

PRESIDENT'S CORNER –  
IT'S A GREAT TIME TO BE  
A CFRI INVESTOR

FEATURED ARTICLE –  
HOW TO CREATE YOUR OWN FINANCIAL  
SUCCESS BLUEPRINT – PART I

DEALS OF THE MONTH –  
VOICES OF EXPERIENCE



# central florida realty INVESTORS

networking. education. integrity.

**Three Cornerstones to Success**  
*Building Wealth in Real Estate* p. 6

**A Fishing Lesson for Investors**  
*What it takes to succeed in Real Estate Investing* p. 8

**Street Smart Guide to Private Money**  
*Ten things you need to know!* p.10

**No Risk – What's Not to Like?!**  
*Wholesaling in Central Florida* p.18

BONUS TEAR-OFF Monthly Calendar

Make Big Profits with Abandoned  
Real Estate. June 5  
at the Orlando Science Center  
See page 4 for details.



# SOUTHEAST

PROFESSIONAL TITLE

ADDRESSING THE NEEDS OF THE REAL ESTATE INVESTOR FOR OVER 15 YEARS

## Experience that closes deals.

In today's ever-changing market, we provide extraordinary service at an affordable cost by experienced closing agents...

...so your deals get

**CLOSED!**

PROVEN EXPERIENCE

OUTSTANDING SERVICE

COMPETITIVE PRICING

Deborah Farnell: Owner/Manager  
Hope Richards: Attorney  
Debbie Ogden: Closing Specialist/Manager  
Jeanna Juliano: Closing Specialist  
Aaron Kopczyk: Closing Specialist  
Janice Harper: Closing Specialist  
Rena Davitto: Closing Specialist  
Ryan Kopczyk: Marketing Manager/Processor  
Lacey Carpenter: Closer/Processor  
Ana Sanchez: Closer/Processor  
Natalie Woods: Processor  
Lysa Moorefield: Processor  
Gloria Reynolds: Receptionist  
Janet Bogumil: Administrative Assistant

151 Southhall Lane Suite 230  
Maitland, FL. 32751  
info@SEProTitle.com

office: (407) 539-0781

fax: (321) 304-3416

### We Have Extensive Experience with:

- Short sale closings
- Pre and post foreclosure closings
- Land trust services & closings
- Curing title problems
- Prelim HUD/net sheets
- Bank/REO transactions
- Loan modifications
- 1031 exchange closings
- Hard money loan closings
- Foreclosures
- New construction loan closings
- Pencil searches
- HUD/VA closings
- Escrow services
- Reverse mortgages
- Preparation of documents

*No Junk Fees!  
Excellent Service!  
Quick Turn Around!*

**CALL TODAY!**

Visit Our Website  
[www.SEProTitle.com](http://www.SEProTitle.com)

# Contents



## In This Issue

---

- 4 Find Us
- 4 Organizational Notes and CFRI Staff
- 5 President's Column: It's A Great Time to Be A CFRI Investor
- 5 CFRI Board of Directors 2013
- 6 Reggie Brooks: Three Cornerstones to Success
- 8 Augie Bylott: A Fishing Lesson for Investors
- 10 Bob Burozski: Street Smart Guide to Private Money
- 12 Marianne Genetti: The Passing of A CFRI Pioneer
- 14 Marlene Green: How to Create Your Own Financial Success Blueprint
- 18 Zero Risk – What's Not to Like
- 20 Deals of the Month
- 22 Business Directory
- 24 May Line Up
- 26 Announcements
- 28 May Calendar at a Glance

## 6 Three Cornerstones to Success

Learn what Reggie Brooks learned as he moved from Corporate America to become the nation's leading expert on Abandoned Properties.

By **REGGIE BROOKS**

### Features | June 2013

#### 8 A Fishing Lesson for Investors

Find out why successful investors know that leads must be in the pipeline for success

by **AUGIE BYLLOTT**

#### 10 Street Smart Guide to Private Money

Learn the 10 things you need to know about private money.

by **BOB BUROZSKI**

### Advertiser's Directory

- 2 Southeast Professional Title
- 13 Everest Title Group LLC
- 15 Everest Title Group LLC
- 17 Royal Press
- 17 Luker Properties
- 17 Sand Dollar Realty Group
- 17 Everest Title Group LLC
- 20 ReiFax.com
- 27 Secured Investment Lending



## CFRI General Meeting

**Wednesday, June 5**

Doors open at 5:15

Orlando Science Center  
(OSC) 777 E. Princeton  
Street, Orlando, FL  
407-514-2000 or Toll Free  
888-OSC.4FUN

### Directions from I-4

From I-4, take the Princeton  
Street exit (Exit 85).

Go East over the railroad  
tracks and under the  
pedestrian "skywalk".

At the very next traffic light,  
turn Right into the OSC  
parking garage.

### Directions from 17/92

If traveling on 17/92, turn  
West onto Princeton Street.

At the very next traffic  
light, turn Left into the  
OSC parking garage.

## CFRI Orientation

Held at Herzing University,  
1865 SR 436, Room 217,  
Winter Park, FL 32792  
(Required. Must arrive on time.)

**Thursday, June 12**

CFRI Business Members:

6:30 p.m. to 7:00 p.m.

CFRI General Members:

7:00 p.m. to 7:30 p.m.

## CFRI Corporate Office

312 Wilshire Blvd.  
Casselberry, FL 32707  
407-328-7773

## organizational notes

### CFRI Staff Members

**Executive Director**, Deborah Bracknell, executive@cfri.net

**Office Manager**, Lenore Bentley, administrator@cfri.net

**Newsletter Editor** Mariza Kennedy, marizakennedy@gmail.com

**Legal Advisor** Joseph Seagle, Attorney at Law, joe@seaglelaw.com

**Legislative Chair** Steve Flewelling, legislativechair@cfri.net

**CFRI Office** 312 Wilshire Blvd., Casselberry, FL 32707  
Phone: 407-328-7773, Fax: 407-328-4446

### Our Mission Statement

Central Florida Realty Investors, a not for profit business association, is dedicated to promoting ethical real estate investing and to protect and promote the best interest of our membership through educational and networking opportunities as well as community, legislative and public relations.

### Legal Disclaimer

CFRI does not exist to render and does not give legal, tax, economic or investment advice and disclaims all liability for the actions or inaction taken or not as a result of communications from or to its members, officers, directors, employees and contractors. Each individual should consult his/her own counsel, accountant and other advisors as to legal, tax, economic, investment and related matters concerning real estate and other investments.

### Content Disclaimer

The views and opinions expressed by authors of articles contributed to this newsletter do not necessarily reflect those of the association, the board of directors or the staff.

## Advertise in the CFRI Newsletter

Reach more  
than 1,200  
active real  
estate  
investors  
monthly!

### Rate Schedule

Size	Non-Member	Member	Business Member
full page	\$350	\$300	\$225
1/2 page	\$285	\$235	\$175
1/4 page	\$180	\$130	\$100
1/8 (Biz Card)	\$150	\$ 75	\$ 55

Two-color ad on glossy wrap is an additional 25% above posted rates. A 10% discount is given on ads pre-paid for 6-12 months. Any changes to a pre-paid ad will incur a minimum charge of \$20. The deadline to submit ad copy is the 1st of each month. All ads must be prepaid. Contact to verify ad format can be accepted, PDF preferred. There is an additional charge of \$25 to typeset a business card or 1/4 page ad layout, \$60 for a 1/2 page or full page lay-out. Opportunities also exist for advertising on www.CFRI.net. Call 407-328-7773 for more information. Email ad copy to communications@cfri.net. Mail payment to: CFRI, 312 Wilshire Blvd., Casselberry, FL 32707

## It's a Great Time to Be a CFRI Investor!

Yes, it's an encouraging time to be a CFRI investor. Inventory is low, interest rates are real low, buyers are hungry to snap up any deals that come on the market and most importantly Orlando reportedly is the best market in the country for 'flipping' houses. Realty Trac came out with a survey recently of the top 25 markets across the country where investors are quickly turning around and reselling homes. Five of the top ten markets were in Florida with the #1 market being Orlando.



**Sandra Edmond**  
President  
president@cfri.net

Our Metro area topped the list because it offered the highest rate of return based on the investor's profit. The report shows Orlando area investors making a gross profit of 65%. A flip was determined buy if the home was resold in 3 months or less. The other Florida cities in the top 10 were #4 Tampa, #6 Miami, #7 Lakeland, and #9 Sarasota.

These opportunities in our market are creating noticeable changes at our CFRI general meetings. We are seeing lots of new faces at our meetings... some are investors who dropped out when the market tanked but have decided to jump back in again and many are new faces. Since January we have averaged about 250 or more attendees at the general meeting of which 40-60 are first time guests. Compare that to about 20-30 guests on average in the last few years.

Among those hungry for deals are real estate agents. The low inventory is leading some real estate agents to employ

investor's tactics like 'drive for dollars'. I read about a situation where an agent was desperate for a deal for a client they started 'driving for dollars'. Some investors know that term well. It's when you drive around neighborhoods looking for homes that look like the owners would want to sell. While investors aim for houses that show distress, agents are letting their buyers do the choosing.

