


# Join us in the dining room of the Holiday Inn at 6:00 for Dinner before the meeting.

## DISCLAIMER

Any opinions expressed in these articles are not necessarily the opinions of the Real Estate Investors Association of Wayne County. (R.E.I.A. of Wayne County)  
This information is designed to provide accurate and authoritative information in regard to the subject matter covered. It is offered with the understanding that the authors are not engaged in rendering legal, accounting or other professional service. If legal advice or other expert advice is required, the services of a competent professional should be sought.  
Members and Guests should consult an attorney, accountant or other professional before making an investment decision. All Members and Guests assume the risk of making their own investment decisions.

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Email pnida@pnida.com

## REMINDER!!

### December 7th is our annual election

Officers to be elected are —

President Vice President  
Treasurer Secretary  
Plus 5 Trustees

**If you are interested in running for any opening,  
submit a short bio to the board.  
Names and numbers are in this newsletter**

Identify yourself as a member of Real Estate Investors Association of Wayne County, for a Free 3 month subscription to Mr. Landlord.

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Subscription*

Also for an annual subscription, send \$29.00 (reg price \$79) to same address and identify yourself as a member.

## CASH AS COLLATERAL??

**Money to an investor is like a wrench to a mechanic, it makes working easier with the proper tools.**

**Funny thing when you start your Real Estate investment business, you're always looking for cash to \*invest. Then one day your investments pay off, now what do you do? You need to get the money back in play.**

**Many investors tell me good deals are a bit tougher to come by right now, and banks are paying less than 1% on savings. Not a pretty picture.**

**Why not de up the money in Certificates of Deposit (CD's) and use the CD's as collateral for a commercial loan? Banks are paying a range of 2.5 to 3.5% on CD's. Using CD's as collateral for a tine of credit white your money is parked earning something? Cash on cash collateral the bank will charge maybe 2 or 3% over what they pay you. Your line will only cost you 4.5 to 5.5% this way and half goes back to you. Your net cost of money is 2 or 3%, not too bad for an anticipated rising interest rate market.**

**Now go back to work! Team up with wholesalers, landlords, and rehabbers. Remember NEVER SPEND YOUR CAPITAL! Only the dollars your capital earns should be used on living and fun things.**

**Oh and don't forget to watch out for smooth talking crooks getting your monies worth!**

**By Chuck Shivel, Vice President**

12/05

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**SPEAKERS COMMITTEE**

<b>Chuck SHIVEL</b>	<b>1-313-304-6234 CELL</b> <b>1-734-692-1303 HOME</b>
<b>Email: <a href="mailto:chuckjean@comcast.net">chuckjean@comcast.net</a></b>	
<b>Jerry Pruneau</b>	<b>734-771-6416</b>
<b>Wayde Koehler</b>	<b>313-277-4168</b>

If you have any suggestions for speakers, drop us a line at: [ApPrint1@aol.com](mailto:ApPrint1@aol.com) or [reiawaynecounty.org](http://reiawaynecounty.org)

Credit Reports for Tenant Screening can be obtained locally at Credit Bureau Services, Inc. You must bring proof of property ownership and a copy of your prospective tenant's application. This service takes only 15 minutes for a hard copy report

### **CREDIT BUREAU SERVICES**

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**800-842-9110**

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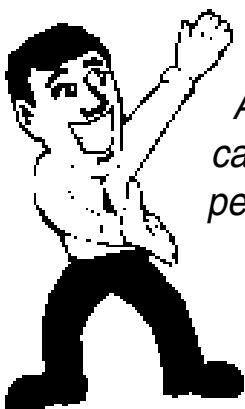
## **ATTORNEYS AT LAW**

Free Simple Legal Advice

- **Peter C. Rageas CPA, MSP**  
**(313) 961-8400**  
**(313) 961-0090 fx**

- **John Payne**  
**(313) 562-5700**

- **Paul Nida**  
**(248) 643-7141**



## Newsletter Subscriptions

A newsletter subscription can be obtained for \$20.00 per year for non members.

