January 2023

MEMPHIS DEALMAKER

A Publication of the Memphis Investors Group

Your Next Monthly MIG Meeting is on Thursday January 12, 2023

ow to Build a **Rental Portfolio** with Dustin **Asher and Foti** Karastamatis

Early Bird Sessions start immediately at 6 pm. Central (only 1 will be streamed)

(Choose One) Ask the Pros with Robert **Burge and Matt Cates**

Or

David Mendelson, Attorney

When:

Thursday, Jan. 12, 2023 Networking 5:30 pm Central

Early Bird Sessions followed by the Main Event 6:00 pm - 9:00 pm Central



Where: (Virtual Option Available)

2095 Appling Rd. Cordova, TN 38016 INSIDE THIS ISSUE: MIG Calendar of 2 Events Jan. Super Saturday 3 Don't Trust Your 6 Property to Memory Savvy Solutions for 12 Real Estate Investment Financing **REIA: Home Depot** 14-16 **REIA Supplement** 18 See Inside for more ...

Monthly Meeting: How to Build a Rental Portfolio on Thursday January 12, 2023 at 5:30 PM (Live or Virtual)

Location: The College at Mid-America, 2095 Appling Road, Cordova, TN 38016

Super Saturday: Find and Finance a Rental (Live or Virtual Event) on January 14, 2023 at 9:00 AM to 1:00 PM Central

REGISTER NOW

Continued on Page 2

Register for the next MIG Meeting by Clicking on the Register Now Button.



Continued from Page 1

Virtual attendees will receive their link as part of the email confirmation of their registration and again as an email on the afternoon of the 12th. Any guest who joins at the meeting can apply this fee toward their membership.

Cost: Active MIG Members – FREE

Meetup Members & Other Guests: \$25





Location Meeting Link: The College at Mid-America 2095 Appling Road Cordova, TN 38016

MIG Calendar of Events: January 2023 Central Time

Tuesday Wednesday Thursday Sunday Monday Friday Saturday 1 2 3 4 5 6 7 HADDY NEW Lunch with The YEAR! **Pros** (Virtual) **Register 12 noon** Lunch with The Pros (Live) @ The **Butcher Shop** 12 noon 8 9 10 11 12 13 14 Jan Monthly Lunch with The Super Saturday Meeting **Pros** (Virtual) <u>Foti</u> MemFlips Register 12 noon Karastamatis How to (Live) a Find and **Build a** La Lunch with The Finance a **Rental** Guadalupana Pros (Live) @ The Rental 12 Noon Portfolio **Butcher Shop** (Live/Virtual) (Live / Virtual) 12 noon Register Register 15 17 18 19 20 21 16 Lunch with The **Pros** (Virtual) WIRED: Hard **Real Estate Register 12 noon** Women in Money Money **Real Estate** Makers Lending Lunch with The Development (Live) (Live) @ 901 Pros (Live) @ The (Live) @ *a*Incredible Realtors **Butcher Shop** Perkins Pizza 12 noon Register Germantown 11:30 am NREIA Member 12 noon 6 pm Call (Virtual) Members Only 22 23 24 25 26 28 27 Lunch with The **MemFlips Pros** (Virtual) South (Live **Register 12 noon** Register) @ Lunch with The Wolf River **Brisket Olive** Pros (Live) @ The Branch 12 **Butcher Shop** noon 12 noon 29 30 31 REMINDER All meetings & locations are subject to change. Consult calendar & each event page for details. MemphisInvestorsGroup.com/ calendar

Check the website for the most up to date Calendar of Events as changes are made almost daily!

Start the New Year off right by joining or renewing your MIG Membership right now. It will be a great investment in your 2023 business success!

NOTICE: By attending Memphis Investor Group In-Person (LIVE) events, you voluntarily assume all risks related to exposure to COVID-19.

January SUPER SATURDAY!

January 14, 2023 at 9:00 AM to 1:00 PM Central

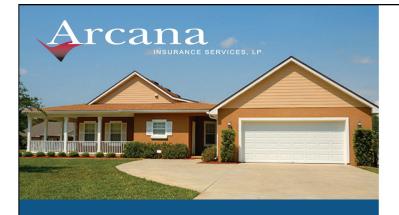
Find and Finance a Rental (Live or Virtual Event)



Registration for Live Attendance is limited.

