

^{the} NASHVILLE INVESTOR

OFFICIAL PUBLICATION OF REAL ESTATE INVESTORS OF NASHVILLE

www.reintn.org

February 8, 2010

\$ 40 ANNUALLY

Next Meeting
February 8, 2010,
at the
Al-Menah
Shriners Center
Nashville

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Group Meeting

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REIN Meeting Networking Night

February's General Meeting is **packed** with information and ideas to **propel you to investing success in 2010!** Build your network and your net worth when you join us Monday, February 8th. Investors new and old will come together at 7 p.m. for a short session on how to network the right way. You'll learn tips and tricks from seasoned networkers around the nation. As a bonus, you'll learn 2 key ways to politely excuse yourself from someone who just seems to be talking your ear off. Then, we will break into smaller groups and put your new tools into practice by teaming up with others for a **Seasoned Investor Q & A.**

But Wait! Does the idea of meeting new people frighten you? Are you somewhat scared of networking? Then THIS is the meeting you want to attend. You will learn step by step how to network in most any situation you wish. And you won't be put on the spot at this meeting at all.

After our short teaching session, our hand-picked Seasoned Investors will move to several tables around the Main Hall for more than an hour of Networking and "Ask The Expert" with you.

Have you ever wanted to know who is successful in renting to Section 8? Or who to talk to before rehabbing a home? Or who is a realtor that understands and invests personally in real estate? Then **get to this meeting!** Other topics will include: wholesaling, short selling, rehabbing, legal and title issues, and more.

What you need to do:

Mark your calendar now for Monday, February 8th

What you need to bring:

- Your smile
- Notepad and paper
- A big stack of your business cards

This month's meeting is going to be an awesome opportunity for you to get to know many other REIN members that share YOUR specific interest in real estate investing.

Join us Monday, February 8, 2010 to build your network and net worth!

Get more info on our new website at www.reintn.org

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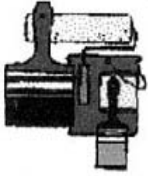
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Seasoned Investor Group

Monday, February 8

Starting at 4:15 p.m.

Presented by Yogi Dougher

Local venture capitalist investor will discuss how you analyze a business plan and value a business, as well as structuring partnerships to add value to a business.

"Action makes more fortune than caution" -
Luc De Clapers

\$\$\$ Don Dickerson \$\$\$

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A•G•E•N•D•A

Monthly meetings are held at
AL-MENAH SHRINERS CENTER
1354 Brick Church Pike • Nashville, Tennessee 37207

Room 1, 4:15–5:30 p.m.
Seasoned Investor Group and Networking

February 8, 2010
5:45–6:45 p.m. Table Topics

- ① How to Find Deals in Today's Real Estate Market – Robert Mohon – This first of a series is designed for the investor who wants to get started in real estate investing and profit with single family houses. Discussion will include how to find deals, both where to look and what to look for... and what to avoid. The following months' topics will discuss how to estimate repair costs quickly to determine if you have found a deal and the 3 steps you'll do next to bring home a check for your profits.
- ② Home Inspections – Bill Carlson – Experienced local Home Inspector (3500 Inspections over the past 7 years), Engineer, and renovator in Nashville discusses common pitfalls that new and experienced renovators face that can be easily avoided with a little education. And what could be more fun for a renovator than to corner an inspector!
- ③ RSS Technology – Jonathan Nation – RSS is the technology that allows Jonathan to read 6,000+ posts from 250 sites each month in just minutes. Jonathan will start with the basics of RSS & the systems he uses daily. You will walk out able to save time, quickly filter through info, and find deals more quickly than you thought possible.
- ④ Ask the Expert – Dan Lain – Dan has been an investor for many years. He now buys, sells, rehabs and helps investors with finding property. You will be able to question him on his experiences in finding property or other areas you are interested in.

MAIN MEETING: 7:00 p.m.

Dinner is available for \$7.00 Take your meal to one of the table topics. Feel free to invite fellow investors to attend the meeting. The entrance fee is \$20 per person or \$30 per couple.

