

THE Diversified *INVESTOR*



A Publication of Diversified Real Estate Investor Group

February 2019



PAUL SLOATE

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Meet The Team >>

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Diversified Real Estate Investor Group is the leading regional association for Real Estate Investors in the Metropolitan Philadelphia/Delaware Valley Area. DIG is a National REIA Chapter whose area includes the PA counties of Berks, Bucks, Chester, Delaware, Lehigh, Montgomery, Philadelphia and surrounding counties in South Jersey and Delaware.

We have been serving this area since 1978.

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Diversified Investor Group recognizes that many opportunities are presented to its members and guests. As an individual, it is your responsibility to investigate, and verify, the validity of these opportunities, and consult with a professional, such as your Attorney or Accountant, before investing, as it is possible to lose money investing in real estate. DIG neither sponsors nor recommends any offering made to or by its membership or vendors. Diversified Investor Group is not responsible or liable for the performance or offering or the accuracy of any information presented.

Monthly Meeting >>

What Happens at a DIG Meeting?

General Meeting: 6:00 – 9:00 PM

Genius Bar: 6:00 PM

Come to the meeting and step up to the Genius Bar to get your questions answered on the spot. Hosted by two DIG members that can answer your questions or direct you to the person or place for the answers.

Orientation: 6:00 PM

Are you new to DIG and the real estate investing world? Are you looking for some direction on what you need to do to get started? Do you want to learn all about what DIG has to offer and get your investing career on the right track? This is the place for you! Orientation will start at 6:00 pm, and at 20 minute intervals until 7pm. At your orientation, you will receive a brief overview of DIG and all it has to offer, and an opportunity to ask questions from some of DIG's Investors!

Round Groups: 6:00 – 7:00 PM

Real Estate Law, Getting Started, and various other topics, such as Landlording, Foreclosures, Rehabs, Shore Rentals, Note Buying, and many other real estate topics in a Q & A format moderated by a DIG member expert.

This month's Round Groups:

- Real Estate Law
- What's Your Game Plan/Getting Started
- Vacation Rentals

Open Forum: 7:00 – 7:30 PM

Steals and Deals: 7:00 – 7:30 PM

This is YOUR opportunity as a DIG member to share your deal in front of the room. Fill in the form with the information and it will be announced in front of the group and posted at the meeting for all to copy the information as well as to have it posted to the website after the meeting. Visit the website under STEALS AND DEALS to download the form and submit to executivedirector@digonline.org or fill in the form at the meeting to have your deal presented. **Only DIG members may submit forms.**

Guest Speaker/Panel Discussion: 7:30 – 9 PM

Paul Sloate – What You Need to Know About the Coming Market

 **Date**

*Thursday
February 28, 2019*

 **Place**

*North Hills
Country Club
99 Station Avenue
Glenside, PA 19038*

 **Time**

*6pm Discussion Groups
7pm Open Session
7:30 - 9pm Speaker*

DIG Write-Up >>



The markets have been volatile, coming out of the worst December since the Great Depression and teetering on Bear Market Status. China trade tensions and geopolitical conflict coupled with the Federal Reserve stand front and center for investors. The economy seems to be doing well. But Manufacturing New Orders have slowed significantly, New Home and Existing Home Sales are down, and European growth continues to disappoint. Wither the US economy? Paul Sloate will provide his perspective, gained from over 35 years of experience advising individuals, families, and institutions. His reputation for neutral and unbiased analysis on what this means for business, for the economy, and for your portfolio, will both confirm and contradict many common perceptions and beliefs. With a data driven approach, Paul will arm you with the information you need. This will certainly be one event you will not want to miss.

Speaker >>

Paul Sloate



<https://www.linkedin.com/in/paul-sloate-83a1527/>

Paul Sloate is the Founder and Chief Executive Officer of Green Drake Advisors. He has spent over 35 years advising individuals, families, businesses, and institutions on wealth management, wealth planning and global economics, serving in senior roles with companies such as Wellington Management and BlackRock Financial Management. Mr. Sloate has appeared on TV on numerous occasions to share his expertise with the public and hosted Money Matters TV for many years. In addition to his time given to sharing his knowledge, he supports numerous non-profit organizations, serves on a private company Board, and lectures often in the Philadelphia area on investing, the financial markets, and economics. In his spare time, Mr. Sloate is an avid fly fisherman and teaches karate.

Foreclosures >>



Foreclosure Filing Rate Drops 8 Percent In 2018

Kelly Leighton, Last Updated: January 27, 2019

Foreclosure filings dropped 8 percent across the country in 2018, compared to 2017.

ATTOM Data Solutions found that foreclosures in 2018 were down 78 percent from its peak in 2010, when close to 2.9 million homes went into foreclosure, or 2.23 percent of all properties. 2018 had the lowest number of foreclosures since 2005. Last year, 624,753 properties went into foreclosure, making up 0.47 percent of all U.S. housing units. In 2017, 0.51 properties went into foreclosure.

December 2018 also marked a decline month-to-month of 2 percent and 19 percent year-to-year, marking the sixth consecutive month that foreclosures have gone down year-to-year.