Virtual and Live Attendance options are available.

Virtual attendees will receive their link on Friday afternoon with all materials.



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Don't Trust Your Property to Memory

By: David Pickron

t's a scenario we are all familiar with, the rental car inspection process prior to receiving the keys. Think back to the last time you were asked to walk around the vehicle with your halfsheet of paper with the car diagram on it, looking for any existing problems. To avoid getting charged for damages that aren't your fault, you dutifully circle the car, notating every scratch and ding. Why does the rental agency require this? To protect their investment. Period.

When it comes to your investment property, do you take similar steps to ensure that your property is delivered back to you in the same condition as when you rented it? The average car rental is 3 days, and it is sometimes hard to remember what was there at the time of possession. Imagine how much more difficult it is to remember the condition of your much larger asset after a 3-year lease. Will you accurately remember every room, wall, faucet, light fixture, appliance, flooring and everything else? Pictures and forms are great, but where do I store them so I can easily access them when my tenants decide to move out?

Truthfully, the whole process is a pain, and most landlords drop the ball in their move in, move out inspections, ultimately costing them money at the end of each lease. No one goes into business to lose money (and least not anyone that expects to last long as an investor). It's not a question of should we do move in, move out inspections, but rather how we should do them. As a landlord, for years I paid for damages created by tenants because it was easier to pay the bill than it was to fight over who was at fault. I realized that I had no leg to stand on because I had no real evidence.

When something causes me pain, I look for a way to get rid of the pain. I became laser focused on creating a solution that would be both easy and effective. The result... Introducing MI-MO, Rent Perfect's Move-In, Move-Out process, found inside your Rent Perfect Portal next to our other innovative products like tenant invites, online lease creation and more.

Here's how it works: MI-MO starts with the new tenant receiving an



invite through Rent Perfect to inspect the property. They inspect each room and accept everything that is in good working order. If something needs to be repaired, they take a picture of it with their phone and document the needed repair. They repeat the process throughout the home and after completion, you receive a notification to login to your Rent Perfect Portal and review their inspection. You have the option to either note the damage or fix the problem. Rent Perfect stores the inspection notes and accompanying pictures for the duration of your rental contract, no matter how long your tenant lives there.

During your inspection of the property at move-out you have

photographic evidence of the condition of the property at time of occupancy. Find something wrong? Take a picture and it will automatically upload into the Rent Perfect system. You can easily compare the property condition and adjust the refunding of the security deposit based entirely on the difference in the property at move-in and move-out. The whole goal is to prevent a situation where it is your word against the tenant. MI-MO will allow you to be transparent and your tenants will love that. Rent Perfect just took one more unnecessary fight away from the rental relationship game. I guess we can thank the rental car industry for doing something right.

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 and is a National REIA/MIG Partner. You can learn more by visiting www.rentperfect.comor calling 1-877-922-2547.

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MIG NEWSLETTER ADVERTISING RATES

Each month the MIG newsletter reaches a select, eager group of active real estate investors and business professionals. If you have a trade, service or business that would benefit from increased exposure to the heart of the Memphis real estate investment community, then you should strongly consider investing in your business through advertising in our monthly newsletter. Our rate schedule is as follows:

AD SIZE [in inches]	1 ISSUE [1 mo.]	3 ISSUES [3 mos.]	12 ISSUES [12 mos.]
1/8 PAGE (2.25 x 3.67)	\$45.00	\$120.00	\$450.00
1/4 PAGE (4.5 x 3.67)	\$75.00	\$210.00	\$810.00
1/2 PAGE (4.5 x 7.5)	\$120.00	\$330.00	\$1,275.00
FULL PAGE (9 x 7.5)	\$225.00	\$600.00	\$2,160.00

Set Up Charges: With the exception of pre-printed inserts, all ads submitted for publication must be in a digital format that can be emailed, copied & pasted into Microsoft applications (like MS Word & MS Publisher). Any ads not submitted in such a format will be assessed a \$20 setup charge and the newsletter editor will do his/her best to replicate as closely as possible the author's original piece.

