



**Don't Miss Thursday,
October 16, 2008**

"Buy Low, Rent Smart, Sell High!" with Real Estate Expert and Trainer Andy Heller

See Page 2 for all details

Steals, Deals and Classifieds©

Today: The "Perfect" Time to Invest

By Andrew Heller, Co-Founder, Regular Riches Investment System

Should an investor swim or reach for a life preserver?

Just a few years ago, the number of real estate investors was growing by leaps and bounds; however, today many investors that were attracted to real estate in the early part of this decade due to skyrocketing property values have retreated to the sidelines. The market has been cooling nationwide, and so it seems has the appetite of many investors. The million dollar question is, are they right? Should other investors follow their lead?

To help answer this question, let's look at a similar occurrence that happened in the late 1990s in the stock market. Stocks began to appreciate rapidly in the mid 1990s. In response, stock investment clubs popped up all over the country. The increased interest in the stock market drew more attention to stocks from previously inactive and novice investors. This brought more money into the stock market, which in turn drove prices even higher. The bubble burst on the stock market in the early 2000s. Stock investment clubs closed and interest in the stock market waned in response to the declining values.

The end of the bull market and start of a bear market in the early 2000s sent many of these new stock investors to the sidelines, just as real estate investors attracted to skyrocketing property values earlier this decade have also just recently retreated to the sidelines. As we asked above, are the retreating investors right? The answer is a resounding NO.

An astute stock market investor makes good money in both a bull market and a bear market. The same occurs in the real estate market. There is a GREAT opportunity for today's real estate investor. Today's investor is unlikely to find and profit from skyrocketing prices that dominated many real estate markets just a short time ago. Therefore, investors who plan only to profit from property appreciation are right to retreat if that is their primary means to profit. But today's market provides an even greater opportunity to real estate investors than years past. It is just a DIFFERENT, and very special, investing opportunity. Large profits will not come from property appreciation but from other sources.

We refer to the special opportunity that is just starting to develop in Today's real estate market as a "Perfect Storm." The Perfect Storm is the name of a movie starring George Clooney and Mark Wahlberg that depicted the most violent storm of our gen-

Continued on page 3



Profitable Partnerships

New England

**As We Guide You,
We Teach You
As you Learn. You Profit**

How to find truly motivated sellers who are ready for your creative solutions

Access to a Nationally acclaimed online university and home study course and teamed with a group of local mentors who are all dedicated to your success!

Visit:
www.newengland.profitable-partnerships.com and fill out your application today!

Volume 1, Issue 6

September, 2008

Inside this issue:	
Upcoming Meetings	2
Deals, Deals, Deals	2
Diary of a Newbie Real Estate Investor by Bernadette Trafton	4

Shell's Realty

Al Picuch
NHtoFlorida.com
207 Cross Street
Punta Gorda, FL 33950
Cell 603-930-0718
Fax 800-891-5977
Al@ShellsRealty.com
www.FloridaWIN.net

WIN WIN
Wholesale Information Network

Upcoming Meetings and Seminars...

October 16, 2008 Monthly Meeting—Buy Low, Rent Smart, Sell High w/Real Estate Expert and Trainer Andy Heller

- **Buying Low:** Learn about the untapped fortunes with bank-owned real estate
- What types of properties can you buy from banks
- Why a **MOTIVATED tenant** is the key to land-lording fortunes
- How the "typical" lease options minimize, not maximize, an investor's profits
- How to make a fortune in real estate AND help your tenants at the same time

Monthly meetings

- 5:30 PM Networking and Meet the Vendors
- 6:30 PM - Meeting

Location:

Hilton Garden Inn
420 Totten Pond Rd, Waltham, MA

October 18, 2008 All Day Intensive Seminar w/Andy Heller

"Getting Rich in Today's Market with bank-owned foreclosures and 'rent-smart' lease options"

Deals...Deals...Deals...