“Plummeting foreclosure completions combined with consistently falling foreclosure timelines in 2018 provide evidence that most of the distress from the last housing crisis has now been cleaned

up,” said Todd Teta, ATTOM Data Solutions chief product officer. “But there was also some evidence of distress gradually returning to the housing market in 2018, with foreclosure starts increasing from the previous year in more than one-third of all state and local housing markets.

Through foreclosure, lenders repossessed 230,305 properties last year, a decrease of 21 percent from 2017, and down 78 percent from the peak in 2010, when lenders repossessed 1,050,500.

Philadelphia had one of the highest rates of foreclosure in the U.S. for cities with at least 200,000 residents, with 1.06 percent last year. Both York and Dauphin counties were named for having two of the longest waiting periods for foreclosure in the fourth quarter of 2018. York County’s wait, was 2,432 days on average, while Dauphin County’s was 2,054 days. Overall, the average was 811 days in 2018, down 21 percent from 2017.

New Member Benefit!



DIG Philly Chapter Meeting FIRST THURSDAY OF EVERY MONTH 6:30 PM to 8:30 PM

Join DIG for a Philadelphia version of our main General Membership Meeting the 1st Thursday of every month. We hope our members in Philadelphia, Delaware County, and surrounding areas find this to be a convenient option!

THIS MONTH'S TOPIC:

Utilizing Expeditors In Philadelphia: How Does It Help The Process

SPEAKERS (licensed expeditors):

Jenna A. Dietrich — JAD Development Company, LLC

Brett Madsen — Permit Philly

Jenna & Brett are fully licensed and insured permit expediting companies specializing in Zoning and Building Code matters in Philadelphia. Their efforts to help real estate professionals and home owners eliminate the excessive time and hassle involved in obtaining permits and licenses in the City of Philadelphia. They aim to provide high quality, reliable service to their clients who are typically builders, investors, contractors, architects, attorneys, business owners and real estate professionals. We will discuss various questions that could impact your real estate business.

LOCATION:

The Greatness Center, 4141 Ridge Avenue, Philadelphia, PA 19129






MEMBERS FREE, Guests \$25. Guests MUST pre-register at <https://www.digonline.org/>

DIG Rehab Tour – April 13

DIG's early spring Rehab Tour is on for April 13, visiting projects in South and West Philadelphia and Lower DelCo. If you want a real understanding of rehabbing, this is the event to attend. Visit homes in various stages of repair and learn what other investors are doing, or not doing, to reap the big rewards. Mark your calendar and make your reservation NOW. Class size is limited to the first 30 to register. Don't be disappointed. This event always sells out. Visit digonline.org to register. You will be notified of the starting location the week before.

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Why Are The Credit Bureaus Moving Backwards?

By David Pickron

As an investor I like to buy houses for the investment, but the truth is, my real love is technology. I'm amazed at how far the technology has come in cars for example from a horse and buggy to the fully electric Tesla; a lot about cars has changed. For those who grew up in the 60's or earlier, seatbelts or airbags were a completely foreign concept. Those basic safety features are now required in every car to provide us an increased measure of safety. Much like the improvements to automobiles, other technology like our phones and video cameras also just keep getting better and better. Our society has become to expect consistent levels of improvement in everything we do, no longer settling for the status quo.

This expectation recently hit our industry as bad tenants now have an improved chance of moving into your properties. What is an improvement for them is certainly not an improvement for you as a landlord. As of June 15, 2018, the major credit bureaus quit reporting all civil judgements and liens (great for tenants, bad for landlords). This includes: eviction judgements, consumer non-payment judgements, tax liens, and property liens. As you qualify people for your properties, the highest priority is, how do they take care of the roof I provide over their head? Do my tenants see their rental home as their most important payment each month? Are these applicants the ones who will leave you with a costly eviction? Are they the ones that stay in your investment for months without paying as your mortgage comes due?

I believe that the credit bureau not reporting liens and judgement will prove to be devastating to landlords, so why would they do that? Simple, two major factors make civil judgements and liens hard to report.

First, most judgements come from civil courts. Unlike criminal courts who report personal information like date of birth, many states have laws that do not allow civil courts to have personal data other than their name as part of the public record. Because of this lack of information, you cannot cross reference a second piece of data to confirm you have the right person. Imagine trying to find a lien or judgement on an applicant named John Smith? You would need an address, social security number, or date of birth to cross reference to ensure you have the right John Smith. And even then, there are Jr's and people with the same name and same date of births. Failure to cross reference these parameters jeopardizes the investigation and creates false positives. In other words, you received data on the wrong John Smith. The credit bureaus were constantly getting sued for reporting judgements and liens on the wrong individuals. So now their risk avoidance measures put you and your investment property at risk.

Second, judgements and liens can be satisfied but often were still reported as open because there was no updating mechanism to confirm the lien or judgement as still valid. For example, in Arizona a lien is good for 5 years if it is not renewed. Yet the credit bureaus report these for 7 years. There was no payment or satisfaction; they just expired which once again leaves the bureaus open to lawsuits.