One agent had their buyers create a wish list of 35 properties that weren't listed for sale in the neighborhood but that the clients would like to buy. The agent then wrote letters to those homeowners. Out of the 35 home owners contacted, 2 replied they wanted to sell and one of those ended up accepting an offer from the agent's clients.



Whether you are looking for buyers or sellers CFRI has great resources. My former assistant recently introduced me to a non-profit, Golden Rule, that helps buyers purchase homes. They utilize grants, federally funded programs and conventional mortgages to help buyers. They can pre-screen families for your rentals and purchases. There's even a government program that turns Section 8 tenants into homeowners where the government makes the mortgage payments for 15 sometimes 30 years! Expect to hear more about that at CFRI meetings. Didn't I tell you, it is a great time to be a CFRI investor?!?

**Sandra Edmond**  
President  
Business Member  
since 2005.  
Lifetime member  
and EPP



**Marlene Green**  
Vice President  
Member since 2010



**Cheri Yandell**  
Secretary  
Business Member  
since 2007



**Tom Rumph**  
Treasurer  
Member since 2006



**Rob Arnold**  
Marketing  
Business member  
since 2002



**Denny Troncoso**  
Programs  
Member since 2010



**Jo-Anne Berens**  
Groups  
Member since 2002  
Lifetime Member



**Annette Santiago**  
Membership  
Member since 2011



**Melvin Felton**  
Operations  
Member since 2007



Board of Directors 2013



## featured speaker

Reggie Brooks  
Expert in Abandoned Properties

MAY GENERAL MEETING FEATURED SPEAKER

# Three Cornerstones to Success

After a lot of research, my wife and I decided that we could become very wealthy in real estate, but we needed to understand the formulas for wealth. It was simple. It was a combination of continuing to educate ourselves, and taking production action on a daily basis. We enrolled in a two-day real estate class taught by my first mentor, Dr. Albert Lowry. I was astounded by what we learned in the class. We learned a lot about money. We learned how to make it, how to keep it, and how to make it work for us.

I was fascinated, and we decided to continue our education in real estate. But more significantly, I was coming to some important realizations about myself and my life.

I was quickly coming to understand the main source of frustration in my life. I was trying to create a "new life" by using the same old knowledge. If I'm going to build a new life, I've got to use some new "tools" that have to come from a new base of knowledge. My old tools helped me to get to where I was--living hand to mouth! Poor! Dismal future! I now understood that there is a science to success, and that science was something I had to learn!!

### **I discovered the power of superior knowledge**

The idea fell on me like a ton of bricks: Reggie, you make yourself worthy of superior profits when you acquire and use a superior knowledge!! The acquisition of a superior knowledge in creatively investing in real estate has to be the foundation that my financial future stands on!! I've got it!! A light bulb went on, and still burns brightly today.

Once we have attained superior knowledge, we have to take this precious new knowledge to the next level. We have to find within us the discipline to convert that precious knowledge into material substance - money, benefits, service, better lifestyle, security, or whatever the case may be. This is where the real work is. It's not difficult to

acquire the superior knowledge. You can go to seminars, workshops, and boot camps. You can read newsletters, magazines, books, and special reports. You can listen to tapes and CDs, and you can watch videos and DVDs. And you can jump on the fast track to success by investing in coaching and mentoring. There are plenty of ways to gather the superior knowledge. It's the discipline to use that knowledge that makes the difference between success and failure.

**“I now understood that there is a science to success, and that science was something I had to learn!!”**

Then, the third element in the science to success is taking some productive action every single day toward your goals.

So many students invest so much money in acquiring a superior knowledge, but fall down on the job in the discipline and productive action phases. What good does it do you to have all that life-changing knowledge sitting on the shelf instead of in your head? Discipline yourself to take some sort of productive action each and every day to use the knowledge that you've invested in. It may only take a few minutes to make that phone call or write that letter that you've been putting off. It's doing the little things correctly that make the big money in real estate.



I've just shared with you what I call my 3 Cornerstones to Success - Continued Education, the Discipline to use that education, and Productive Action

on a daily basis. My philosophy as a real estate investor is to make the most amount of money in the shortest period of time with the least amount of effort and, while doing so, help as many people who need my services as I can. In following the 3 Cornerstones to Success, you put yourself in a position to create success beyond your wildest dreams!!

# Millionaire Summit

## Two Day - June 29-30, 2013

Millionaire Summit  
June 29-30  
8:30 AM to 5:00 PM  
Both Days

Howard Johnson's  
Plaza Hotel  
230 W SR 436  
Altamonte Springs, FL

Register online at  
[www.CFRI.net](http://www.CFRI.net) or  
call 407-328-7773.

Members  
\$99 thru 6/25  
\$119 after 6/25

Add an additional  
person for only \$79

Non-members  
\$119 thru 6/25  
\$139 after 6/25

Add an additional  
person for only \$99



### Spend time with Dr. Albert Lowry

This is his only workshop in the Southeast this year. Learn investing techniques from the man who taught some of the nation's biggest Gurus:

Rich Dad Robert Kiyosaki – "More than making me rich, your program gave me my freedom."

Real Estate Expert Ron LeGrand – "Albert Lowry's new training program is marvelous... It is the Real Estate Bible needed by everyone."

Dr. Lowry's students include Robert Shemin, Robert Allen, Carlton Sheets, Russ Whitney, Robert Kiyosaki, Ron LeGrand and many more. Find out the secrets that lead the Gurus to their success!



### Reggie Brooks

The Number One Abandoned Property Specialist in North America will share:

- How to buy with no money down, no credit, no loan apps or payments.
- How to locate and buy undervalued properties.
- The 10 best ways to find low-priced properties and sell them for high profits.

And there is MORE!



### Patrick James

Patrick James is a former Senior IRS attorney who has created "Tax Secrets of Millionaires." He will share his secrets on how to deduct just about anything!

This two-day Summit is unlike any event CFRI has held! Dr. Lowry, Reggie, and Patrick will bring their Financial Freedom Team and teach YOU how to capitalize on this changing real estate market.

**Register Now!**



## seminar speaker

Augie Byllott

CFRI Lifetime Member & CFRI

Success Team Member

# A Fishing Lesson For Investors

So, what is the lifeblood of any business? This is a critical question for any business owner and real estate investors are no exception. I'll bet if I asked this question of 20 investors I'd get answers like... cash to buy houses, better negotiating skills, less fear of talking to sellers, more buyers, private lenders and so on. But if I asked the same question of 20 successful investors I'd likely get only one answer: Leads! Ok, maybe two answers and the other one would be MORE LEADS!

The interesting thing about the real estate investment business is that you have many choices. Think of it like fishing. You can stand on the shore and cast your line or row your boat out into the middle of the lake, drop your line in the water and wait for a fish to swim up and bite your hook. That's fine if you're simply fishing for relaxation. But what might happen if you dropped more than one hook in the water? Wouldn't that increase your chances? Now, let's go a step further and put a little bait on those hooks...you continue to increase your odds of success.

If we crank it up a level and move from the lake to the ocean and our rowboat becomes a trawler, the game changes yet again. A bunch of guys with fishing poles might catch a few fish but that wouldn't pay for their diesel fuel. So, instead of poles they drop a huge net and bring in all sorts of fish and a much larger catch. Now in those nets are their trophy fish, be it tuna, mackerel, tilapia or what other money fish they're after. Along with them are sand sharks, old rubber boots and plenty of non-money catches too! The idea is to catch more money fish than not.

So how does this fish tale relate to real estate investing? Without leads - our money fish - we're dead in the water, so to speak. New investors tend to get one deal on the line and work it and work it until they either reel it in or it slips off the hook! This causes frustration, low success rates and

investor burnout. Poor results can be avoided by first learning to fish in the right pond. A wise man once said, "Fish where the fish are." If you want nice blue-collar rentals then don't market in high priced areas. If you want to fix and flip then you should be fishing where you can find properties in desirable areas with the right amenities, school districts and access to roads and shopping that appeal to families.

Are you looking for deals with seller financing? Then new subdivisions are an unlikely pond to catch what you're fishing for. The key is to know what you're fishing for, then fish in the right pond using the right bait, which will increase your success rate. As investors the breed of fish we are seeking isn't the great white shark but the elusive, though very profitable, motivated seller lead.

The one thing that will cause certain death of your real estate investing business is the lack of leads. Leads are the lifeblood of your business;

**“ If we crank it up a level and move from the lake to the ocean and our rowboat becomes a trawler ”**



without them your business will wither and die. Consistent and focused marketing is the only way to get that steady stream of leads.

**Continue on page 16**



# It Only Takes One Day To Turn You Into A Negotiating Ninja And Marketer Extraordinaire!

## THE MORNING SESSION: The Art of the Deal: Negotiating 101

You negotiate all the time – in your personal and social lives but especially in real estate investing. Success negotiating is an essential skill for your success in Real Estate Investing.



Join Augie Bylott for this Morning Session and get the real world skill to create win-win scenarios on every real estate deal you do!

- Learn the five steps of every successful negotiation!
- Gain confidence in every negotiation and create a win for everyone!
- Find out the secrets to handling difficult negotiators!
- Negotiate the best deal and avoid leaving money on the table.
- And much, much more!