New Bedford, MA SFH 3/1.5, 1260 sf, \$119k includes \$10k assignment fee, repairs ~\$5k, ARV ~\$190k; Noella Santerre 508-644-8585

Billerica, MA SFH 3/1.5/1, 1728 sf, lot 0.69 acre, \$200k, repairs \$55k, ARV \$345k; Steve Teta 978-337-9376

Emerging Markets, Seguin, Texas, 128 unit, 95% occupancy, looking for qualified investors who would like to gain at least 10% on their money; Shaun Boynton 508-523-9944; Premier Partners, webinars 9/22/08 and 9/30/08, register at www.yourpremierpartners.com

70 5th St., Cambridge, MA SFH (but is a 2 family) 2/2, 1800 sf, \$280k, repairs \$45-50k, ARV \$460k, Alex, VGA Investments 617-388-2270

Chelsea, MA 3-fam, fully rented, 6/3, 3000 sf, 0.06 acre, \$240k, repairs \$0, ARV \$300k, Jason Roback, 617-319-9792

Northport, FL; Builder homes, new 2100sf \$135k; built in 2005, 1200 sf, \$89,900 (assessed at \$133k); Al Piecuch, 603-930-0718

Lyndeborough, NH, SFH \$70k, repairs \$20-30k, ARV \$180k

Laconia, NH, 2-family, \$100k, repairs \$20-30k
Ashland, NH, 65 acre parcel, could have 20-30 buildable

- Why **Fortune Magazine** recommended the Buy Low, Rent Smart, Sell High program
- Why today's COOLING market is a RED HOT opportunity for investors
- Buying Low: Learn about the untapped fortunes with bank-owned real estate
- Why especially today bank owned properties offer investors of all means unlimited deals
- What types of properties can you buy from banks
- How to sell for top dollar WITHOUT paying real estate commissions

Meeting Itinerary:

- 7:30 Check-in
- 8-4:30 Seminar

Location:

Best Western, 380 Winter St., Waltham, MA

Cost:

Member	\$39
Member plus guest	\$59
Non-member	\$79
Non-member plus guest	\$99

You must pre-register to get the discounted pricing, everyone pays \$125 at the door!

lots, \$149,900
Bert Cox, 603-225-8000

Dorchester, MA 3-family, each 2/1, \$160k or BO, repairs \$80-100k, ARV \$360k, must close within a few weeks, good area near Franklin Park Zoo; Jay Testa, Home Vestsors, 508-747-4188

Las Vegas, NV SFH, cash flow
Cincinnati, OH 11 units, cap rate 9%, \$249k
Jeff Howard 702-SELL-NOW

Columbus, GA 12 units, townhouse style condos, 90-100% financing
Dallas, TX SFH, 1000 sf, \$47k, Market Value \$75k
Joanne Rodrigues, Home Vestsors

13 short sale properties under contract, RJ or Lisa Desrosiers, 508-450-0938
www.foliageproperties.net

Bulk REOs, non-performing notes, minimum \$5M investment, Jim Happnie

PA: 4 SFH, total rehabs, \$20k total; 50 units in New Castle, PA;
Linda Huuskonen 877-402-7077 x226, fly-girl1M1M@yahoo.com

eration. This once-in-a-generation storm occurred in the mid-1990s and was caused by three separate and distinct weather patterns that occurred simultaneously. One happened a lot, two every couple decades, and all three together was something seen once in a lifetime. This created what was nicknamed "The Storm of the Century" or "The Perfect Storm".

So what in the world does that have to do with today's real estate market?

Like the Perfect Storm, today we find three things happening in this real estate market that is the start of what is potentially a once-in-a-generation investing opportunity. Three market developments that have never occurred all at the same time:

Record Foreclosures — With foreclosures today at record numbers and going even higher, this in short means that the pool of properties available for investors to purchase at a discount is **INCREASING**. Also, because many communities across the United States are seeing added foreclosures coming onto the market, this is forcing the average homeowner to also discount their home in order to attract a buyer. Foreclosures are up all across the United States, with annual increases of 100% in many parts of the country. In short, it is easier today to get a discount on investment property that it has been in years.