In the old days, a private investigator would review and validate that these judgement and liens were still valid and belonged to the right person. That is a time-tested safety measure, so why would we stop doing that? Rent Perfect and our team of investigators have never stopped. A solid and dependable background report needs the eyes and instincts of a quality investigator, proving that the "old classics" can never be replaced. Rent Perfect is

(Continued on page 16)

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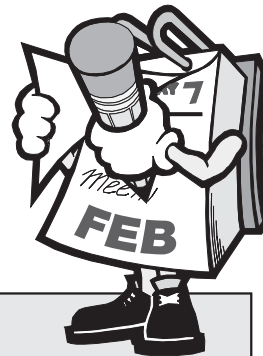
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Upcoming Events >>



2019

February 28

**PAUL SLOATE,
HOW TO PREPARE FOR
THE SHIFTING ECONOMIC
& REAL ESTATE MARKET
IN 2019**

March 28

**RYM BENCHAAR,
THE SECRET TO FINDING
MOTIVATED SELLERS USING
FACEBOOK AND GOOGLE**

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**RYM BENCHAAR
ALL-DAY FOLLOWUP
WORKSHOP**

April 13

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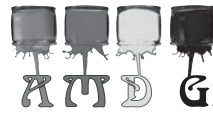
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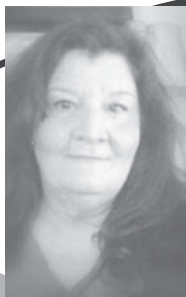
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Monthly Meetings (Subgroups are for MEMBERS only)

Subgroups are a benefit of membership. If you are not a member you can attend any subgroup for a \$25 fee. You MUST pre-register at <https://www.digonline.org/> if you will be attending. The \$25 fee may be applied to a full DIG membership by contacting the DIG office.

Bucks & Montgomery County

BuxMont Breakfast Subgroup

Meets the 2nd Thursday at 8:30am at Zoto's Diner, 1100 Bethlehem Pike, Line Lexington, PA 18932.
Contact Dina Yannich, rentals@yournewhomeagent.com

Rehabbers Subgroup

Meets the 3rd Wednesday at 9:00am at Michaels Family Restaurant, 709 Bethlehem Pike, Montgomeryville, PA 18936.
Contact Don Rotanz, don@buxmonthomebuyers.com

Vacation Rental Subgroup

Meets the 3rd Wednesday in odd numbered months at 6:30pm at Otto's Brauhaus, 233 Easton Rd, Horsham, PA 19044.
Contact Susan/Larry Cerrito, SMCerrito@comcast.net

Lower Bucks County Subgroup

Meets 2nd Wednesday of the month at 6:30 PM at Andy's Diner, 2224 Roosevelt Blvd, Philadelphia, PA 19053.
RSVP Garrymiller1@yahoo.com

Central Bucks Subgroup

Meets the 1st Monday at 6:30pm at Boy Scouts of America Building – Washington Crossing Council (NEW LOCATION) 1 Scout Way, Doylestown, PA 18901.
Contact Don Brown at don@donbrowninc.com
Closed July and August

Creative Real Estate Investors Group

Meets the 1st Wednesday at 9:00am at Dublin Towne Diner, 133 Main St, Dublin, PA 18917.
Contact Don Rotanz, don@buxmonthomebuyers.com

Eastern Montco Sub Group

2nd Tuesday of the month except for July and August at 630pm at Palz Tap House, 1902 County Line Rd, Huntingdon Valley, PA 19006.
Contact Robin Laufer, Hatboro443@yahoo.com

Delaware County

Delaware County Subgroup

Meets the 1st Wednesday at 6:30pm at Tip O'Leary, 300 West Chester Pike, Havertown, PA 19083.
Contact Daniel Harvey dmhinvest@gmail.com No July/August

Chester & Lehigh County

Chester/Montgomery Subgroup

Meets the 2nd Wednesday at 7:00pm at Uno Pizzeria and Grill, 106 Black Rock Rd, Phoenixville, PA 19460.
Contact Steve Babiak, sbabiak2183@gmail.com
No meetings July and August

Philadelphia

Philadelphia Subgroup

Meets the 3rd Tuesday at 7:00pm Gearo's, 1913 Welsh Rd, Philadelphia, PA 19115.
Contact Joe Thomas, jestprise@aol.com

Phil-Mont Sub Group

2nd Monday of the Month 6:30 PM to 8:30 PM at Andy's Diner and Pub, 505 Ridge Pike, Conshohocken, PA 19428.
Contact Austin Jones atjones42@gmail.com

Philadelphia/Lower Bucks Commercial Subgroup

Meets the 1st Tuesday at 6:30pm at Andy's Diner, 2224 Roosevelt Blvd, Philadelphia, PA 19053.
Contact Joe Scorese, jscorese@firsttrust.com
Closed July and August

Phila Breakfast Subgroup

Meets every Friday at 8:00am at City Diner & Cocktail Bar, 521 S Broad Street, Philadelphia, PA 19147.
Contact Joe Scorese jscorese@firsttrust.com

