbing and House Flipping	1	1

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: Dom Martinez (863.75.64)

Posts: 1

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

Name: Rosa Mariquez
Phone: 602-451-7372
Email: quilt@outcast.com

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

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Phone: 480-949-5534

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

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