Using role playing and his real world experience, Augie will show you how to overcome objections and position your offers to win big profits on every transaction.



## THE AFTERNOON SESSION

From Yellow Letters to Bandit Signs, Find Out What Is REALLY Working to Find and Sell Deals! Sure, you've sat through seminars and they tell you how to market – 60 minutes spent on the most critical aspect of real estate investing. If you can't find deals, you can't sell them. If you can't sell them, you CANNOT MAKE MONEY! What can you really learn in 60 minutes!? Only what you should do but not a lot about how to do it.

### Learn What to Do and How to Do It!

In this session, you will learn:

- The three keys to marketing success.
- Who you should REALLY market to.
- How to avoid the costly mistake of marketing to the wrong types of sellers.
- How to create a unique selling position that will set you apart.

During this session, you will put together an ACTION PLAN to generate qualified real estate leads that can lead to real profits. Once you have found the deal, use the knowledge you gain in the morning session and turn every lead into a successful transaction!

This is a full day of real world information that can IMMEDIATELY impact your business and create income!



Attend both sessions, just the morning or just the afternoon session but do something to help create success in your real estate investing business.

Saturday, June 15, 9 AM to Noon and 1:00PM to 5:00 PM

Howard Johnson's Plaza Hotel, 230 West SR 436, Altamonte Springs, FL

Members:

\$59 for one, \$98 for both thru 6/12. \$69 for one or \$118 for both after

Non-members:

\$69 for one or \$118 for both thru 6/12 and \$79 for one or \$138 for both after 6/12



## seminar speaker

Bob Burozski  
Private Banker Loans  
CFRI Business Member

# Street Smart Private Lending: 10 Simple Rules for Loaning Your Money



Private lending can be a fast, easy way to earn a high yield without the complications of owning real estate. But there are risks. I wrote this report to help new lenders from being taken advantage of and give some guidelines for protecting their investments.

There really are only two ways to loan money: 1) Trust and 2) Hard Equity.

Companies like Private Banker Loans are known as "hard money" lenders because 80% of our lending criteria are based on the property equity not trust factors such as credit, income, job history etc. that the banks primarily use.

### **1. Loaning too much on a particular property.**

The Maximum amount commercial lending institutions like to loan is 70% of the Value of the property. The lower the Loan to Value (L.T.V.), the safer your hard earned money is. If you stick to an LTV of 60%-65% of ARV (after repaired value) you should be alright. Get an Appraisal or a Broker Loan Opinions (BPO's) to verify Value.

### **2. Loaning on the wrong type of property:**

The safest type of property to loan on is a single family house 3 Bed/2 Bath/2 Car Garage in a good Middle-class area ("Sweet Spot" +/- 20% of the median house price). Commercial properties, multi-units, vacant land, condotels, etc. all have their own special risks. Unless you personally have expertise in these areas, do not loan on them.

### **3. Location, Location, Location:**

Low-end homes, High-end homes, and rural areas will often sell for the largest discounts. Use a lower LTV on these areas. We will not loan in high crime, impoverished areas at all. They can only be sold to other investors for low prices.

### **4. Exit Strategy:**

How and when will you get paid back? Most deals will fall into 2 types: "Fix & Flips" and "Hold & Rent". Can the property be rented and earn enough to pay the Mortgage, Taxes, Insurance, maintenance, etc.? If not, that's a risk factor. Can your borrower pay off the balloon on the mortgage? What is the "plan B"?

### **5. Lack of Integrity:**

Does the borrower have a clean reputation of doing what they promise? Check references and credit. Bad credit should be scrutinized as to the reason. This is important.

### **6. Experience Level:**

The #1 reason you will have a problem with a borrower is because of a lack of experience. Make sure that the borrower can do what they say they are going to do. Verify previous deals.

### **7. Owner Occupant VS Lending On Investment Property:**

Lending to owner occupants falls under a whole different set a guidelines that today is difficult even for banks to comply with. This is a can of worms you don't want to open up. Loan on investment properties only.

### **8. Financially Weak Borrower:**

Strong borrowers have plenty of spare credit lines, credit cards and emergency funds that can weather a cash crunch when it happens. Weak borrowers have no spare credit and are a higher risk.

### **9 "Skin in the game"**

For maximum safety make the buyer brings 20% or \$10,000 to the closing table and have more than enough to cover the repairs and holding costs.

### **10 Documentation:**

A professionally written mortgage and promissory note produced by a real estate attorney is an absolute requirement to protect your investment. Never allow the borrower to "take care of the details". Always make the borrower sign "personally" NO EXCEPTIONS

*Bob Burozski is a CFRI Business Member and Co-Leader of the Volusia County Group which meets the Last Thursday of each month. To Get Bob's full FREE REPORT: "10 deadly mistakes of Private Lending", email us at [administrator@cfri.net](mailto:administrator@cfri.net).*

# 2 Great Events

# Extraordinary Day!

*For the first time EVER!*

## The Street Smart Guide to Private Money



Learn from Hard Money Lender, Bob Burozski, who will share all you need to know about private money. You'll learn the do's and don'ts of private money and how to protect yourself!

You will discover:

- Six ways to boost your income.
- Deadly traps to avoid at all costs.
- Fast ways to find the best opportunities.
- Smart documents that will protect you.

There are a lot of aspects of private money that people won't share with you that could hold you back and rein in your profits. Bob will share all of this and more in this information-packed morning session.

9:00 AM to Noon • 3 PHP Credits in Finance

*For the first time in over THREE Years!*

## Wholesaling – Zero Risks! Maximum Profits!



Todd Hutcheson is one of the most successful wholesalers in Central Florida. He knows every shortcut and technique to achieve success in wholesaling and he will share them with you in this afternoon session.

Discover how Todd made money right here in Central Florida.

- Learn the best properties to wholesale.
- Find out how you can build a buyer's list FAST!
- Learn how to complete and assign a contract in under three minutes!
- Maximize your profits with different techniques at closings.
- Discover EXACTLY who should be on your buyer's list

Wholesaling is one of the FASTEST ways to make money in real estate investing. Todd will share his own deal analysis techniques, contracts and assignment of contracts with you. You will achieve Zero Risk and Maximum Profits!

1:00 PM to 5:00 PM • 4 PHP Credits in Purchasing

Saturday, June 22,  
9 AM to Noon and 1:00PM to 5:00 PM

Howard Johnson's Plaza Hotel,  
230 West SR 436, Altamonte Springs, FL

Lunch is included  
if you register  
to attend both!

Members:  
\$59 for one, \$98 for both thru 6/19.  
\$69 for one or \$118 for both after 6/19

Non-members:  
\$69 for one, \$118 for both thru 6/19.  
\$79 for one or \$138 for both after 6/19



## **The Passing of a CFRI Pioneer**

By Ron Pruitt

Marianne Genetti was a font of real estate knowledge and always willing to share her years of experience with others. She pioneered the formation of the Central Florida Realty Investors Association almost 25 years ago in 1989.

A savvy business woman with enormous personality and character, Marianne never hesitated to put together a unique, one-of-a-kind deal. To say that she was creative is an understatement. And like with all real estate investors, some of these deals worked better than others. But she was always willing to share the good and the bad that she experienced with her fellow CFRI members.

She was a true investor who kept most (if not all) of her deals as her portfolio. I don't know if she ever got into wholesaling as a business strategy but everything else was open game for her.

As a realtor and "hands on" property manager, Marianne established her own property management company, "Penn Properties." While an Florida resident for many years, she remained very proud of her Pennsylvania heritage.

Marianne was directly and intimately involved in everything she owned and explored virtually all aspects of Real Estate including:

- Entity Structuring - she loved to show and tell of how she used Corporations, LLC's, and Land Trusts to get the most protection.
- Insurance - her stories of how her insurance "kicked in" when it needed to, amazed us all.
- Her Lawsuit experience - she definitely got her money's worth from Pre Paid Legal and was definitely not afraid of litigation.
- Real Estate exchanges - both before 1031's and after, and how one can maximize 1031 opportunities was very educational.
- Tax Certificates - She loved the Orange County bidding arena (trying to get the 18%).
- Private Money Lender - she actively lent money from her self-directed retirement funds to many a CFRI member.
- Commercial - from retail, office, storage buildings, and billboards; Marianne had an experience to share, and a fascinating and often entertaining story to tell with every experience.
- Partnerships - she partnered with CFRI members in various loan funding and ownership opportunities

Her friendship, stories, and experience in real estate was a real value to all who knew her and her absence will be very missed.

Maybe 10 years ago, while still retaining her real estate portfolio, Marianne kind of dropped off the active CFRI scene, to pursue a new passion - - IN NEED OF DIAGNOSIS (INOD) ([www.INOD.org](http://www.INOD.org)). As the founder and Executive Director, Marianne ran the non-profit INOD to pursue what she perceived as a gaping hole in the medical profession - - a specialty with a diagnostic emphasis - - think the former TV show "House."

Over the years, the gregarious and outgoing Marianne knew or had met a lot of people who had been either misdiagnosed or for whom no diagnosis had ever been made. Ironically, even Marianne herself suffered from a chronic and debilitating leg weakness that progressed as she aged limiting her mobility but not her spirit. Despite extensive testing and a broad spectrum of doctors, the cause of her symptoms was never diagnosed. Marianne's family plans to keep INOD going as her legacy - - both in honor to her and to continue the work she started.