Philly Riverwards Subgroup

Meets the 3rd Wednesday of the Month at 6:30-8:30PM at Curran's Irish Inn, 6900 State Road, Philadelphia, PA 19135.
Contact Joe Scorese, jscorese@firsttrust.com

South Philly Rehabber's Subgroup

Meets the 4th Monday at 6:30pm at Moonshine Philly, 1825 E Moyamensing Ave, Philadelphia, PA 19148.
Contact Joe Scorese jscorese@firsttrust.com

University City Subgroup

Meets the 3rd Monday at 6:30-8:30pm at Bookers Restaurant and Bar, 5021 Baltimore Avenue, Philadelphia, PA 19143.
Contact Pex Arellano or Joe Scorese, parellano@cbpref.com, jscorese@firsttrust.com

NEW GROUPS WELCOME

Want a great way to network? Join a subgroup near you! This is a great way to meet new people and talk about issues that pertain to your area of investing. No group in your area? Why not start one! If you are interested in starting a new group send an email to subgroups@digonline.org.



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Tenant Screening >>

Why Are The Credit Bureaus Moving Backwards? cont.

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Editor's note: Members of National REIA can take advantage of special pricing from RentPerfect; the solution for rental property owners and managers for screening & managing tenants.

About the Author: David Pickron has been a licensed private investigator for over 20 years, specializing in tenant screening for real estate investment owners and property management companies. His company, Rent Perfect, an Investigative Screening Company, helps clients onboard tenants from the initial background check to leasing and payment collection. You can learn more by visiting www.rentperfect.com or calling 1-877-922-2547.

Legislative News >>

IRS Guidance on How 20% Deduction Applies to Rental Income & Exchanges

By Brad Beckett, on February 5, 2019

The IRS recently issued final regulations and three related pieces of guidance implementing the new qualified business income (QBI) deduction (section 199A deduction) created by the 2017 Tax Cuts and Jobs Act (TCJA). According to the IRS, the new QBI deduction, allows many owners of sole proprietorships, partnerships, S corporations, trusts, or estates to deduct up to 20% of their qualified business income. Eligible taxpayers can also deduct up to 20% of their qualified real estate investment trust (REIT) dividends and publicly traded partnership income. The QBI deduction is available in tax years beginning after Dec. 31, 2017, meaning eligible taxpayers will be able to claim it for the first time on their 2018 Form 1040.

The National Association of Realtors issued a release explaining (in plainer English, perhaps) the IRS guidance. According to that release:

"If you generate rental property income, that income can also qualify for the new deduction, as long as you can show that your rental operation is part of a trade or business. The IRS

has released proposed guidelines that include a bright-line test, or safe harbor, for showing that your rental income rises to the level of a trade or business. Under that safe harbor, you can claim the deduction if your rental activities—which include maintaining and repairing property, collecting rent, paying expenses, and conducting other typical landlord activities—total at least 250 hours a year. If your activity totals less than that, you can still try to take the deduction, but you'll have to be prepared to show the IRS that your activity is part of a trade or business."



STEALS and DEALS >>

Properties for Sale

1016 Cherokee Street	Bethlehem	\$ 65,000	3BR/1BA needs minor cosmetics	215-416-6124
5722 Crittenden Street	Philadelphia	\$ 62,000	3BR/1BA needs work	215-760-0670
778 Cressman Road	Harleysville	\$399,900	Quick Flip; needs TLC	215-527-4846
1231 Haven Avenue condo	Ocean City, NJ	\$359,000	3BR/2BA 1200 sq. ft. 2nd fl.; \$1850/mo. rent	267-259-2372
8 unit apartment building	Quakertown	\$ 95,000	25% ownership; appraised for \$735,000	267-259-2372
26XX S. 63rd Street	Philadelphia	\$ 65,000	Large 3BR; \$1100.00 rent	610-246-7246
205 12th Street	Brigantine, NJ	\$250,000	2BR/2BA 1st fl. condo; beach block; ocean view	610-566-5762
205 12th Street	Brigantine, NJ	\$375,000	3BR/2BA 2nd fl. Condo; beach block; ocean view	610-566-5762
533 Dupont Street, twin	Manayunk	\$190,000	3BR/1BA; double lot; \$20K rehab	201-739-1020
529 Dupont Street, duplex	Manayunk	\$245,000	1BR & 2BR; needs bath; possible triplex	201-739-1020
1542 N. 15th Street	Philadelphia	\$2.8	Temple U. Campus; 6 unit w/ store front	267-825-0978
800 East 9th Street	Ocean City, NJ	\$539,000	4BR/3BA; beach block, ocean views; 2 car garage	610-733-7690
225 E. Wildwood Ave. #405	Wildwood, NJ	\$120,000obo	1BR/1BA turnkey seasonal condo; partial finan.	215-939-6364