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**Certification as a real estate law specialist
is not currently available in Tennessee.*

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MARKETING —THE FOUNDATION OF YOUR REAL ESTATE BUSINESS

by THAN MERRILL

At my real estate seminars I am often asked by my students what area of the business they should focus on first. I can relate to their concerns because I know how much there is to learn when you are building a real estate investment business. Unfortunately, some investors flounder the first couple of years in the business because they try to learn a little bit of everything without mastering anything. As a speaker and educator, I think the opposite approach is better. Instead of trying to dabble in every niche, I think you should spend the majority of your time studying the areas of the business that generate revenue NOW! You can learn the rest of the business as you go along, but what is important now is to get your phone ringing off the hook. You are looking for motivated sellers willing to sell you their properties at 50 to 65 cents on the dollar. In order to do this you must become a Master Marketer! Your knowledge of marketing will be the foundation from which your business is built. Marketing is what makes the phone ring and generates leads.

Leads are the lifeblood of your business. They are the oxygen your business breathes. The more leads you have the more money you will make. So how do you become a better marketer? First, you must understand the principals all successful marketers live by.

Real Estate Marketing Principal #1:

Define Your Target Market

You must understand that only 5% of all sellers are truly motivated and will be willing to sell their property at a significant discount. Therefore, you will want to gear your marketing efforts towards people who have a reason to sell their property under market value. There are many reasons why someone would want to sell their property at a discount. Death, divorce, bankruptcy, and foreclosure are just a few of the many examples of why someone would want to get rid of a property quickly. You can find many of

Continued on page 6

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Get On The Bus And Jump Start Your Real Estate Investing In 2010 With the REIN Homes Tour

Not to be deterred by the abnormally cold temperatures experienced the first ten days of 2010, a busload of REIN members and their guests will, on Saturday February 27, 2010, once again board a bus for another hands-on opportunity to learn and benefit from the experience and expertise of other REIN members who are in the process of rehabbing a property.

The REIN Rehab Homes Tour is a popular and long-standing offering that is always well received because it allows those on the bus to visit 5 - 6 properties that other REIN members have purchased and are in the process of renovating. The properties may have just been purchased and no work has started, may just about be complete or any where in-between. The presenting investor, who most likely be renovating the property for re-sale or plans to retain the property as a rental, will be at the property and furnish an extensive fact sheet on the property that outlines the parameters and scope of the project. Facts such as purchase price, contractor/sub-contractors used, renovation costs and projected profit is included. When the bus arrives at the property the presenting investor will introduce the project and he/she will be available for questions or comments.

In addition to the information provided at each stop, the networking and exchange of information that inevitably occurs when a busload of REIN members are together may be the most valuable part of the half-day tour. Those on the tour are encouraged to exchange their business cards and bring their note pads and/or cameras.

WHEN: Saturday, February 27, 2010

WHERE: Leave from & return to REIN Education Center, 2416 Music Valley Dr # 151,
Nashville, TN 37214

TIME: 8:00 a.m. - 1:30 p.m..

COST: REIN Members - \$15.00 thru February 25, 2010
\$18.00 after February 25, 2010 or at the door (if seats are available)

GUESTS - \$30.00 (Membership has it's privileges)

For more information: Check the calendar tab at www.reintn.org or phone the REIN office at 615-885-5454

NOTE: The Rehab Homes Tours sell-out and since seats are limited, advance reservations are advised.

Oversupply of Foreclosures to Drive Down House Prices

by Crystal Jarvis

Although many believe the national housing market has bottomed, it will likely continue to lag with a massive oversupply of homes this year, according to report published by John Burns Real Estate Consulting Inc.

The report, published earlier this month, said many people are unaware of the massive supply of homes that are already in the foreclosure process that will certainly drive home prices down even further when they are sold.

We have been projecting a W shaped recovery for some time, and we are becoming even more convinced that we are right, the firm said. The shape of the second leg down is almost completely dependent on the level of government intervention that will take place.

Also, banks have been slow to foreclose on homes and sell them, which has resulted in few distressed sales in comparison to the actual level of distress in the market. This delay in REO sales, along with historically low mortgage rates and an \$8,000 tax credit, has helped to stabilize the housing market temporarily.

Based on the latest statistics, the housing market in 2010 will likely remain in a depressed state.

Other findings:

- 13.54% of the 44.7 million mortgages tracked by the Mortgage Bankers Association are delinquent.
- 10% of all homeowners in the country are delinquent.

Based on historical trend analysis by Amherst Securities, 6.94 million homes that are already delinquent will be liquidated, which is more than a one-year supply of distressed sales poised to hit the market sometime in 2010 and 2011. During the first quarter of 2005, that figure was only 1.27 million.

Defaults continue to grow at the rate of approximately 300,000 per month, assuring that the number of distressed sales will grow and will continue through 2012.