The Genetti Family, Penn Properties, Inc., and In Need of Diagnosis, Inc., will be hosting a Celebration of Life Memorial for Marianne E. Genetti at Leu Gardens on Saturday June 15, 2013 from 11 am to 1:30 p.m. Light Refreshments will be served.



**Call us today and join the elite class of professional investors that use Everest Title Group for all of their title and closing needs!**



## **Does Your Title Company Help You Close More Deals?** *If not, you could be earning more in real estate.*

Owned and managed by a real estate investor, Everest Title Group is not your ordinary title company. Unlike other title agencies, our entire focus is on serving professional real estate investors. We know that simply getting the deal closed is not enough.

By providing the personal attention professional real estate investors need, we assist our clients in finding the right deals, creating more profitable deals, and structuring their real estate deals in more lucrative ways. We take the time to personally learn the needs of all of our clients and constantly look for ways we can improve the service they receive.

### **Recent examples of the benefits we provide to our clients**

Bibi was trying to close on a short sale. At closing her hard money lender who had promised her 100% financing walked and she was stranded with no way to close the property. Everest Title reached out to our network of lenders and within an hour found her a new lender willing to loan 100% plus closing costs on the transaction. A few weeks later she sold the property for a sweet 20k in profit!

Greg found a property he wanted to bid on at the foreclosure sale, but it had many issues and he was afraid to bid. We investigated the property and realized it was more valuable than he or the banks BPO agent believed it to be. During the auction not a single other bidder took action. With confidence in Everest Title, Greg bid on the property, got clear title, and walked away with a cool 150k in profit!

Jason was trying to double close a bank owned property. At closing he found out the lender was insisting on a deed restriction that did not allow him to sell the property at a profit for 90 days. Due to the advice of Everest Title he was able to renegotiate the deal with the end buyer and still walk away with all of his profit the same day!

### **Our Personalized Investor Services:**

- » Wholesale Deals
- » Land Trust Closings
- » Flips
- » Foreclosures
- » Pencil Searches
- » Double Closings
- » 1031 Exchanges
- » Self Directed IRA Closings
- » Short Sales
- » Hard Money Closings



**EVEREST**  
TITLE GROUP, LLC

#### **Contact information:**

3451 Technological Ave. Ste. 11  
Orlando, FL 32817  
Phone 407-277-3700  
Fax 407-358-5139

Email [Closer@everesttitlegroup.com](mailto:Closer@everesttitlegroup.com)  
[Everesttitlegroup.com](http://Everesttitlegroup.com)



## featured article

Marlene Green  
CFRI Board & Business Member

# How to Create Your OWN Financial Success Blueprint – Part 1

For over 20 years now I've had the privilege of seeing the behind the scenes operations of some of the most successful real estate investors and entrepreneurs, young and old, in all types of industries.

I've paid very close attention to the paths they've followed in their life's journey, their life lessons and wisdom shared. I learned not only about their successes, but also their failures and setbacks and how they recovered from them.

**Most importantly, I've learned what elements to consider as I craft my own game plan for my personal life and business activities.**

Typically, we are in awe of what others have accomplished, especially the so-called gurus and experts. They lay out what worked for them and led them to their current achievements and then you're told you can do the same!

Yes, you can do it too, but is it what you should be doing and is it right for you? How do you know?

I contend that as you learn and grow daily and decide what avenues to pursue in real estate investing and business, you need to be VERY CLEAR on a few things first. They are 1) Why you're doing what you're doing, 2) What results you're shooting for, 3) How much time and energy are you willing to expend daily and what's the return on investment of that time and energy, and, 4) How do you know when you've reached your Goal and Number?

### **WHY ARE YOU DOING WHAT YOU'RE DOING?**

Stop and think about WHY you're doing whatever you've chosen to do. Please don't tell me it's for the money! Let's go deeper than that. Be

very clear about EXACTLY what you'll do with that money and how it will make you feel having that money. I personally know many millionaires who have a ton of money yet they're unhappy, insecure and still feeling empty inside as they pursue making MORE money! That's sad.

For some folks money will bring debt relief, for some it brings peace of mind and security, for others it allows them to buy things, have more fun and do pleasurable things like take trips or donate to their favorite charities.

Whatever your WHYs are, please write them down for yourself in a private journal and be specific. Discuss it with your spouse and family members so everyone is clear on WHY you make the choices and sacrifices you do daily.

Specify line items such as how much you owe and to whom, what "peace of mind" and security mean to you – perhaps 10 Free & Clear properties and No Debt, what toys you'd like to have, which countries you'd like to travel to, and exactly how much you'd like to donate annually to your favorite cause or charity.

I've done this for myself and I know the exact number I need to hit to achieve every one of my line items for my own "peace of mind" and sense of financial security. It's a great exercise because it helps you gain clarity and have specificity about what truly matters to you and your loved ones.

I know my number and I know my WHY so that every day I can tell whether or not some activity,



choice or decision I make is moving me closer to my number and achieving my WHY.

This exercise also helps you decide what you will do and what you won't do. It helps you recognize what you will tolerate and what you're willing to sacrifice to accomplish your WHYS. I've observed that folks blindly follow EVERY opportunity presented to them, based on the other person's agenda and experience, because they never thought about what they REALLY wanted for themselves and what their skill sets and capabilities are.

Take time out to do this exercise and you'll be amazed at how much clarity you'll have about why you're doing what you're doing. When you can articulate that to yourself (and others), you'll instantly recognize the right teachers and opportunities as they come along and your decisions will be in sync with your WHYS.

For example, if you know that you want to gross \$120K in cash chunks over the next 12 months so that you can pay off debts, fund your ROTH and take a trip then what kind of marketing activities will you pursue to get there?

Perhaps you may focus on wholesaling enough deals consistently to hit that number and combine that with 3 rehabs for the year: i.e. (\$5K/wholesale deal/month x 12 months = \$60K) + (\$20K x 3 rehabs over 4 months each = \$60K) = \$120K. Just be specific and set your weekly, monthly and quarterly targets realistically so that you can hit your number to get to your own WHYS for the next 12 months.

Try not to get caught up in saying you're going to do 250 deals because you heard some guru or expert throw out that number! With further investigation, I've found that said gurus and experts lost tons of money on those deals, was over-leveraged or couldn't execute properly...things weren't as rosy as they want you to believe so don't fall for that proclamation. Think for yourself and be realistic about your personal intent, your time and skill level.

### **GOT RESULTS?**

If you DO SOMETHING, you'll get results! They may be bad results or good results. The key is to learn from your results and keep improving. If you got great results, continue doing what works again.

I find it's best to track my daily activities on every project I'm working on to see what results I ultimately got from those activities. In most instances I quickly figure out what's a waste of my time and learn what NOT to do again.

Otherwise, I see what is working and continue to do it consistently. I say this because many folks get great

results and then never keep at it to continue getting those great results. Why? They lose confidence and develop fear or they get distracted and move on to the next big thing.

If you're a master at marketing to bring in deals consistently, then keep at it. If you're a pro at rehabbing and getting them sold quickly, keep at it. Strengthen your strengths and keep improving.

It took me a long time to figure out what I really hate doing and what I'm not good at. I have no business doing certain things or even learning about them. I've learned that time is precious so it's better to delegate, outsource or partner with someone who has skill sets that I don't have. If we don't do this, we'll forever be stuck where we are not getting the results we are seeking, much less great results.

One of my favorite marketers, Joe Polish, often says, "Progress, not Perfection". Make progress by doing something to get a result, albeit dismal or a failure. You'll learn what not to do again and build your confidence. Perhaps you'll make \$10K on the rehab versus the \$25K you set out to make.

Next month, we will look at the final aspects of creating your success blueprint. Until then, I Wish You Much Success, Happiness, Joy, Peace of Mind & Prosperity!



The advertisement features the Everest Title Group, LLC logo at the top, which includes a shield with a mountain peak and the text "EVEREST TITLE GROUP, LLC". Below the logo is the headline "Does Your Title Company Help You Close More Deals?" followed by the sub-headline "If not, you could be earning more in real estate." A white box with a black border contains the text "Our Personalized Investor Services:" followed by a list of services: Wholesale Deals, Land Trust Closings, Flips, Foreclosures, Pencil Searches, Double Closings, 1031 Exchanges, Self Directed IRA Closings, Short Sales, and Hard Money Closings. At the bottom, a black box contains the contact information: "Contact information: 3451 Technological Ave. Ste. 11, Orlando, FL 32817, Phone 407-277-3700 Fax 407-358-5139, Email Closer@everesttitlegroup.com, Everesttitlegroup.com".

## Continued from page 8

There are dozens of ways that you can jumpstart your marketing. It has been my experience that the most successful real estate investors regularly use more than one strategy. When I first began investing, direct mail was my number one source for locating motivated sellers. I developed a system for getting it done, and therefore I had great results with direct mail.

Every year I am committed to re-evaluating my marketing strategies and making some adjustments for the upcoming year. I would encourage you to do the same and "up your marketing game" by adding at least one new marketing strategy each month for the next 12 months.