VACATION RENTALS

Myrtle Beach, SC	Call for rates	2BR/2BA ocean view condo on the beach; sleeps 6	267-496-5246 Lynette
Duck, NC	\$855-2900	4 BR/3BA; sleeps 10; www.elanvacations.com; The Grey Goose	252-491-8787 Dawn
Orlando, FL Timeshare	1BR/\$199; 2BR/\$299	Mystic Dunes Resort & Golf; Sunday checkin; 1/22-4/9; 5 nights	215-534-1610 Frank
Bonita Springs, FL	Call for rates	2BR/2BA condo, beach, pool, views, WIFI	614-975-6428 Jen
Ocean City, NJ	\$1000-2000/wk.	New 4BR/2BA condo w/ elevator, www.homeaway.com #227402	215-237-1977 Keith
N. Wildwood, NJ	\$ 450-1700/wk.	www.vrbo.com/159300, 3BR/3BA beachblock, sleeps 8, pool, view	610-388-2757 Dave
Ocean City, NJ	\$995-3595/wk.	www.nicerentalhomes.com; 4BR/3BA beachblock; sleeps 10; 9th St	610-473-9981 Susan
Orlando/Kissimmee, Fl	\$750-1200/wk.	3BR/2BA home close to Disney, pool & WIFI (call for others)	610-570-4125 Sandy
Margate, NJ	\$1000-5500/mo.	1BR/1BA oceanfront complex condo, sleeps 4, WIFI, pool, parking	610-570-4125 Sandy
Lake Wallenpaupak, Poconos	\$ 625/wk. - \$350/we.	3BR/1.5BA, sleeps 8, 20 min. from Tanglewood Ski Resort	267-242-2712 Olga
Wildwood, NJ	\$1400-1950/wk.	4BR/3BA condo w/pool, 1.5 blks. to beach (call for others)	267-254-3507 Bill
N. Wildwood, NJ	\$1800-4495/wk.	www.nicerentalhomes.com; 4BR/3BA fabulous ocean front; pool	610-473-9981 Susan
Ocean City, NJ	\$ 550-850/wk.	1BR luxury condo, 1 blk from beach & boards (call for other 2-4 BR)	215-672-7150 John
Ventnor, NJ	Call for rates	Ocean front/boardwalk/ocean, sleeps 4	732-619-6594 Raymond
Cape May, NJ	\$2300-4500/wk.	1 blk from beach, very large homes, sleeps 17	Landlord@writeme.com
Key West, FL	\$2650-4500/wk.	4BR/3BA, private compound, sleeps 8	215-266-2575 Ron
Key West, FL	\$2400-3900//wk.	3BR/2BA, private pool, sleeps 8	215-266-2575 Ron
Ocean Club, Atlantic City, NJ	\$22K/season	2BR plus den, 2.1 BA, front view of ocean, 18th floor	215-237-3147 Morris
Wildwood Crest, NJ	Call for rates	Condo w/pool, sleeps up to 6, on the beach (call for others)	215-939-4473 Walt

Steals and Deals is a fine opportunity for DIG members who have real estate to sell. DIG does not charge a commission or fee. You deal directly with the buyer. Fax listings to the DIG office at 215-933-6933. You can also email the ad to marketplace@digonline.org. Even if your property is currently listed with a real estate broker, the exposure to over 1100 serious investors each month can be a better sales opportunity.

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Here's what HAPCO has done for you lately:

Worked with PGW to ensure you're not held responsible for your tenants' unpaid gas bills. PGW's landlord cooperation program, which HAPCO helped develop, allows landlords to avoid having liens placed on their properties if tenants fail to pay for gas service.

Pushed for limits on City Council's lead paint testing law. HAPCO stood up for landlords against a proposed city law that would require lead paint testing with every tenant change. We helped to hammer out a compromise that calls for testing only when the new tenants include small children.

Helped develop a Rental Suitability Certification that doesn't overburden landlords.

City Council's original rental suitability law was onerous. HAPCO led the fight to change it, helping to eliminate unnecessary requirements and expenses.

Helped maintain your right to speak before City Council. When a bill was introduced to take away the right of citizens to speak at city council meetings, HAPCO joined others to defeat the measure so that landlords would always have the right to be heard.

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Study Assesses Long-Term Financial Impact of Living in Your Parents' Basement

More Young Adults Are Living With Their Parents, And It's Not Improving Their Homeownership Prospects

Jessica Guerin, February 5, 2019

The image of a Millennial living in their parents' basement or childhood bedroom while dishing out tech advice is perhaps a cliché, said the **Urban Institute**, but the numbers give it some weight. The number of young adults ages 25 to 34 living with their parents increased from 12% in 2000 to 22% in 2017, according to a new study released by the institute, amounting to an additional 5.6 million Millennials who are shacking up with their parents. Student debt, the high cost of rent, tight credit conditions and a stagnant labor market all play a role in this trend, the institute wrote.

But presumably, young adults who are saving money by failing to leave the nest will be in a better position to save money for a down payment on their future home, right? Wrong. According to the study, this life choice has long-term consequences. Those who opted to stay with their parents did not stash away enough cash to put down a larger down payment, and they were less likely to become homeowners 10 years later, than those who ventured out on their own earlier. And,

for those who did eventually buy their own home, they did not buy more expensive homes or take on lower mortgage debt than those who moved out earlier.