Simply mail a check payable to:

### **R.E.I.A.**

2962 Fort Street  
Lincoln Park, Michigan 48146

## **Around Town with Real Estate Investor Groups**

(call each group for details)

- **OAKLAND R.E.I.A.** *2nd Thursday of the Month*  
870 Main St • Clawson  
K of C Hall (between 14 & 15 Mi Rd)  
1 (800) 747-6742
- **D.O.L.L.A.R.S. Group** *3rd Thursday of the Month*  
Mound & 13 Mile  
Contact WEndy Patton • (248) 394-2125
- **Macomb Property Owners Association** *1st Thursday of the Month*  
Cocktails/Dinner 6-6:30 pm • Meeting 7:00 pm  
For More Info Call: 586-716-5370
- **Monroe County Landlord Association** *4th Thursday of every Month*  
6:30-7:30 pm Social/Dinner • 7:30 pm Meeting  
(734) 457-5758
- **American Landlord Association**  
877-247-3372
- **Real Estate Investors Association of Wayne County (REIA of Wayne Co)** *1st Tuesday of every Month*  
6:00-7:30 Dinner • 7:30 pm Meeting  
(313) 386-7228 • 24 hr Answering Machine
- **New Real Estate Investors** *2nd Tuesday of every Month*  
DoubleTree Hotel  
7:00-9:00 pm Meeting  
(810) 231-8126 Sharon or Larry Yelinek

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## **Wendy Patton's**

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## PAST SPEAKERS/TOPICS

04

JANUARY: Matt Bezanson • 248 585-8584

---- Sherlock Homes Inspection  
Property Taxes and lowering them

FEBRUARY: Sharon & Larry Yelnick  
---- Full Time Real Estate Investors  
• 810-231-8126

MARCH: Larry & Kimberlee Frank  
---- How They Developed a Business in  
a Box • 810-577-2239

APRIL: Terie Clark & Sandra Law  
from the Melvindale Housing  
Commission • 313 429-1095

MAY: Mansa Musa  
--- Investor Financing Mortgages  
• 248-559-9467

JUNE: Gary Segatt: Real Estate  
Investor & Attorney for over 20  
years • 248-808-2711

JULY: Cathy Garrett: Clerk of  
Wayne County

AUGUST: Panel of Wayne County  
Investors

SEPTEMBER: Wayne County  
Members — Rent w/option, Setting  
Goals, Foreclosures, Builder & Real  
Estate Agent

OCTOBER: Gary Segatti: Foreclosure  
Workshop & info on Real Estate Classes  
248-808-2711

NOVEMBER: OPEN FORUM: Discussed  
the web site for our members to list  
their properties — National R.E.I.A.



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Or Need A Hard Money Loan  
Or want A Partner*

**LETS TALK!!**

***Chuck Shivel***

***We May need Each Other!***

**313/304-6234 Cell 734/692-1393 fax  
Equitybuilders11c@comcast.net**

## ***SURVIVAL STRATEGIES***

Here are some guidelines to help you distinguish between the good, the bad, and the ugly pet owners:

1. Get a copy of their credit report. Renters with good credit are most often responsible pet owners. They usually work hard at training their pets and are considerate of others. Renters with lousy credit tend to be lousy pet owners who allow their pets to be destructive.
2. Never rent to someone who has an immature pet. Puppies and kittens tend to destroy carpets and other furnishings. No matter how responsible the renter is, there will be urinating accidents. Urine odor is extremely difficult to get rid of once it penetrates the carpet or floor. The pet should be at least one year old.
3. Rent to pet owners who have had their pets neutered and/or declawed, and who have obtained all required tags, shots, or licenses.
4. Rent only to pet owners willing to acquire renter's insurance, pay an additional refundable deposit, and pay an additional monthly payment (\$10 to \$30 per pet) for the privilege of keeping a pet on the premises.

Reprinted from the LJC NL and JALA News  
& Muskegon Rental Association Newsletter

  
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**PAMELA A. MEEK**  
Assistant Vice President  
Human Resources

12/04

# Membership Application

- New  
 Renewal

New Member ( ) Renewal ( )  
**ANNUAL DUES Family — \$100.00**  
(One Address — 2 People)

Single meeting fee for non-members is \$20.00 per person, which will be applied to the annual dues when you join the next month.

(we hope this will encourage people to join)

Fill Out Form and Mail to: R.E.I.A. • 2962 Fort St • Lincoln Park, Michigan 48146 • (313) 386-7228  
Make Check Payable to: REIA

Name \_\_\_\_\_ Spouse \_\_\_\_\_

Mailing Address \_\_\_\_\_

City/State/Zip \_\_\_\_\_

Phone No.: Home \_\_\_\_\_ Work \_\_\_\_\_

How did you hear about us??: \_\_\_\_\_ Referred by a member?? Their Name \_\_\_\_\_

Business Name(if applicable) \_\_\_\_\_

EMAIL ADDRESS \_\_\_\_\_ Are you willing to volunteer some time & talents??