Rising Rents — With loan standards tightening up the past 12 months, fewer people can qualify for home loans and therefore demand for rental property is increasing. In response to this rising demand, landlords are able to raise rental rates. So investors who like to rent, lease/purchase, or are unable to flip a property, can take advantage of a rapidly strengthening rental market.

Less Competition — Without the attraction of profits from skyrocketing property values, fewer investors are active today.

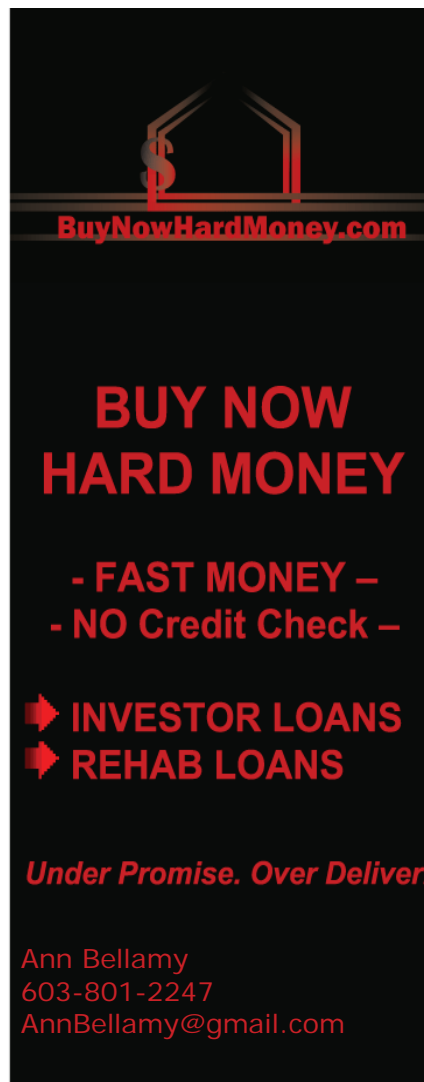
How is today's investor able to take advantage of this Perfect "Real Estate Investor's" Storm?

Simple, on the purchasing end, an investor today will be able to use the increased supply of properties at a discount, and the lack of competition, to achieve investor discounts that were very hard to achieve before. Where two to three years ago an investor may have secured a discount of 15 percent on a given property, that same property can be purchased in a softening market 30 percent or more below market.

On the marketing end, investors who rent or lease/purchase will be able to achieve greater profits from rising rents. Also, an investor cannot count on being able to flip a property as easily as a couple of years ago. No worries, an investor can try to flip, and if he or she purchased with a good discount the investor has an extra 5 to 10 percent margin that can be used to discount the property and still attract an immediate buyer. However, if a buyer does not come by, the investor can simply fall back on a rapidly strengthening rental market and attract a quality tenant, and over time the property values will eventually head up again.

How is this playing out today all across the USA? I have been investing for just under 20 years now. In the early part of this decade, I admittedly paid a bit more for properties than I would have liked, mainly due to the intense competition due to so many new investors competing for discount properties. Today, there are more good opportunities to buy than I could have ever imagined just a few years ago. My world is a microcosm of the overall real estate investing market today. I can sum this up in 3 words:

Deals, Deals, Deals!



BuyNowHardMoney.com

**BUY NOW
HARD MONEY**

**- FAST MONEY -
- NO Credit Check -**

**▶ INVESTOR LOANS
▶ REHAB LOANS**

Under Promise. Over Deliver.

Ann Bellamy
603-801-2247
AnnBellamy@gmail.com

Throw away the life preserver, dive in, and enjoy the best swimming an investor has had in decades.