Moreover, those who pursued homeownership later in life were worse off in the long run than their counterparts who jumped to it earlier. Research shows that those who buy homes earlier in life amass the greatest amount of housing wealth in their later years, with homeowners 25 and younger seeing the greatest return on their investment. This means that delaying homeownership could have a negative impact on your wealth in the long term. The data prompted the Urban Institute to conclude that moving in with Mom and Dad might not be the best choice for your financial future. "Living with parents does not better position young adults for homeownership, a critical source of future wealth, and may have negative long-term consequences for independent household formation," the researchers wrote.



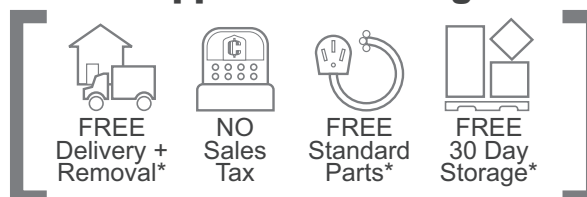
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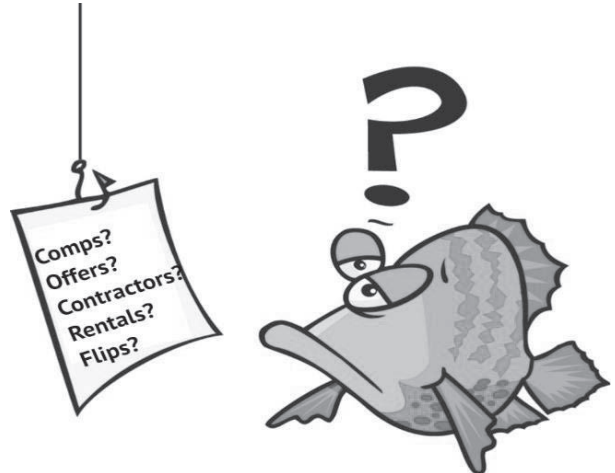
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Is Creative Financing the Solution You've Been Looking For?

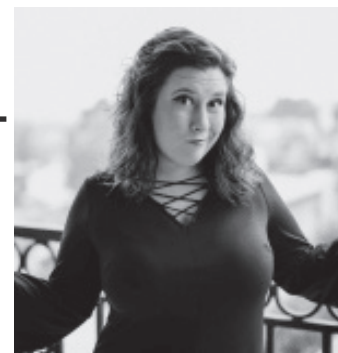
By Whitney Nicely, On November 7, 2018 Real Estate Blogger

When I first got started in real estate I kind of had no idea what I was doing. I jumped in whole honcho, spent every dime of my life savings, was even able to get my brother to give me his too, bought houses, made sales, and went flat broke. It took that hard knock for me to realize that there *had* to be another way of doing real estate. I needed a method that let me keep *my* money (and let my brother keep his...), and did not require for me to take out a mortgage. Enter creative financing....

It was not too long after I hit the wall that a fellow

investor took my under his wing. He invited me to come to one of his seminars, which was a real stretch for me with the \$75 price tag, but I went anyway. It was there that my eyes were opened. I started learning about all sorts of ways to finance properties that I had never heard before: lease options, seller financing, private money lenders, wholesaling, and on the list goes. I had no idea that this whole other world even existed! Maybe you are in a similar situation. If so, there are three great options to check out to get you started.

(Continued on next page)



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Creative Financing >>

Is Creative Financing the Solution You've Been Looking For? cont.

#1 Seller Financing: Instead of working the traditional path of finding houses that currently have a mortgage, focus your efforts on the houses that are likely free and clear. Ideally, the current owner pays nothing on the property except for property taxes. This means that there is an excellent opportunity that you can work out a deal with the seller where *they* act as the lender and you pay *them* every month to ultimately pay off the agreed upon amount in a predetermined period of time. THIS IS GOLD!!!

#2 Lease Options/Rent-to-Own: This is a technique for your buyer, which is excellent if they are not sure whether or not they really want to buy the house just yet (or are not able to secure a mortgage loan). When worked out in union with seller financing, the buyer's agreement with you will ultimately pay for your monthly amount to the seller, and then some.

#3 Wholesaling: This option really allows you to remain fairly hands off from the whole transaction. You find the deal (a motivated seller), you make the deal, but then you find another end-buyer investor who wants to close the deal. Then, you

get paid a "finder's fee," of sorts, for your work and trouble. This can be whatever you decide, but it's usually a few thousand dollars or more. The best part – you never actually own the property.

When I learned about creative financing, it turned around my entire experience with real estate. I went from flat broke to making over \$140,000 in the next 9 months with only 14 sales! This is why I am so passionate about teaching other women all about creative financing. I LOVE seeing the wheels starting to churn and the light bulbs turning on.