Continued from page 4

these lists through the public records with a little effort. Once your target market is located, you must then reach out to these people through your marketing efforts.

Real Estate Marketing Principal #2: Create a Compelling Message

Once you have narrowed down your target market you then must compel the prospect to take action. Distressed property owners are by nature procrastinators and thus unlikely to respond to a generic offer. Therefore, you must create an irresistible offer so compelling it gets the prospect off the couch and over to the phone. The message must strike an emotional chord within the prospect if it is going to be effective.

Real Estate Marketing Principal #3: Create Systems for Outsourcing and Deliver

Most prospects don't respond to your marketing efforts until they have seen your message at least seven times. Successful marketers realize they need a system to accomplish this. It is virtually impossible for any investor to fulfill all of their marketing campaigns by themselves. Without systems you will continually be short on time and short on quality leads.

If you ever have the pleasure of visiting my office you will see that we have a system for every one of our marketing campaigns. For example, we mail to homeowners in bankruptcy every Monday. Every week my marketing assistant grabs the new list off the internet. She then downloads the names into our database for tracking purposes before emailing the list off to an intern.

The intern then uses the pre-designed letters and postcards on file to fulfill the mailing. The mailings are then organized and mailed out on Tuesday. The beauty of the system is that I have nothing to do with the process and all I have to do is pick through the deals when they come in.

It is your job as the business owner to understand the importance of using systems that can be outsourced to other people. Otherwise, you will forever be stuck in your business and will never free yourself from the drudgery of WORK.

Real Estate Marketing Principal #4: Test and Track

One of the most common problems real estate investors make is not testing and tracking their marketing. When it comes to marketing and running a business the devil is in the details. Marketers are usually ultra-creative people and often times allergic to the bottom line. However, there is nothing more important when it comes to building a business. Your goal as a marketer is to have a system to concisely test and track your marketing and understand the numbers. Measurement eliminates waste and tracking your results will help you build a profitable real estate investment company.

I sit down every month and review my marketing expenditures. I look at how much was spent, how many leads came in, and which campaigns produced actual deals. I then make decisions for the next month shifting money from one marketing campaign to another so as to maximize the return on my investment. If you don't have a tool for testing and tracking your marketing then precious dollars will slip through the cracks. I created a tool to track my marketing and it is highly effective and has literally saved me thousands of dollars over the years.

Than Merrill, CEO of FortuneBuilders, Inc. and CT Homes, LLC is currently a full time real estate investor, speaker, and one of the most successful investors in the nation. He is also the star of A&E's hit TV show "Flip this House". In the past few years his company has bought and sold over 350 properties across the nation. Than's clients are some of the most successful investors around the country as a result of the cutting edge marketing and wholesaling systems he has developed.

Than is a graduate of Yale University. After college, he played in the NFL with the Chicago Bears and Tampa Bay Buccaneers before moving on to real estate development. To find out more about Than's powerful real estate seminars and home study courses [click here](#) or call his office at 203.789.1111.

EDUCATION CENTER UPDATE

Investor Courses

Classes will meet most Tuesday nights and some Saturdays. Check the calendar at www.reintn.org for the most updated classes and to register for classes.

Tuesday, Feb 2-How to Find and Buy Property in Probate

Robert Notestine, Attorney

(6:00 p.m.– 9:00 p.m. – \$18 [early registration] member / \$28 [early registration] guest) elective course

Probate is another way to buy property at a good price. Probate property owners are usually “unwilling owners.” They have inherited a home usually due to a death. Probate properties also include guardianship and conservatorship. Sometimes the owners live out of state, so they are often motivated sellers. For the most part, these are what we all strive to find, *motivated sellers*. Bob is going to tell us how to find these properties, who to contact, and when. How do we deal with grieving family members? Bob will cover that too. There are probably as many probate properties coming available every day as there are foreclosures, and because the sellers are “motivated sellers,” they are much easier to deal with. **If you have ever wondered about buying probate property, you *must* attend this class. It may be the easiest way to buy property you have ever found!**

Tuesday, Feb 16-Real Estate and Small Business Taxes: Getting Ready for Tax Season

Sandy Lewis CPA/CFE PC

(6:00 p.m.–9:00 p.m. – \$18 [early registration] member / \$28 [early registration] guest) elective course