Now I realize the thing that comes to mind is "that's going to be a lot of work." You can be sure it will involve some work, but the results will be more than worth it. Until you have more referrals than you can handle, you will need to be a serial marketer. As your business and revenue grows, you can start to work smarter (rather than harder) and figure out how to outsource some of these additional marketing activities.

Here are just a few things you can do that don't cost much but can get you started:

- ✓ Post "We Buy Houses" ads on Craig's list
- ✓ Network with other investors (find out what they're looking for)
- ✓ Find out who's closing on multiple deals
- ✓ Go to Garage and Estate Sales (one of my students made over \$20,000 at a garage sale; she didn't buy anything at the sale, she bought the house)
- ✓ Door knocking is the most hated but most productive way to generate leads.
- ✓ It's also a killer way to develop your negotiating and objection handling skills
- ✓ Driving for dollars can also be an effective way to identify target properties.
- ✓ Just realize that many vacant houses will be part of the shadow inventory.
- ✓ Market to professionals who may have clients that need to sell properties; such as Attorneys (Estate Planning, Real Estate, Probate), CPAs, and Tax advisors
- ✓ Field Reps – know the laws regarding the compensation of non-licensed people
- ✓ Car Magnets – check with your insurance agent to ensure continuing coverage, along with your HOA
- ✓ Last but definitely not least -- BUSINESS CARDS – hand out a minimum of 10 per day

Got a marketing budget? There is plenty more you can do! Marketing your business should be your number one activity. Remember that without leads, you have no business. The most important thing I can tell you is this: schedule your marketing and then live by your calendar!

Online tools are great, by nothing beats having a giant wall calendar staring you in the face every day. Have your marketing activities scheduled in advance for at least the next 3 months. I guarantee this one thing will change your business.

Finally, be patient. Change takes time. Marketing, like wealth building, is a marathon - not a sprint. Good marketing is consistent and repetitive. If you work the plan every day, you will see big changes in your business - guaranteed!

Successful marketers are highly disciplined people. They live...and die... by their calendar. They have a schedule and honor it. Every day, it is marketing for leads first and foremost. They say give a man a fish and he can eat for a day, teach a man to fish and he'll never go hungry. It is the same with our business. **Give an investor a deal and they'll cash a check, teach them how to find and close deals and they can build a future.**

*Augie Bylott is a Lifetime CFRI member as well as full time investor and coach. He is the leader of the Osceola County CFRI Chapter and co-Leader of the Investment Techniques Focus Group and member of the CFRI Success Team.*



### FREELANCE GRAPHIC DESIGNER

Professional Services:

- ◆ logos
- ◆ brochures
- ◆ posters
- ◆ branding
- ◆ promotions
- ◆ marketing collateral
- ◆ corporate communications
- ◆ publications and web design
- ◆ proposal layout and editing
- ◆ website content information
- ◆ project management
- ◆ social marketing/media

---

Email: [marizakennedy@gmail.com](mailto:marizakennedy@gmail.com)  
Tel: 407•927•2740



# ROYAL PRESS MARKETING SOLUTIONS

[www.Royalpressonline.com](http://www.Royalpressonline.com)

300 St. Laurent Street, Suite 160, Longwood, FL 32750  
Ph: 407-332-8320 Fax:0407-261-0555

**POSTCARDS LETTERHEAD  
STAMPS BUSINESS CARDS  
POSTERS YARD SIGNS  
VEHICLE WRAPS BANNERS  
T- SHIRTS ENVELOPES  
MAGAZINES FLYERS TENTS  
PROMOTIONAL ITEMS**

**CFRI MEMBERS GET 10% DISCOUNT**

## Property Management

Allow LPG to work for you while you enjoy the profits.

Agents, we maximize your client's investment so they buy more from you.

As experienced investors and property managers we understand what it takes to maximize your income.

Our full service management gives you the peace of mind every investor deserves.

**CFRI members receive 2 free months management using Promo code: CFRI.**

Aggressive marketing | Extensive tenant screening  
Lease preparation | Rent collection  
24 hour maintenance | Online access to landlord/tenant accounts  
Superior communication



Luker Properties Group

Luker Properties Group, LLC | 321.244.2452  
[info@LukerPropertiesGroup.com](mailto:info@LukerPropertiesGroup.com) | [LukerPropertiesGroup.com](http://LukerPropertiesGroup.com)

trust is vital.

In this market, you want an **experienced** Realtor on your side that has the knowledge, the ability, and the resources to keep you profitable.

- Full service realty office. Put our team to work for you. We can handle any aspect of a transaction.
- Flat Fee MLS listings – Investor discounts. Available in most areas of Florida. List your short sales in the MLS with us.
- Free list of foreclosures, bank REOs, and fixer uppers. Sign up for our "hot property" email list.
- We hire real estate agents. Great commission splits.

**Full service and investor friendly realtors.**

Rob Arnold,  
licensed  
real estate  
broker

Member Better Business Bureau  
of Central Florida.

In business since 1996.



**Sand Dollar Realty Group, Inc.**

[www.SDRhouses.com](http://www.SDRhouses.com)  
407.389.7318



**EVEREST**  
TITLE GROUP, LLC

**Does Your Title Company  
Help You Close More Deals?**  
*If not, you could be earning  
more in real estate.*

**Contact information:**

3451 Technological Ave. Ste. 11,  
Orlando, FL 32817  
Phone 407-277-3700 Fax 407-358-5139  
Email [Closer@everesttitlegroup.com](mailto:Closer@everesttitlegroup.com)  
**Everesttitlegroup.com**



## featured article

Todd Hutcheson  
407cheap.com  
CFRI Past Vice President and  
Business Member

# Zero Risk – What’s Not to Like!

Wholesaling is a hot topic for new investors. It seems sexy and easy. Well it probably isn't either of those, but it is what I do best and it should be part of your investor arsenal of tricks. Landlords and rehabbers should also love wholesaling. Suppose you find a deal in a neighborhood that you just don't like for some reason. Suppose you have two rehabs working and a third is just too much for you to handle. Don't throw money away, wholesale those homes baby. And I can help.

### Here are the reasons I love wholesaling.

**1. Zero risk. Yes, I said zero risk.** If you don't put up a deposit, it is not possible to lose money. A deposit is not required in the state of Florida to make a valid, enforceable contract. If you are doing a really fast closing, it can actually get in the way since the title company has to wait for your check to clear their bank.

**2. Fast cash. If done right, you can get paid in less than a week.** I make the inspection period and closing date no more than 10 days. I don't want the seller to shop my contract with someone else. I basically ask the seller when they want to close and work around their schedule. Keep in mind that you can do a mail away closing where the seller does not have to come to Florida to get their check.

**3. Not much paperwork.** I am not good at paperwork, and so I don't use a lot. I use a contract, assignment of contract and then get the HUD. The reason I simplify the process is that I do not want the seller to take the contract to a realtor or lawyer since they will usually try and tell them this is a bad deal or there is something wrong with the contract. When you leave the class you will have my simple contracts and more importantly know how to use them.

**4. Not a long sales cycle.** Although some deals can take months to negotiate, most get wrapped up in days and then closed in a matter of a week or two. I have closed a deal in three days from the time I got a call from a motivated seller.



Your job as a wholesaler is to find motivated sellers. I have only bought one house from the MLS in 13 years in the business. You do this in a variety of ways and we will go over many in depth in the class including probate, evictions, walking neighborhoods and door knocking.

We will go over the four main areas of wholesaling in our class. Finding deals, contracting deals, selling deals and then closing deals. ( the only way you can get paid )

I love stories. You will learn through examples of deals I have done in the past, the good, the bad and certainly the ugly.

We will also share the magic formula for deals you can sell fast and how to build your buyers list lightning fast.

This is a fast paced, interactive seminar that I teach once a year usually. So put it on your schedule now. Don't forget to allot time afterward for extra questions. I will stay and talk about real estate for as long as the taps are flowing. Have fun and make offers.

## Reasons to Put CFRI to Work for You!

### *Speakers from Far and Wide ... or Close!*

*The latest trends...      The hottest new ways to make money...*



#### **June's General Meeting features Reggie Brooks and The Abandoned Properties Investors Kit**

Across America, people have walked away from their real estate for one reason or another and Florida has the largest inventory of Zombie Homes in the US. Learn how to find these abandoned or distressed properties make money in this niche area of real estate investing.