When you're ready to learn about creative financing keep in mind that there are a whole bunch of other ways to get creative. Start studying and researching what options exist. Make sure you are aware of your state laws and regulations. Get knowledgeable and informed, always. Find seminars, conferences, and courses to teach you what you need to know. Then, get to work. Whichever one you choose and sounds right for you, this is always the path for success. It cannot be skipped, nor glossed over. Learn, learn, learn, and action. Wash, rinse, repeat. Now, get to it!

RE Investors >>

Best Bets For Real Estate Investors in '19

By Brad Beckett, on January 14, 2019

In 2019, most real estate investors will want to stay away from the cities with soaring prices, where they're more likely to end up holding the bag than to strike it rich, this is according to Local Market Monitor's Ingo Winzer in a recent essay on Forbes.com. If the name sounds familiar, each month we hear from Winzer in his National Economic Outlook where he shares his thoughts on developments taking place in the U.S. economy.

"You can never know when a real estate bubble will burst – I happen to think it won't happen in 2019 – but in places like San Francisco, Seattle, Miami and Denver, caution is now the order of the day. If you own property in these spots and plan to sell, don't wait until the market has peaked. And if you're looking for a good place to put your money, you should consider instead the 20 markets I'm listing here."

As always, talk with your tax professional so you don't miss out on any of these new changes and perhaps more importantly, run afoul of the IRS!



Best Bets for 2019

	Job Growth		Home Prices		Average Average	
	This	6 Mos	This	vs	Price	Rent
	Year	Ago	Year	Income	(000)	Monthly
Orlando, FL	4.7%	3.8%	10%	20%	\$ 272	\$1,208
Raleigh, NC	3.3%	3.5%	7%	-3%	\$ 295	\$1,116
Jacksonville, FL	3.0%	3.2%	10%	14%	\$ 270	\$1,068
Charlotte, NC	2.6%	2.7%	8%	2%	\$ 280	\$1,025
Cleveland, OH	2.5%	1.9%	5%	-20%	\$ 176	\$ 808
Silver Spring, MD	2.5%	1.6%	4%	5%	\$ 445	\$1,398
Fort Lauderdale, FL	2.5%	1.7%	8%	21%	\$ 338	\$1,387
Boston, MA	2.5%	2.2%	6%	6%	\$ 426	\$1,614
Portland, OR	2.4%	2.3%	6%	21%	\$ 381	\$1,310
Indianapolis, IN	2.3%	1.8%	8%	-18%	\$ 213	\$ 893
Fort Worth, TX	2.3%	2.8%	9%	9%	\$ 255	\$1,032
Philadelphia, PA	2.3%	2.1%	7%	3%	\$ 323	\$1,021
Atlanta, GA	2.2%	1.9%	11%	-3%	\$ 257	\$1,152
Memphis, TN	2.2%	2.0%	6%	-15%	\$ 190	\$ 907
Kansas City, MO	1.9%	2.1%	8%	-2%	\$ 212	\$ 931
San Diego, CA	1.9%	1.8%	7%	21%	\$ 514	\$1,631
Minneapolis-St. Paul, MN	1.8%	1.9%	8%	6%	\$ 277	\$1,055
Greater Washington, DC	1.8%	1.8%	5%	4%	\$ 413	\$1,646
Nashville, TN	1.7%	2.2%	10%	9%	\$ 304	\$1,068
Cincinnati, OH	1.5%	1.3%	6%	-14%	\$ 205	\$ 836

Local Market Monitor, Cary NC

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step-up kitchen designs

Design Connect at The Home Depot

Ability to create 2020 designs for PRO customers

REBATE

Automatic 2% rebate on all Home Depot purchases

Once all purchasing platforms are registered in your

Home Depot Pro Xtra Account

In addition to this, you receive partnership

from all home depot vendors and the

DIG Pro Account Home Depot Representative

EARN 10¢/GAL
in Fuel Rewards* savings
FOR EVERY \$100
of qualifying purchases made with your eligible The Home Depot Commercial Credit Card.*

Additional promotional offers may apply in select markets. Fuel Rewards savings expire at the end of the calendar month immediately following the month in which they are earned.

EARNED SAVINGS

CUMULATIVE SPEND	FUEL REWARDS SAVINGS EARNED**
\$100	10¢/GAL
\$500	50¢/GAL
\$1,000	\$1.00/GAL
\$2,000	\$2.00/GAL
\$3,000	\$3.00/GAL
\$4,000	\$4.00/GAL

**Savings are limited to 20 gallons of fuel per purchase, per vehicle and redemption is subject to other restrictions.

Still Have Questions About Your Account?

Contact Tiffany Moore, Account Representative

Phone-443-519-8358

Email- TIFFANY_M_MOORE@homedepot.com

Contact your local Home Depot about HD products

Online Marketplace

DIG has a "Marketplace forum hosted on it's new Forum www.diganswerline.org for exchanging information about deals, selling leftover rehab materials, finding tenants, promoting properites, publicizing your rehabs for sale, ect.

The Marketplace allows participants to send/recieve non-commercial marketing-related messages to those who are intersted. The DIG Marketplace is realtime, and the updates are manages by the individual seller. This allows very quick responses to the opportunities that are posted.