## Next Meetings

### REGULAR MEETING

- Tuesday December 7, 2004
- Tuesday January 6, 2005

### BOARD OF DIRECTORS

Members Welcome (CALL FOR TIME & LOCATION)

- Tuesday December 14, 2004
- Tuesday January 13, 2005

## Real Estate Investors Association of Wayne County

2962 Fort Street • Lincoln Park, Michigan 48146  
R.E.I.A. 24 hr INFOLINE • (313) 386-7228

### \*\* OFFICERS \*\*

<b>PRESIDENT</b>	WAYDE KOEHLER	(313) 277-4168
<b>VICE PRESIDENT</b>	CHUCK SHIVEL	(313) 304-6234
<b>TREASURER</b>	FRANK JAROS	(734) 283-7169
<b>SECRETARY</b>	TED OROSZ	(734) 281-6960

### \*\* TRUSTEES \*\*

David Kovacs	734 284-3727	Jerry Pruneau	734 671-7874
Rose Papp	313 383-6592	Maggie Gibson	734-676-1415
Patrick Brannon	248 755-8771	Dennis McKeehan	734 502-4572
Frances Lewis	313-868-0836	Blane Swenson	734 673-4736
Teresa Surowiak	313 218-2106	Des Scanlon	734 844-1874

— LIBRARY - Maggie Gibson 1/2 hr before Meeting —

ASSISTANTS: ----- MARGE MARTIN • BOB COUSINO

This newsletter is warranted to be free from defects but NOT Guaranteed!!



WEBSITE: [reiawaynecounty.org](http://reiawaynecounty.org)

Gary Segatti

2536 Chalk Farms  
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Attorney at Law  
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03/05

# REAL ESTATE INVESTORS ASSOCIATION of Wayne County

Website: [reia.waynecounty.org](http://reia.waynecounty.org) — 24 hr info line: 313-386-7228

VOLUME 20

DECEMBER 2004

NUMBER 11

## Next Meeting

**DATE** - Tuesday December 7, 2004

**PLACE**

*Holiday Inn* **HERITAGE CENTER**  
17201 Northline Road  
Southgate (at I-75 Exit #37)

**TIME**

*Dinner at 6:00 pm*  
*Registration/ Networking - 7:00 pm*  
**MEETING at 7:30 pm SHARP!**  
**FREE EARLY BIRD SPECIAL 6-6:30**

**TOPIC**

- ✓ Election of Officers & Trustees
- ✓ Annual Christmas Party



**Welcome . . . . .**

to our New/Renewing Members & Guests!!

Larry Baker  
Beverly & O.C. Barnes  
Jerry Clinton  
Gerry Cull  
Larry & Kimberlee Frank  
Joanne Golob  
Lou Gondor  
James & Omar Hasan  
Linda Matthews  
Mansa & Aziza Musa  
Ken & Catherine Price

**Please Check out our Library. Maggie Gibson will have the Library available (for 1/2 hr) before our meeting! 7:00 pm - 7:30 pm**

**NEED TO E-MAIL ANY QUESTIONS OR ARTICLES OR ANYTHING FOR US??**

We will be using the web address of **ApPrint1@aol.com** or **REIAWAYNECOUNTY.ORG.**

**Send us your email address and we can send you a reminder for our newsletter.**

## D.U.I. and Arrest: A Member's Perspective

The following consequences were experienced by a member of our group for a first-time ever offense for drinking and driving. This member wishes to remain anonymous.

**Arrested. Hauled in, handcuffed, while your vehicle is towed away (at your expense).**

**Locked-up overnight. Treated like a common criminal, mug shots, police record, etc.**

**A thousand dollar penalty for the first year, same again for the second year, for the State to receive.**

**Near-endless A.A. meetings and counseling required to attend (counseling costs as well), required community service, additional penalties levied by the courts (\$), restricted license for a year AFTER 30 days with NO license, but only after you've hired an attorney to defend WHY you should not lose your license altogether. And so much more.**

**Real estate investors need money and time to function. Getting popped for D.U.I. will assure you will have much less of both. After all is said and done, the total out-of-pocket expenses involved with this fiasco total somewhere between \$7,500-\$8,000, and that's not counting insurance rates increasing because of this mess. How can anyone pursue real estate interests when this kind of burden on time and money is imposed?**

**Take the advice of a member who has learned the hard way – don't drink and drive.**

**It's just not worth it.**

- ARE YOU CONFUSED AND NEED HELP GETTING STARTED IN REAL ESTATE?
- DO YOU NEED A MENTOR? DO YOU NEED HELP FILLING OUT THE FORMS?