Deadline & Payment: All advertisements must be prepaid and received no later than the17th of the month for inclusion in the following month's newsletter. Mail check payable to Memphis Investors Group, 4728 Spottswood Ave #289, Memphis, TN 38117-4817. Email digital ad to mig@MemphisInvestorsGroup.com or send hard copy to physical address above (\$20 setup fee will be assessed).

Editing and Right of Refusal: MIG reserves the absolute right to edit or refuse any advertisement for any reason at the editor's discretion.

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Plug Into MIG

Nobody can do everything, but everyone can do something. Every Organization needs Volunteers and MIG relies on its members to thrive. Don't miss an opportunity to be part of this larger community of real estate investors. Let us plug you in!

Some ways to plug in:

• Outside Door Monitor: Keeps people from entering the meeting until they have paid/checked in.

• Inside Quiet Monitor – helps keep the noise in the back of the room to a minimum

• Home Depot Desk/Registration - Assisting people in registering for Home Depot benefits as well as registering for the National REIA website to get full discounts.

- Registration Table Set-Up arrive at 3:30 or 4:00 registration begins at 5:30
- Registration Table Take Down (Stay 30 minutes after meeting)
- Sign Set-Up & Take Down (arrive at 4:00 or 4:30 stay 15-30 minutes afterwards)
- Printed materials handed out prior to meeting (arrive at 5:00)
- Sound System Set-Up & Take Down (arrive at 3:00-4:00, stay 15-30 minutes afterwards)
- Sound System Run sound during meeting
- Video Set up/Take Down and operate video camera during meetings. (Arrive 1 hour prior, stay15 minutes afterwards)

• Video Technician – someone who can edit videos for YouTube and other internet needs. This person will transfer all videos to a MIG owned hard drive and delete videos from the camera's memory card.

- Guest Welcomers: Greet Guests and hand out literature about memberships and answer questions regarding the membership levels. (Arrive by 5:00)
- Social Media We need people who love to do social media who would like to post/tag pictures and keep a great conversation going!
- Got Questions? Ask ME! Be there to answer questions and wear a nametag so you can help those who are new to our organization.

Send your contact information and what you would like to plug into to: MIG@MemphisInvestorsGroup.com with the subject: I WANT TO PLUG INTO MIG

Savvy Solutions for Real Estate Investment Financing

By: Jo Garner

ne of the greatest privileges of serving my clients as their mortgage loan officer over the last 30 years is to be on their journey to buying a home or to refinancing one they already own. Real estate investors are an extra special client class because these customers have a plan and a purpose for their investments. Perhaps you can relate to one of my many special investor clients...

MARTINA-SAVVY REAL ESTATE INVESTOR-BUY FIX UP CASH OUT REFINANCE AND DO IT REPEATEDLY

Let me introduce you to a savvy real estate investor we will call Martina. Martina was working a 9 to 5 job, but every day her heart was yearning to bike across Europe with friends and sail into adventures around the world. Instead, she felt like Cinderella stuck in the drudgery of work she didn't like with no prince, no fairy godmother anywhere in sight—no financial way out.

Some of her friends had started making money buying and selling real estate and encouraged Martina to buy her first rental property. Martina thought, "If I could buy enough income-producing real estate properties, after a while, I could afford to jump into some of the adventures I've been daydreaming about."

Pushing down fear and calling up some chutzpah, Martina went in with one of her real estate investor friends and made a nice profit buying and upgrading a home and reselling for a profit.

Martina searched after work to find homes in stable areas that needed



quite a bit of renovation and repair. Martina sold her motorcycle and borrowed against her 401K. She used some of the profit from the most recent real estate sale and paid cash for a house that needed some repairs at a discounted price. Martina made the repairs to the home and rented the property at an excellent profit.

Once the house was completed, she gave me a call to get her permanent fixed-rate mortgage approved on the Quick Cash Back Refinance Program. Martina refinanced and paid back her 401k. "Let's go make the next real estate purchase," she said happily.

Martina had a formula for success that she could use repeatedly. Before long, the life of adventure that she yearned to live would be a reality little by little. Investors like Martina use this same Ouick Cash Back refinance program to pay back credit lines that they used to pay cash for real estate. Once they have completed the Quick Cash Back Refinance and paid off their credit lines, their credit lines are ready to use to launch into the next profitable real estate purchase. Martina and her investor friends could use this Quick Cash Back refinance program over and over again like rinse and repeat, rinse and repeat while Martina's real estate wealth and income continues to grow.