**You don't have to start from scratch.  
Learn from local experts who know the Central Florida Market!  
No products for sale - just lots and lots of knowledge.**

#### **June Programs include:**

- **Augie Bylott will share two half-day workshops. The morning session will focus on The Art of the Deal: Negotiating 101. The afternoon session will be From Bandit Signs to Yellow Letters, How You Should Really Market for Deals.**
- **Bob Burozski will share his knowledge of working with private money. He will give you tips and ideas about how to successfully navigate the world of private money with his Street Smart Guide to Private Money.**
- **One of Central Florida's most successful wholesalers, Todd Hutcheson, will offer his secrets to finding and selling properties with little to no risks and doing it fast!**

### **Get Great Benefits through Your CFRI Membership**



**The ONLY way you can get 2% back on every purchase at the Home Depot is being a CFRI member.**

**Even the cashiers at Home Depot don't know about this exclusive benefit. Call 407-328-7773 to sign up for this awesome MONEY FOUND program.**

**Use the CFRI phone number (407-328-7773) and get ADDITIONAL discounts of up to 20% on paints, everyday discounts and lower volume pricing.**

**Just write the number down and watch the savings!**

# Deals of the month

Marlene Green, VICE-PRESIDENT

## April Deals of the Month

DEAL 1

The Marketing chops of Rob Arnold who is CFRI's Marketing Director, CFRI Board Member and long-time



Rob Arnold with CFRI Vice President Marlene Green

CFRI Business Member as Principal of Sand Dollar Realty paid off in Saint Petersburg. Rob received a call from one of his marketing websites. A lady inherited a 2 bed, 2 bath condo from her parents who had owned it for over 20 years.

She wanted \$30,000 for it. It was assessed at \$40,998 so Rob knew it was a deal. He negotiated the deal down to \$26,000.

Rob drove 2 hours to Saint Petersburg with his contract in hand to meet the Seller. She informed Rob that she had another showing after he leaves so to clinch the deal before the other person showed up Rob acted fast and told her that he would pay all the closing costs and that she could leave all of the personal effects and furniture behind.

Rob solved her problems of getting rid of the property and not having to worry about cleaning out the contents. She immediately agreed to the deal and signed. As Rob left the condo, the next guy coming to see the unit passed him in the hallway! Whew!

The next step for Rob was getting approved by the condo association. For some reason the seller told the Homeowners Association (HOA) President that Rob was a real estate investor. They did not like that and rejected Rob's HOA application. The association just does not allow any rentals and only prefers owner occupants.

It took some begging and pleading to the HOA and a 3 week extension. Rob had to change the name on the contract from his LLC to himself as trustee of a land trust to make them happy. Problem solved! The lesson here is that there is always a way around any roadblocks you have in real estate investing deals.

What made this deal awesome is that the stuff left behind was valuable enough so that Rob and his family could use the condo for vacation purposes. Sofa, chairs, dining

room table, 2 television sets, dressers, appliances, all in decent condition. Rob and his family just brought their own air mattresses!

Rob says that it was a fairly nice condo complex. No renters allowed. Condo was on the 3rd floor. All the buildings have elevators and lobbies. His unit over looked the courtyard and swimming pool area. The complex was 10 minutes from the beach and 15 minutes into Downtown Saint Petersburg. He and his family played tourists and also got to see the Salvador Dali Museum, Winter the Dolphin, and a Rays baseball game. Rob and his family used the condo to take a 1 week vacation and 8 - 3-day weekends.

Rob bought the condo in June 2012. He kept it for 9 months and sold it in March 2013.

To sell the unit, Rob posted For Sale flyers on the bulletin board in the building lobby. He got a call from a neighbor in the building who was living with a relative and wanted to buy a unit in that complex. This Buyer agreed to a \$54,000 purchase price from Rob with Rob paying 3% of his closing costs on his mortgage.



**Get a 2%  
Rebate on  
all your  
Purchases  
at The Home  
Depot!**

CFRI members receive a rebate of 2% of your net sales for your purchases at The Home Depot and Home Depot Tool Rental TWO times per year.

This program offers unbeatable volume pricing. This amazing benefit is designed to offer real estate investors the lowest price possible on high volume. In most cases, a minimum order threshold is only \$2,500 (normally \$5,000).

**(407) 328-7773**  
Call CFRI to sign up now.



Foster Algier, Principal of First Alliance Capital and a Licensed Real Estate Agent with Sand Dollar Realty takes pride in having done over 1000 real estate deals of all types and having a wholesale cash buyers list of over 5000 contacts. He is a seasoned and experience investor and one of the top wholesalers in Central Florida.

He loves to co-wholesale with others who bring deals to him and he's open to coming up with creative solutions to get deals done so that everyone can get what they want. He has a system in place where he has an army of people bringing him properties to buy and getting buyers to buy those properties.

Typically, we think of wholesalers as ONLY wholesaling for quick cash but Foster decided to do something differently to get this deal done.

A Tampa wholesaler brought Foster a 3/1 Block 1196sf home in Daytona. The wholesaler was in the property for \$18,000 and they were looking to sell the property for \$23,900 and split the difference 50-50. A call came in with a buyer who had \$20,000 of cold hard cash to buy this property!

Foster said he learned not to turn down a buyer with cold, hard cash! So, he and his co-wholesaler decided to make the deal happen by accepting the buyer's \$20,000 cash. For their profit split on the difference, Foster decided to take his cut as a note receivable from the Buyer who was eager to buy the home.

Foster simply offered to take \$200 per month in payments for 24 months. That's creating more money out of thin air for Foster of \$4,800! In addition, Foster has a first lien position on the property so his note is safe and he has been getting consistent payments from the Buyer.

Foster's partner was happy to take his cash now, the Buyer was happy to get the property with \$20,000 cash down and \$200 of monthly payments for 2 years, and Foster is happy to collect \$200 per month for 24 months which helps him come out ahead versus taking less cash today or not doing the deal.



Foster Algier with CFRI Vice President Marlene Green

This deal is a great example of thinking outside of the box to help ALL parties to the transaction get what they really want. Also realize that you don't have to get all your cash today, you can actually make MORE money by waiting to accept your payments over time as Foster did.

## Exclusive CFRI Offer

**\$60** for 1 County

PROMO CODE: **CFRI**

Reifax.com (formerly Xima USA) provides the best and most accurate foreclosure and pre-foreclosure information, data, and statistics available, making it a valuable resource to invest wisely.

Register at: **ReiFax.com**

- Search listed properties, public records, mortgages, foreclosures, equity, maps and more
- Identify comparables including distress and rental
- Save searches, export data, print labels and more

**1 (888) 349-5368**

Get the best deals and save time searching by equity.

**ReiFax.com**  
Real Estate Investments Property Fax

# business directory

Type of Business	Company Name	Phone	Website	Primary Contact
Appliances	Appliance Liquidators	407-574-4943	globalapplianceliquidators.com	Mario Michael
Appliances	Appliance Liquidators	407-574-4943	globalapplianceliquidators.com	Mario Michael
Attorney	Charles P. Castellon, P.A.	407-851-0201	www.centralflattorney.com	Charles Castellon
Attorney	Joseph E. Seagle, PA	407-770-0100	www.seaglelaw.com	Joseph Seagle
Attorney	Roland H. Acosta & Associates, P. A.	407-644-2531	www.acostaatlaw.com	Roland Acosta
Auctioneer	Jim Ferrell's Fun Live Auctions	407-765-4682	www.JimFerrell.com	Jim Ferrell
Bookkeeping/Office Assistance	Priority Admin & Bookkeeping Services	321-946-0780	www.prioritysvcs.com	Cheri Yandell
Contractor - Building General	Sherwood Construction	407-703-3688	sherwoodconstruction.net	Woody Johnson
Contractor - Roofing	Alan's Roofing Inc.	407-488-0406	www.alansroofinginc.com	Leonard Gonzalez
CPA	T. Shepard Burr PA CPA	407-645-4775		Shep Burr, CPA
CPA - Incorporation Services	Small Business Resources USA, Inc	407-298-4646	www.sbrorlando.com	James Duerr, CPA
CFRI Success Team Member	Ardnas, Inc.	407-310-4007	www.ArdnasInc.com	Sandra Edmond
CFRI Success Team Member	Charles Fischer	321-302-5909	charlesafischer.com	Charles Fischer
CFRI Success Team Member	Creating Wealth USA, LLC	863-662-9429	www.PactProsperity.com	Augie Bylloft
CFRI Success Team Member	Fern C. Burr	407-330-2855	www.MortgageFlorida.biz	Fern C. Burr
CFRI Success Team Member	Real Wealth Publishing	321-501-1855	www.myrealwealth.com	Chris McClatchey
Flooring	SotoAAAA Inc.	407-722-2293		Adan Duran
Home Inspections	Mark's Guaranteed Home Inspections	321-945-2500	www.marks3.com	Mark Orman
Inspections	ACS Home Inspection Services	407 862 8063	ACSHomeInspectionServices.com	Brian Sullivan
Inspections	The Inspectagator	407-678-4663	www.inspectagator.com	Jon Bolton
Insurance	Business Insurance Services	407-657-3777		R. J. Randall
Insurance	SJ Insurance and Financial Services	407-740-6740		Stephen Jackson
Insurance-Legal Services	LegalShield	407-335-9378	dhasenour.legalshield.com	Davis Hasenour
Locksmith	Mr. Rekey of Orlando	407-207-0272	www.rekey.com	Daniel Lewis
Marketing	Pinnacle Business Network	407-964-1057	www.pbnbusiness.com/klipkind	Karen Lipkind
Mobile Notary	Christopher Reed, Mobile Notary	407-864-4797		Christopher Reed
Mortgages	Barksdale Financial Solutions, LLC	407-322-8912	www.barksdalefinancial.com	Sharon Lowe
Mortgages	Mortgage Professionals of Central Florida	407-330-2855	www.MortgageFlorida.biz	Fern C. Burr
Mortgages	Secured Investment Lending	407-878-2830	SecuredInvestmentLending.com	Trey Aulls
Mortgages	The Mortgage Firm, Inc.	407-275-5112	www.themortgagefirm.com	Jonathan Czarny
Mortgages - Hard Money	Private Banker Loans	386-626-2062		Robert Burozski
Mortgages - Hard Money	Private Money Exchange	201-333-1692	JoinPrivateMoneyExchange.com	Marlene Green
Property Management	All County Sterling Property Management	407-674-5601	www.AllCountySterling.com	James Kitchens
Property Management	Home Pro Real Estate	863-604-6040	www.homeprorealestate.com	Scott Banta