This class is designed to cover taxes that relate to real estate investing and running a small business, and what expenses offset these taxes. Course content will include capital gains, depreciation and recapture, escalating tax rates, loss limits, carry forwards, subcontractor reporting, local and state taxes, franchise and excise taxes, etc. One of the greatest advantages of real estate is tax savings. Most investors only take advantage of a very small piece of the tax savings. Sandy Lewis is an experienced CPA and longtime member of REIN. She knows how to handle real estate when it comes to preparing your tax returns. She will also bring us up to date on new laws and regulations relating to real estate investors. **This class could save you money that you might otherwise send to the IRS. Don't miss it!**

Tuesday, Feb 23-Curb Appeal: How to Dress Up Your Property on the Outside to Attract and Entice

More Buyers Skip Heibert

(6:00 p.m.– 9:00 p.m. – \$18 [early registration] member / \$28 [early registration] guest) elective course

If your property doesn't look "Magnificent!" from the street, it doesn't matter how good it looks on the inside. Your potential buyer will just drive on by and the first impression will also be the last! It doesn't have to cost a fortune to insure that your property is the "Best Looking Property on the Block". Make that first impression positive and it will be a lasting one. **Join us to learn how.**

Tuesday, Mar 2-Lease/Option, Rent to Own, Lease/Purchase: How Does It Work?

Robert Mohon

(6:00 p.m.– 9:00 p.m. – \$18 [early registration] member / \$28 [early registration] guest) elective course

This class will teach the pros and cons of buying or selling with lease/options, rent to own, and lease/purchases. You will also learn how to deal with tenants who want to lease/purchase, how to attract buyers, how to get nonrefundable deposits, why this is a great way to attract buyers for your properties, and why you don't need a lot of money to purchase properties this way. **Learn how to profit from Lease/Options from this class. You do not want to miss this class.**

REIN Upcoming Events & Education Calendar

REIN Meetings and Events

Second Monday of the Month

Main Meeting

Time: (See Agenda on Page 3)

Location: Shriner's Auditorium

Second Thursday of the Month

Clarksville REIN Subgroup

Time: 6:30-8:00 p.m.

Location: 2503 Wilma Rudolph Blvd.
Clarksville, TN 37040

First Monday of the Month

Rutherford County REIN Subgroup

Time: 6:30 p.m.

Location: Keller Williams Realty
450 St. Andrews Dr.
Murfreesboro, TN 37128

Third Monday of the Month

Landlording Subgroup

Time: 6:30-8:00 p.m.

Location: REIN Education Center

Fourth Monday of the Month - **New Time!**

Women Investing in Nashville Subgroup

Networking: 6:15-6:30 p.m. Program: 6:30-8:30 p.m.

Location: REIN Education Center

Third Thursday of the Month

Short Sale and Pre-Foreclosure Subgroup

Time: 6:30-8:00 p.m.

Location: REIN Education Center

Saturday Before the Main Meeting

Ca\$h Flow by Robert Kiyosaki

Time: 5:00 p.m.

Location: REIN Education Center

Saturday Following the Main Meeting

National & Local Speakers' Workshops

Time: (See Agenda on Page 3)

Location: REIN Education Center

Subgroups: Members with a common goal or interest.

Admission: Members Free; Guest fee set by each group

PHP Education Calendar February 2010

(tentative – visit www.reintn.org for final dates)

February 2010

2 **How to Find and Buy Property in Probate**
(elective)

16 **Real Estate and Small Business Taxes:
Getting Ready for Tax Season** (elective)

23 **Curb Appeal: How to Dress Up Your
Property on the Outside to Attract and
Entice More Buyers** (elective)

March 2010

2 **Lease/Option, Rent to Own, Lease/
Purchase: How Does It Work?** (elective)

11 **Pizza with the Pros**

Elective denotes an elective course in the PHP educational program. Core denotes a core course in the PHP educational program.

PHP—Professional Housing Provider

PHP classes are held at the REIN Education Center, 2416 Music Valley Drive, Suite 151 Nashville, TN 37214.

A certification program sponsored by the National Real Estate Investors Association (see www.reintn.org for details)

Always check www.reintn.org or call 615-885-5454 for any changes or cancellations to all meetings, events, workshops, and classes.

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p.m.