LEARN THE FOLLOWING:

- HOW TO INVEST IN REAL ESTATE NO MONEY DOWN
- LEARN HOW TO FILL OUT PURCHASE AGREEMENTS
- LEARN WHAT IS A LAND TRUST AND HOW TO FILL IT OUT

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Fax (313) 841-7540

[jscarlett@waynemetrol.org](mailto:jscarlett@waynemetrol.org)

**Wayne-Metropolitan**  
Community Action Agency

09/05

## **WHY WOULD ANY ONE WANT TO BECOME A DIRECTOR OR OFFICER OF WAYNE COUNTY REAL ESTATE INVESTORS ASSOCIATION?**

1. AS YOU BECOME INCREASING INVOLVED IN AN ORGANIZATION, YOU LEARN ABOUT LOCAL AND NATIONAL SPEAKERS, LOCAL LAWS AND ORDINANCES.
2. HOW LOCAL CITIES ARE CHANGING AND ENFORCING THEIR HOUSING ORDINANCES OR ARE THEY STRONG ARMING THE LANDLORDS DURING INSPECTIONS.
3. WHETHER THE CITIES POLICE AND FIRE ARE DOING THEIR JOB PROTECTING ITS CITIZENS.
4. YOU FAMILIARIZE YOURSELF WITH THE MEMBERS AND FIND OUT WHAT IS OR ISN'T WORKING FOR THEM, WHERE THEY ARE INVESTING. IS IT SINGLE FAMILY, MULTIPLE FAMILY OR MOBILE HOMES.

## **SO WHAT DO YOU RECEIVE AS AN OFFICER OF THE GROUP?**

1. FREE DUES FOR YOUR TERM AS AN OFFICER..
2. TWO FREE MEALS ONE AT THE GENERAL MEETING AND ONE AT THE DIRECTORS MEETING.
3. ALL THE KNOWLEDGE YOU CAN ABSORB.
4. THE SATISFACTION OF HELPING OTHERS AS YOU GROW.

## **WHAT WILL IT COST ME?**

1. AS AN OFFICER, YOUR MINIMAL DUTIES ARE SPELLED OUT, SEE ATTACHED SHEET.
2. AS AN OFFICER YOU WILL BE EXPECTED TO VOLUNTEER FOR VARIOUS DUTIES, SOME WILL BE DONE ON A MONTHLY BASIS, SOME ONLY ONE TIME. IT COULD INCLUDE MAKING TELEPHONE CALLS TO MEMBERS, RESEARCHING A NEW TOPIC OR SERVICE FOR THE GROUP. WE NEVER FORCE YOU TO DO ANY WORK, BUT WORK IS EXPECTED OF YOU.

## **WHO SHOULD NOT RUN!**

1. IF YOUR LIFE IS SO FULL YOU CAN NOT FINISH YOUR OWN CURRENT DUTIES.
2. CURRENTLY THERE IS ONE OR MORE SIGNIFICANT DISRUPTION SUCH AS A DYING OR MAJORLY ILL RELATIVE. YOU ARE THEIR MAJOR CARE GIVER AND SHOULD NOT LEAVE THEIR SIDE
3. IF YOU AWAKE EACH MORNING DREADING THE START OF THE DAY
4. YOU LACK THE ENERGY TO TAKE ON ONE MORE TASK.
5. THERE IS A STRONG POSSIBILITY OF RELOCATION FROM THE AREA.
6. THERE ARE NO RULES ON HOW LONG YOU SHOULD BE A MEMBER TO RUN FOR OFFICE. IT IS RECOMMENDED THAT YOU BE A MEMBER AT LEAST ONE YEAR. ALSO IF YOU HAVE BEEN A MEMBER FOR THE SEVERAL YEARS THAT YOU HAVE NOT LET YOUR DUES LAPSE FOR ANY SIGNIFICANT PERIOD.
7. DO YOU ATTEND 10 OUT OF 12 MEETING EACH AND EVERY YEAR. IF YOU CAN'T ATTEND MEETING, HOW ARE YOU GOING TO DOUBLE YOUR MEETINGS WITH DIRECTORS MEETINGS AND THE DUTIES YOU ARE ASSIGNED.