Some of the safest and most common mortgage products used by real estate investors Standard 30-year fixed rate conventional mortgage- I see investors using the 30-year fixedrate mortgage to create bigger positive cash flows because, as the rental income these investors receive each month continues to increase. their principal and interest payment on their 30-year mortgage stays the same. The investor's profit is the expanding margin between the higher rents they receive and the fixed, low principal and interest payment that never changes.

Renovation and repair mortgages for homeowners and investors too-With the high demand for homes in the current market and the shortage of homes available for sale, you have to know where to look to find a bargain in this competitive market. You also have to know how to finance these bargain properties since so many of the bargain-priced properties are fixer-uppers. It takes a special loan to finance a home needing major repairs and renovation.

Give me a call and let's talk about the property YOU want to buy.

Hard money. When to use it- Hard money is usually money from private sources and not through the bank or mortgage company. Real Estate investors tend to use hard money when they need money fast to purchase a home and renovate it but only need it for a short time. Hard money tends to have a much higher interest rate than the market rates and requires upfront cash to pay for the use of the funds. To pay back the hard money, investors usually sell the home at a higher price after fixing it up and pay off the hard money loan at the closing and pocket the profits. If you are not going to keep the property very long, hard money can be convenient.

Credit lines – Credit lines are great for temporarily getting funds to pay cash quickly for a home to fix up and resell or refinance after repairs are done to pay off the credit lines and pocket the positive. Some of my investors have borrowed temporarily on their 401k retirement funds, cash value on life insurance policies, and used an equity line of credit secured on their primary residence or other properties.

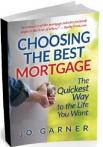
If the real estate investor plans to keep the home for a good while for rental income, usually we work out a plan to refinance the property with a fixed rate, permanent mortgage to pay off the credit lines and private money loan so that those lines of credit will be available for purchasing the next real estate bargain.

Low Document Fixed-Rate Mortgage for Investors - When investors like Martina acquire multiple properties or when her tax return numbers are not looking so good, a great option is to use the Low Document Fixed-Rate Mortgage for Investors (DSCR).

The only documentation required for income is the lease on the property that the investor is purchasing or refinancing. The mortgage company accepts the income and the income-to-debt ratio if the total monthly mortgage payment, including taxes and insurance, does not exceed the monthly lease income. This low documentation loan eliminates paperwork like tax returns and other support documentation on other properties owned. The mortgage company would still require to verify funds to close and adequate reserve money left over after closing. Credit is still a key factor in getting the best pricing. The mortgage company will also order an appraisal and title work to qualify the collateral property.

You can purchase as a tool a book I published, "Choosing the Best Mortgage-The Quickest Way to the Life You Want." This book is an essential guide for real estate professionals and investors. You have within reach crucial information on various mortgage products, and tips on when to use these products and when not to use these products. In addition, you can easily connect with some of the challenges and triumphs of the characters' stories featured in the book Therefore I recommend that real estate investors and other real estate and mortgage professionals keep this book handy.

Jo Garner, Cardinal Financial, Mortgage Loan Originator NMLS# 757308 (Equal Housing Opportunity) iHeart Radio Host for Real Estate Mortgage Shoppe www.JoGarner.com Call me at (901) 482-0354 or you can apply online at: HTTPS:// https:// online.cardinalfinancial.com/#/p/ apply/jogarner Author of "Choosing the Best Mortgage-The Quickest Way to the Life You Want" on Amazon and Barnes and Noble. Cardinal Financial is a Gold Sponsor of MIG!



Memphis Investors Group - MIG, National REIA & Home Depot Pro Xtra 2% Rebate Program



The Home Depot Rebate checks for the 2nd half of this year (July 1st – Dec 31st) are set to go out at the end of January.

You should login to the Home Depot Pro Xtra Center to verify that all your recent transactions have been tracked so you get full credit for your 2% Rebate check later next month. While there make sure your cards and tenders are up to date and all your gift cards are also listed.