Sidebar:

Some suggestions of how you can maximize your profits in Today's Perfect Storm

Invest TODAY in establishing your network of realty contacts and property sources.

Seek a greater investor discount upon acquisition than you would have accepted a couple of years ago.

Secure an exit strategy that allows you to acquire cash out every now and then (such as a lease/purchase)

Do frequent rental analysis wherever you have rental property (i.e., don't be so quick to ask for \$1500 when today you might be able to get \$1700).

Consider locking in tenants to two- and even three-year leases (our shortest is three years). This gives you a chance to get rents up with annual increases, and hold onto enough properties in anticipation of property values going up again (which they eventually will).

Seek out educational products (books, seminars, home study courses) that teach investing strategies where the investor's profits are not dependent solely upon property appreciation.

Diary of a Newbie Real Estate Investor by Bernadette Trafton

I'm combining all my worlds to maximize my marketing dollars!

In my last installment, I talked about some ideas that I had for marketing for pre-foreclosures and increasing my "Buyer's List".

I've begun the planning phases. First things first....when can I do an "Intro to Credit Restoration the FDI Way" Seminar online? You would think that I would be able to pull something like this off within a week or so. Easy enough to do some online marketing and throw a couple of quick ads in some of the local newspapers and on Craigslist. No chance. I don't have an open evening to do something like this until Thursday, October 2nd.

Now that I've got my date set. How do I set up the webinar. What pieces of information do I want to capture when people register. Let's see....I definitely want their name, address, telephone number and e-mail address. I may come up with some exit questions. For now, that will do.

What are my best marketing strategies? Well, I could do a fax blast to mortgage brokers and Realtors suggesting they view the presentation and send their credit challenged clients to the webinar. I'll make sure to send out an e-mail blast to my database. Hmm....Craigslist is always a good place to market and it's free. I can put an ad in a couple of local papers and perhaps I can buy a list of 30/60/90 day to do a direct mail campaign. I created some flyers and passed them out at the Boston AREIA meeting and will pass some out at other meetings. The goal is to get as many folks on the webinar as



FDI is addressing the 4 areas of greatest concern in the USA:

1. Debt/Finances
2. Restoring their credit and Protecting their identities
3. Rising Health Care Costs
4. Creating residual income and generational wealth.

For more information visit:
www.FDIDVD.com/BAREIA
Or call Bernadette at 888-FDI-PAYS (334-7297)

Disclaimer:

BostonAREIA has provided information, links to other internet sites maintained by third parties, and speakers and presentations regarding investing methods and opportunities BostonAREIA does not in any way operate or control the information, products or services on these third-party sites or speakers. BostonAREIA does not in any way endorse any such third party sites or speakers and does not warrant or make any representations regarding the use of any third party site or the information provided by any third party speaker. The information provided is for educational purposes only. By publishing this information, BostonAREIA does NOT render legal, accounting or other professional advice. It is your own responsibility to seek professional advice for any specific transaction or investment from those licensed to render such advice. If you require specific legal, tax or accounting advice, seek the advice of a qualified professional.

possible. It's the best way to increase my list. And, the more people who see what I'm doing, the more people will either call or refer folks that they know. And, with the information I've asked for, I can market to my potential clients in a number of ways. It's good to hit people using a couple of different methods. Chances are you will need to market to them 6-7 times before they respond to your message. So, I've set the groundwork. Now, begins the real work. I'll keep you updated. Until then, Happy Investing!

P.S. If you want to register for the seminar :-):
<https://www1.gotomeeting.com/register/858251496>



Boston Area Real Estate Investors Association

Join us to take advantage
of the benefits of
membership...

- ^ FREE attendance at monthly meetings
- ^ National Benefits
- ^ POST DEALS
- ^ Build your POWER TEAM
- ^ NETWORK with PROS

RESULTS REALIZED



Contact Us...



440 Middlesex Rd., #113
Tyngsboro, MA 01879
866-378-3037
info@BostonAREIA.com

Results Realized