Type of Business	Company Name	Phone	Website	Primary Contact
Property Management	Innovative Realty, LLC	407-772-5555	www.innovativerealtyfl.com	Justin Recca
Property Management	Legends Realty	407-333-1010	www.LegendsRE.com	Dan Lopez
Property Management	Luker Properties Group LLC	321-244-2542	lukerpropertiesgroup.com	Tom Luker
Property Management	Real Property Management Orlando	407-429-3300	orlandorp.com	
Real Estate Brokerage	Crossroad Capital	917-669-3135	OrlandoHomeCenter.com	Andrew Robinson
Real Estate Brokerage	Equity First Realty	407-816-6655	www.equityfirst.net	Ben Yonge
Real Estate Brokerage	Florida Home Realty & Investments	407-209-3346	floridahri.com	Danny Vargas
Real Estate Brokerage	Real Estate Investment Source	407-878-2830	WWW.REISFL.com	Trey Aulls
Real Estate Brokerage	Sand Dollar Realty Group, Inc.	407-389-7318	www.SDRhouses.com	Rob Arnold
Real Estate Brokerage	Watson Commercial Realty	888-406-7892	www.watsoncommercial.com	Chad Creech
Real Estate Investments	C & B Home Acquisitions, LLC	407-484-9915	www.ilove2buyhouses.com	Christa Hixon
Real Estate Investments	Crossroad Capital	917-669-3135	www.OrlandoHomeCenter.com	Andrew Robinson
Real Estate Investments	Creative Homes of Orlando	407-694-7502	www.creativehomesfl.com	Kevin Mernan
Real Estate Investments	DGR Investment Group, Inc.	407-924-8000	dgrinvestmentgroup.com	Dan Roberts
Real Estate Investments	Enterprises of S & H, Inc.	407-857-8408	www.shabuyshouses.com	Harold Cates
Real Estate Investments	Freshly Squeezed Homes	407-608-2429		Sean Boswell
Real Estate Investments	Illustrious Life Styles	407-277-8880		Allen Brown
Real Estate Investments	Renaissance Adjusting, Inc.	407-699-0971	renaissanceadjustinginc.com	Vadim Roude
Real Estate Investments	Swiftsure Ventures	800-991-3188	www.GoSwiftSure.com	Kelly Kumbera
Repair & Renovation	Foxy Interiors Inc.	407-715-1737	www.foxyinteriors.com	R. Marie Fox
Repair & Renovation	Home Fixers Orlando	407-929-0755	www.homefixers.com	Greg Clarkson
Self Directed IRAs	Nuview IRA, Inc.	407-367-3472	www.NuViewIRA.com	Glen Mather
Title Company	Equity Title, Inc.	863-802-9300	www.equity-title.com	Sue Fulco
Title Company	Everest Title Group, LLC	407-277-3700	www.everesttitlegroup.com	James Lawhun
Title Company	Southeast Professional Title	407-539-0781	Ryan@SeProTitle.com	Ryan Kopczyk
Website/Technology Services	Visulate LLC	321 698 5198	www.visulate.com	Susan Goldthorp
Wholesale Properties	3 Days Live LLC	407-834-1325	www.hpinvestment.com	Hunter Paschall
Wholesale Properties	407CHEAP.com	407-617-4289	407CHEAP.com	Todd Hutcheson
Wholesale Properties	Equity First Realty	407-816-6655	www.equityfirst.net	Ben Yonge
Wholesale Properties	Investisource	407-951-8848	investisource.com	Susie Reale
Wholesale Properties	Investment Homes Direct	407.246.6443	Investment Homes Direct.com	Calvin Brown
Wholesale Properties	New Beginningz Real Estate Group	407-923-8890	www.CheapHomeDeals.net	Anthony Kusky
Wholesale Properties	Nextage Diversified Realty LLC	407-834-1325	www.hpinvestment.com	Hunter Paschall
Wholesale Properties	R & J Properties LLC	386-747-7776	rjpropertiesllc.com	Ron Deviney

# line-up

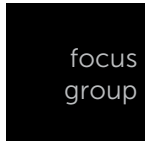
# JUNE

**June 3**



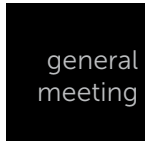
**COMMERCIAL & LAND DEVELOPMENT\***, with Josh Harris & Scott Banta  
Focus Group. Explore land development and different aspects of commercial investing. (Meets at 6:30 pm, Orlando/UCF area. First Monday of Each Month.)

**June 4**



**MONEY 101\***, with Nora Gregory + Dawn Reed  
Focus Group. Identify and explore how non-bank money can work for you. (Meets at 6:30 pm, Lake Mary. First Tuesday of Each Month.)

**June 5**



**CENTRAL FLORIDA REALTY INVESTORS GENERAL MEETING**  
Our signature monthly networking and educational event. (Meeting 6:00 - 9:00 pm, Orlando Science Center, (OSC), 777 E. Princeton Street, Orlando. First Wednesday of Each Month.)

**June 6**



**TAX-DEFERRED REAL ESTATE INVESTMENTS\***, with Ron Pruitt  
Focus Group. Learn how to fully utilize self-directed IRAs and 1031 exchanges. (Meets at 6:30 pm, Altamonte Springs. First Thursday of Each Month.)

**June 6,  
13, 20, 27**



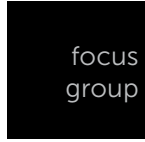
**EXPERIENCED INVESTORS\***, with Robin Daniels  
Focus Group. Limited openings—email application from CFRI Online Library to leader. Experienced investors meet for lunch weekly to network, buy, sell, and listen to speakers. (Meets at Noon, Orlando. Every Thursday.)

**June 10**



**CFRI OSCEOLA COUNTY**, with Augie Byllott  
Chapter. Email osceolacounty@cfri.net. (Meets at 6:30 pm, Holiday Inn Maingate East, 5711 W. US Hwy 192, Kissimmee. Second Monday of Each Month.)

**June 10**



**WOMEN INVESTORS\***, with Audrey Byllott + Marie Bravo  
Focus Group. Discuss issues that women face in the real estate investment business and how to support each other. (Meets at 11:30 am, Orlando. Second Monday of Each Month.)

**June 11**



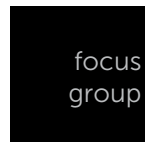
**CFRI SEMINOLE COUNTY**, with Marty Orefice + Dave Dostal  
Chapter. Email seminolecounty@cfri.net. (Meets at 6:30 pm, at the Howard Johnson's Plaza Hotel, 230 W. SR 436, Altamonte Springs. Second Tuesday Of Each Month.)

**June 12**



**CFRI ORIENTATION\*\***, with Annette Santiago  
Get Oriented! (New business members meet at 6:30 - 7:00 pm. New General Members meet at 7:00 - 7:30 pm, Herzing University, 1865 SR 436, Room 218, Winter Park, FL 32792. Second Wednesday of the month.)

**June 12**



**QUICK START FOR RE INVESTORS\***, with Adam Sleaf + Fern Burr  
Focus Group - Limited Openings - email administrator@cfri.net. Topics for new investors including Quick Turn real estate, Landlording, Negotiating, plus others. Starts at 7:30 pm. Herzing University, 1865 SR 436, Room 218, Winter Park, FL 32792.

**June 12**



**CFRI LAKE COUNTY**, with Steve Camulli  
Chapter. Email lakecounty@cfri.net. 352-430-6107. (Meets at 6:30 pm, The Holiday Inn Express, 1810 South US 27, Clermont. Second Wednesday of Each Month.)

**June 13**



**LANDLORDING AND PROPERTY MANAGEMENT\***, with Sue Goldthorp  
Focus Group. Learn all aspects of being a landlord such as screening the tenant, evictions, how to handle the 3:00 a.m. phone call, etc. (Meets at 6:30 pm, Orlando. Second Thursday of Each Month.)

**KEY** \* Open to ONLY CFRI Members, space providing. To participate, login to [www.CFRI.net](http://www.CFRI.net) and register EACH month a minimum of ONE DAY before the event.

**NOTE** \*\* Mandatory for both new General Members and Business Members.



**June 13**

board meeting

**CFRI BOARD MEETING**

Open to all CFRI members. Non-board members must RSVP to attend—call 407-328-7773. (Begins at 6:30pm, CFRI Corporate Office, 312 Wilshire Blvd., Casselberry, FL 32707.)