1) NATIONAL REIA REBATE INCENTIVE PROGRAM FROM THE HOME DEPOT®

The Home Depot will give MIG members a 2% rebate on all your purchases! This rebate is paid twice a year:

January through June – Paid at the end of July

July through December - Paid at the end of January

All you need to do is enroll in the program and register your payment methods. It is FREE to enroll with your MIG Membership. Just sign up with National REIA (Your membership with NREIA is included in

MIG/National REIA REBATE INCENTIVE PROGRAM FROM THE HOME DEPOT

your MIG Membership.) After logging into National REIA, go to member benefits and follow the directions for creating a Home Depot Pro Xtra account, or identifying your existing account as eligible for National REIA programs, rebates and incentives.

** All rebates issued that total up to \$1,000 will be paid by a Home Depot gift card.

Since joining as a NREIA chapter in 2017, MIG Members have received over \$332,669 Home Depot dollars! The average participating MIG members get back 2 1/2 times their membership dues!

2) NATIONAL REIA HOME DEPOT APPLIANCE PROGRAM



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3) NATIONAL REIA HOME DEPOT PAINT PROGRAM



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Other valuable benefits of the paint program include a PRO Paint Specialist in every store to help with your paint projects and free job site deliveries on all orders over 25 gallons.

Email HomeDepot@nationalreia.org to make sure your account is set up properly and that you are escalated to Gold Status for your 20% Paint Discount.

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4) NATIONAL REIA HOME DEPOT CABINET PROGRAM

Now, we have an exclusive cabinet program with discounts for National REIA members of up to 20%! This program offers faster delivery times and includes 3 door styles in 8 different finishes! The stores stock 31 cabinets and accessories per finish backed up with 74 additional products via special order, including bath cabinets. The cabinets come fully assembled and ready to install. Special order items ship in as little as 48 hours but no more than 2 weeks. Login to NationalREIA.org and look at the Member Benefits/Home Depot section. Instructions and required downloadable form are clearly listed there.

Kitchen designs with CAD drawings and quotes are typically returned to you from the design team within 48 hours after receiving your measurements and quote request. In addition to the great selection, quality, and lead times, you can save 10% on all orders. This can be combined with bulk pricing saving members as much as 20%! Plus, don't forget the 2% biannual rebate!

5) HOME DEPOT 11% REBATE PRICE MATCH / SHOPPING TIPS

Home Depot offers up to 11% rebate price match program to match competitor pricing.

You can enter your purchase date to begin your submission at the Home Depot 11% rebate portal https://www.homedepotrebates11percent.com/#/home

Please ensure your purchase was made at a participating The Home Depot ® retail store.

If you have multiple receipts, you must submit each receipt separately.

If you haven't already registered for the Home Depot Pro Xtra 2% Rebate program for MIG Members, then you should do so now so that you get the 2% Rebate check for all your Home Depot Purchases for the current cycle of Jan 1st – June 31st.

To begin the enrollment process: Be sure you are an active MIG Member and if necessary, Join or Renew Today!

Terms & Conditions: Minimum rebate period spend of \$5,000 required to receive a rebate from Home Depot. Rebates from Home Depot under \$1000 will be via a Home Depot gift card



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FedEx Ground without sacrificing confidence, consistency, or customer support. After enrolling, they'll analyze the pricing on your FedEx account and if your current discounts are better, they'll let you know, and you can stay on that pricing.



National REIA Supplement 4th Quarter 2022

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THE HEARTBEAT OF THE MEMPHIS REAL ESTATE INVESTMENT COMMUNITY

THE MEMPHIS INVESTORS GROUP

Monthly Member Newsletter

This newsletter is published monthly by the Memphis Investors Group (MIG), a non-profit association devoted to helping its members learn, grow and prosper as members of the Memphis-metro real estate investment community. Subscriptions are included in the annual membership dues for Regular Members and Corporate Sponsors. For more information about membership/dues, you may contact us below.

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On the Web: MemphisInvestorsGroup.com

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Meeting Location Information:

Due to local restrictions, MIG meetings may be VIRTUAL or LIVE.

To receive links to Virtual Meetings, register from the event page.

Live events will follow local restrictions, including mask mandates, as required.

Live events meet at various locations. Check the event pages (linked from the calendar page) for the most up-todate location and time information.

www.MemphisInvestorsGroup.com/calendar

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