Sign up by going to: www.diganswerline.org

Once you are registered, submit your properties, ect., on the Marketplace forum. You can also post by emailing your ad to Marketplace@diganswerline.org

We hope to see you there!

GUEST POLICY

Anyone who has never attended a general membership meeting is cordially invited to come to their first meeting as a guest of DIG. After this guest meeting, we invite you to join for a Full Year Member (12 months). Any return visits to a meeting by a Non-Member require a \$25.00 guest fee to be paid.

Time Out For LAUGHS CORNER

Real Estate investing can be stressful at times, whether you're an agent, buyer or seller so enjoy these fun facts, figures and interesting anecdotes to keep it light.

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"... and, of course, one of the most intriguing features of this property is the infinity pool."



An Investigative Screening Company

FREE, MOBILE FRIENDLY TENANT SCREENING AND LEASE MANAGEMENT TOOLS

Rent Perfect Provides 4 simple yet powerful tools, backed by Private Investigators, to make screening and managing your ideal tenants easier than ever!

With Rent Perfect, screening and managing tenants couldn't be easier. When a potential renter says "I'll take it" to one of your properties, you simply collect their email address. We'll send them an online application, which they can complete immediately via any computer, tablet, or smart phone. Applicants pay the \$35 fee directly to us, and you get instant access to your applicant's report, including:

- Criminal Record
- Past Evictions
- Credit History
- Government Watchlist
- Sex Offender Registries

In addition to this immediate report, our team of live investigators will check real-time data in jurisdictions that don't show up on instant reports, so you can be sure the profile you're getting is accurate and up-to-date.

Once you have found the right renter, just forward them a copy of our state-specific lease, which they can sign electronically. Then, let Rent Perfect help you get insurance and collect rent quickly and affordably over the Internet...

1

ELECTRONIC INVITATION

INVITE

SCREEN

LEASE

COLLECT

Get your applicant's email address and we'll handle the rest of the process. They can fill out an online form in minutes!

2

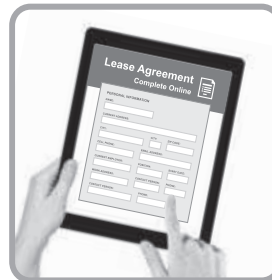
BACKGROUND SCREENING



Make informed decisions when approving tenants with our mobile-friendly screening tools. Know who you're really renting to before they move in.

3

LEASE AGREEMENT



Use our automated system to generate state-specific lease agreements online. With seamless tenant communications and automatic notifications, it doesn't get any easier!

4

COLLECT PAYMENT



Give your tenants the convenience of online payment options. Collect security deposits, issue refunds, and schedule rent reminder/auto-pay agreements online.



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REGISTRATION PAGE BY
SCANNING THIS QR CODE:**

If you do not have a QR Code Scanner on your phone, text the word REIA to 31-31-31 or contact your local REIA for the link.



***FIND MOTIVATED SELLERS
Quickly & Economically with***



Rym Benchaar of GrowthSpace,
will share her formula for success during an
all day workshop on **Saturday, April 6th.**



Rym has helped dozens of real estate investors by helping them generate hundreds of new sellers leads using the most innovative and cost effective digital marketing practices.

JOIN US APRIL 6TH AND LEARN:

HOW TO *position yourself as an authority online in the REI industry*
HOW TO *find potential sellers on social media and Google*
HOW TO *effectively communicate with them to get their interest*
HOW TO *nurture them until they are ready to make a deal with you*

Rym's company, GrowthSpace, specializes in generating qualified and consistent leads in an efficient and cost-effective manner so that clients generate more revenue than investment.

FIND MOTIVATED SELLERS

with DIGITAL Marketing!

Featuring Rym Benchaar of GrowthSpace

DATE: Saturday, April 6, 2019

TIME: Registration 8 a.m. The class runs from 8:30 a.m. to 4 p.m.
(Lunch is included with registration fee.)

WHERE: DoubleTree Hotel – Philadelphia – Valley Forge
301 W. Dekalb Pike, King of Prussia, PA 19406

Cost

Register on or before March 29: \$69

After March 29: \$100

Note: A \$25 cancellation fee applies. No refunds will be given if cancelled within 72 hours of the class. Video and/or audio recording is not permitted during the class.

To register online: visit **www.digonline.org**, then click on **“Education”**

To register by fax: Complete and fax this form to **215-933-6933**

To register by email: Complete and scan this form to **office@digonline.org**

If emailing or faxing, add \$10 processing fee to your total due.

There is no fee for online registrations.



Are you a member of DIG? YES NO

Please print

Name _____ Spouse (if attending) _____

Address - _____ Email - _____

City, State, ZIP _____ Phone number _____

Total due \$ _____ ☐ Cash ☐ Check ☐ Visa ☐ MC ☐ AMEX ☐ Discover

Card number _____ Exp. Date _____

Signature _____



TAX DEDUCTION EXPENSE: You should consult with your tax advisor to determine if this is applicable to you.



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