**June 15**



**THE ART OF THE DEAL: NEGOTIATIONS 101, – Morning Session**

**FROM BANDIT SIGNS TO YELLOW LETTERS, WHAT REALLY WORKS TODAY!** – Afternoon Session

Learn how to create a win-win scenario on every deal. (Meets at 9:00 am to 5:00 pm, Howard Johnson’s Plaza Hotel, 230 W. SR 436, Altamonte Springs.)

**June 17**

focus group

**FORECLOSURES, SHORT SALES, & REOs\***, with Ivan Salvador

Focus Group. Explore different investing techniques, including foreclosures, short sales, and REOs. (Meets at 6:30 pm, Orlando. Third Monday of each month.)

**June 18**



**CFRI BREVARD COUNTY**, with Chris McClatchey & Charles Fischer

Chapter. Email [brevardcounty@cfri.net](mailto:brevardcounty@cfri.net). 321-453-2300. (Meets at 6:00 pm to 8:30 pm, Space Coast Association of Realtors, 105 McLeod St., Merritt Island. Third Tuesday of Each Month.)

**June 19**



**CFRI ORANGE COUNTY**, with Doug Mascio

Chapter. Email [orangecounty@cfri.net](mailto:orangecounty@cfri.net). 407-328-7773. (Meets at 5:30 pm, Marks Street Senior Center, 99 E. Marks St., Orlando, 32803. Third Wednesday of Each Month.)

**June 20**



**CFRI FLAGLER COUNTY**, with David Petkovsek

Chapter. Email [flaglercounty@cfri.net](mailto:flaglercounty@cfri.net) (Meets at 6:00 pm, Flagler Chamber of Commerce, 20 Airport Rd., Ste. 20, Palm Coast, FL 32164. Third Thursday of Each Month.)

**June 22**



**STREET SMART GUIDE TO PRIVATE MONEY**, with Bob Burozski

What every investor needs to know about private money. (Meet 9:00 am to Noon at Howard Johnson’s Plaza Hotel, 230 W. SR 436, Altamonte Springs.)

**June 22**



**INTRODUCTION TO WHOLESALING** with Todd Hutcheson

Learn how to make money in wholesaling properties (Meet 1:00 pm to 5:00 pm at Howard Johnson’s Plaza Hotel, 230 W. SR 436, Altamonte Springs.)

**June 24**



**REAL ESTATE INVESTMENT TECHNIQUES\***, with Augie Bylott + Christa Hixon

Take off “This Group has been cancelled due to the Memorial Day Holiday.” (Meets at 6:30 pm, Orlando. Fourth Monday of Each Month.)

**June 26**



**BUSINESS & TAX STRATEGIES\***, with James K. Duerr, CPA

Real estate investing with an emphasis on entity structuring and varying tax treatments. Email [businesstaxstrategies@cfri.net](mailto:businesstaxstrategies@cfri.net). 407-298-4646. (Meets at 6:30 pm, Orlando. Last Wednesday of Each Month.)

**June 27**

county chapter

**CFRI VOLUSIA COUNTY**, with Art Musselman + Bob Burozski

Chapter. Email [volusiacounty@cfri.net](mailto:volusiacounty@cfri.net). (Networking at 6:00 PM. Meeting at 6:30 PM. Comfort Inn & Suites, 90 Professional Blvd., Daytona Beach. Last Thursday of Each Month)

**June 29-30**

Millionaire Summit

**TWO DAY MILLIONAIRE SUMMIT**

This two day summit features Dr. Al Lowry, Reggie Brooks and Chris Johnson. Join us. Meets 8:30 am to 5:00 PM at Howard Johnson’s Plaza Hotel, 230 W. SR 436, Altamonte Springs.)

## cfri announcements

# General Meeting

## Don't Miss This Opportunity...

The June 5th General Meeting features Reggie Brooks, the nation's leading expert on working with abandoned properties. Across America, people have walked away from their real estate for one reason or another and Florida has the largest inventory of Zombie Homes in the US. Learn how to find these abandoned or distressed properties make money in this niche area of real estate investing.

**Location:** Orlando Science Center  
777 E. Princeton Street, Orlando, FL 32803

**Date:** June 5, 2013.

**Time:** Doors open at 5:15 PM for networking  
General Meeting begins at 6:00 PM  
Featured Speaker begins at 7:30 PM

## Thank You to Our May Sponsor

A big thanks to our  
General Meeting Sponsor



Sponsor the General Meeting for \$250. Get a premium table location and time on stage to promote your business.

If your business would like to sponsor the General Meeting, contact Administrator@CFRI.net or call (407) 328-7773.

## Thank you for your support!

# Save the Date

**July 3, 2013** The Total Investor Panel at the General Meeting

**July 13, 2013** CFRI will be hosting an all-day workshop featuring Chris Bowser and how to make money using auctions on eBay. This workshop will be held at a location near the Orlando International Airport.

**July 27, 2013** How to Start and Use a Self-Directed IRA to Invest

(All meetings subject to change.)



## Our Gift To You! Enjoy!

PLEASE BE OUR GUEST (A \$20 VALUE)  
COMPLIMENTS OF CFRI BUSINESS MEMBERS

NAME: \_\_\_\_\_

DATE: \_\_\_\_\_

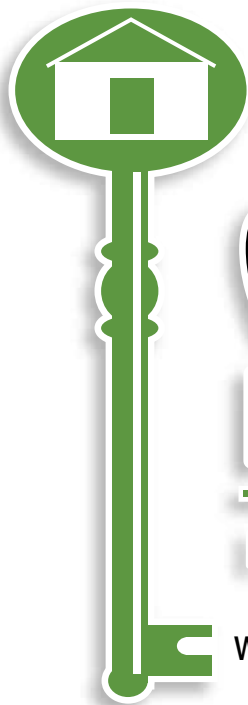
COUPON SOURCE: \_\_\_\_\_

GENERAL MEETING  
Meeting Starts at 6:00 pm, 1st Wednesday of Each Month,  
Orlando Science Center, 777 E. Princeton Street, Orlando, FL 32803

COUNTY MEETINGS  
Visit [www.CFRI.net](http://www.CFRI.net) and click on "Calendar"  
or visit [www.cfri.net](http://www.cfri.net) for dates and times

312 Wilshire Blvd. • Casselberry, FL 32707 • P 407-328-7773 • F 407-328-4446 • [www.cfri.net](http://www.cfri.net)

Expires 05/31/2013



# Secured

INVESTMENT LENDING

[www.SecuredInvestmentLending.com](http://www.SecuredInvestmentLending.com)

## Hard Money Lender

SIL Lends on residential and commercial investment properties.

We are looking forward to **CLOSING** your loans!

Please Contact  
Jon Doss 407-252-6075  
NMLS# 784125

3840 Saint John's Parkway  
Sanford, FL 32771  
407-878-2830  
407-878-2831 Fax  
NMLS# MLD804



# CFRI calendar

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
	<b>June</b>					1
2	3 <b>COMMERCIAL &amp; LAND DEVELOPMENT</b> 6:30 pm	4 <b>MONEY 101</b> 6:30 pm	5 <b>GENERAL MEETING</b> 6:00 pm	6 <b>TAX-DEFERRED REAL ESTATE INVESTMENTS</b> 6:30 pm  <b>EXPERIENCED INVESTORS LUNCH</b> Lunch 12:00 pm	7	8 <b>TAX LIENS AND TAX DEEDS</b> 9:00 am
9	10 <b>WOMEN INVESTORS</b> 11:30 am  <b>OSCEOLA COUNTY</b> 6:30 pm	11 <b>SEMINOLE COUNTY</b> 6:30 pm	12 <b>CFRI ORIENTATION</b> 6:30 pm <b>LAKE COUNTY</b> 6:30 pm <b>QUICK START FOCUS GROUP</b> 7:30 pm	13 <b>LANDLORDING AND PROPERTY MANAGEMENT</b> 6:30 pm	14	15 <b>FROM BANDIT SIGNS TO YELLOW LETTERS, WHAT REALLY WORKS TODAY!</b> 1:00 pm <b>THE ART OF THE DEAL</b> 9:00 am
16	17 <b>FORECLOSURES, SHORT SALES, &amp; REOS</b> 6:30 pm <b>BOARD MEETING</b> 6:30 pm	18 <b>BREVARD COUNTY</b> 6:00 pm	19 <b>ORANGE COUNTY</b> 5:30 pm	20 <b>EXPERIENCED INVESTORS LUNCH</b> Lunch 12:00 pm <b>FLAGLER COUNTY</b> 6:30 pm	21	22 <b>STREET SMART GUIDE TO PRIVATE MONEY</b> 9:00 am <b>INTRO TO WHOLESALING</b> 1:00 pm
23	24 <b>REAL ESTATE INVESTMENT TECHNIQUES</b> 6:30 pm	25	26	27 <b>EXPERIENCED INVESTORS LUNCH</b> Lunch 12:00 pm <b>VOLUSIA COUNTY</b> 6:30 pm	28	29 <b>MILLIONAIRE SUMMIT</b> 8:30 am - 5:00 pm
30 <b>MILLIONAIRE SUMMIT</b> 8:30 am - 5:00 pm						

The monthly calendar provides an at-a-glance overview of events detailed on the *Upcoming Events* page. For complete descriptions, please turn to page 24