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If You are a REIN Member and are not Volunteering on a REIN Committee, You are Costing Yourself Money

by Bob Rager, REIN Volunteer Committee Chair

Recently while talking to another long-term REIN member I was pleased to hear him tell me that he considered his annual membership fee to be the best investment he's ever made. (I agree with him.) More recently he became a regular REIN volunteer and soon recognized that as a volunteer his REIN membership has become even more valuable to him. When I asked him why, he told me that in general REIN volunteers are more active real estate investors, are more knowledgeable and experienced and as such do more deals and provide an above number of leads for his own investment activities.

So what does this mean to you? It is actually quite simple. If you are a newer real estate investor who wishes to become a successful real estate investor, learn what they know while working with them as a volunteer on a REIN committee. The seasoned/experienced investor wishes to become a volunteer to be a more efficient, productive investor. (One REIN member I know who has been a REIN member for several years says that 2/3 to 3/4 of the business he does as a real estate investor is directly or indirectly related to his REIN membership).

Although REIN is chartered to be a non-profit organization, over the years REIN has experienced significant growth in not only membership numbers but also in what REIN offers to its members. In fact REIN is now, in many ways, a small business with many facets. Although we certainly need volunteers to help staff and run the monthly general meeting, REIN is much more than just a one meeting a month organization. REIN currently has a limited number of volunteer opportunities in several of the existing REIN committee areas including: *Education, Tours, Volunteers, Newsletter, Membership, Programs, Roundtables/Sub-groups, Library, Seasoned Investors, and Corporate Sponsor/ Vendor Sales.*

Over the years I have had the opportunity to work with many new real estate investors. A surprisingly

high number of them have spent thousands or tens of thousands of dollars getting educated by books, CD's seminars and/or boot camps. I have never completely understood that. Why would they spend that kind of money when they can be exposed to better real life real estate investing experience by joining REIN? It just boggles my mind. Rather than spending all that money, become a REIN volunteer and learn how some of the "sharpest knives in the drawer" are succeeding in even this (supposedly) difficult environment.

Official Notice to REIN Members

Official Notice to REIN Members: This notice constitutes the required notification per the REIN charter. The three individuals listed below were elected to the REIN Board of Directors for a 2-year term beginning January 1, 2010.

Nick Howell, Jonathon Nation and Bob Rager

Welcome New Members

Rehman Ansari	Frank Hernandez
Brad Bell	Melanie Hinken
Jennifer Bell	Carl Maddox
Marilyn Bell	Edward Miller
Heather Benjamin	Elisha Mitchell
Elizabeth Bunting	Laura Monin
Scott Cantrell	Al Murad
Steve Duensing	Ralph Ruby
Lenore Gilbert	Leah Schoen
Julian Sotomayor	Kelvin Wilder
Jerry Stallons	Hannah Wiser
Trinidad Stallons	Tom Wiser
Albert Tische	

Attention REIN Members

**Please checkout our
New Web site at:**

www.reintn.ORG

REIN Officers and Directors

<p><u>President</u> Ed Meek</p> <p><u>Vice President</u> Carol Plemons</p> <p><u>Secretary - Treasurer</u> Rich Harris</p> <p><u>Manager</u> Rachel Sullivan</p> <p><u>Directors</u> Bob Rager Sandra Lush John Richardson Jonathan Nation Nick Howell Don Northern</p> <p><u>Alternate Directors</u> Mark Hill Gus Grande</p>	<p>Past Presidents</p> <p>Government Affairs Editor-editor@reintn.org</p> <p>Education Committee</p> <p>Membership Committee</p> <p>Library Committee</p> <p>Rehab Homes Tour John Richardson, PHP</p> <p>Table Topics Ed Meek</p> <p>Seasoned Investor Group Carol Plemons</p> <p>IT/Web site Mark Hill</p> <p>Robert Mohon Jonathon Nation</p>	<p>John Trudel Robert Mohon Mark Hill John Trudel Sandra Lush Robert Mohon Don Northern John Richardson, PHP Ed Meek Carol Plemons Mark Hill Robert Mohon Jonathon Nation</p> <p>Programs</p> <p>Community Outreach Ca\$h Flow/Millionaire Maker Short Sale Subgroup Clarksville Subgroup Corp Sponsors/Vendor Comm. Volunteer Coordinator Landlord Subgroup Rutherford County Subgroup Webmaster WIN Subgroup (Women Investing in Nashville)</p>	<p>John Trudel Frank Davenport Scott Plemons Rusty Matz Gus Grande Rachel Sullivan Bob Rager Carol Plemons Tim Hillhouse Jim Lush Jaci Ward, PHP</p>
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