## **WHAT DO YOU HAVE TO DO?**

1. HAVE SOMEONE NOMINATE YOU AT THE DIRECTORS MEETING IN DECEMBER.
2. ACCEPT THEIR NOMINATION.
3. BE ELECTED BY THE GENERAL MEMBERS AT THE DECEMBERS MEETING.

# RE-ELECT

## **Chuck Shivel** **Your Vice President**

- ✓ *Knowledgeable*
- ✓ *Active*
- ✓ *Helpful*
- ✓ *Approachable*

### **WAYDE KOEHLER FOR PRESIDENT**

I HAVE BEEN PRESIDENT SINCE 1994, ITS BEEN A VERY INTERESTING DECADE. I WANTED TO INFORM YOU OF WHAT YOUR DIRECTORS HAVE BEEN UP TO. WE HAVE GROWN AS A GROUP FROM 105 MEMBERS DOWN TO ABOUT 75 UP TO THE CURRENT 145 MEMBERS.

WE ARE TRYING TO HAVE TWO NATIONAL SPEAKERS PER YEAR NO MORE NO LESS. WE DO NOT WANT THE GROUP TO BE A PERPETUAL AD ON TV FOR REAL ESTATE BOOKS AND TAPES.

SPEAKING OF BOOKS AND TAPES WE NOW OFFER A LIBRARY FOR OUR MEMBERS CONTAINING BOOKS AND TAPES FREE OF CHARGE.

A WEB SITE THAT OFFERS OUR NEWSLETTER, CURRENT AND PAST LINKS TO POPULAR WEB SITES.

WE ALSO HAVE A LINK FOR MEMBERS TO PLACE A CLASSIFIED AD.

WE ARE CURRENTLY REVIEWING THE COST OF PLACING WEEKLY ADS IN LOCAL PAPERS FOR PERSPECTIVE TENANTS TO KNOW OF OUR WEB SITE AND CAN RENT YOUR HOUSES.

AS MEMBERS IN OUR ASSOCIATION WE ARE NOW ALL MEMBERS IN THE NATIONAL REAL ESTATE INVESTORS ASSOCIATION. SOON ALL MEMBERS WILL RECEIVE A BENEFITS PACKET. IT WILL INCLUDE DISCOUNT CARDS TO STORES SUCH AS SHERWIN WILLIAMS PAINT, ACCESS TO THE NATIONAL REIA WEB SITE THAT CONTAINS THEIR MONTHLY NEWS LETTER, ALONG WITH OTHER BENEFITS.

THERE ARE OTHER BENEFITS IN THE WORKS BUT THEY ONLY BECOME VIABLE FROM THE HARD WORK OF OUR TRUSTEES.

*Joe Trometer* is requesting the opportunity to serve the WC-REIA as a trustee. He is a member since July, 2004, has attended two board meetings, and offers his 27 years experience with Real Estate investing.

He is licensed in Mechanical, Building, and Real Estate Sales, has exceeded fifteen investment deals, holds rental property, and enjoys full time investor status.

If elected, Joe can offer his know how and action plan to member investors; from beginner to retire the employer.

Get more for your investment dollars.

Elect Joe Trometer at your December election. See you there.

**Joe Trometer**  
(734)612-0115  
retemor@comcast.net

### **Buying Surges Among Single Women**

Single women have become the second-largest segment in the home buying market, the Nat'l Assn. of Realtors reports. They make up about 22% of home buyers last year (latest figures), a far larger portion than single men who comprised just 12% of home purchasers.

The largest portion of home buyers remains married couples-about 60% of the market.

Single woman tracked by the study included widowed, divorced and never married. Low interest rates and increasing pay for women helped account for the homebuying surge. The trend gained most of its momentum in the 1990s, says NAR senior economist Kevin Roth.

The typical single, female home buyer is 41 years old, the study says. Twenty-seven percent have children under 18 and tend to purchase homes in the suburbs.

Some believe the study shows the young single woman who previously rented until getting married has changed strategies. Now she is increasingly likely to buy a place with hopes of moving up to a larger house after marriage.

**Info:** [www.realtor.org](http://www.realtor.org)

**Taken from the COMMUNITY DEVELOPMENT DIGEST**

## NEWS & COMMUNICATIONS

### Affiliate Corner

It's summer. While tenants everywhere are relaxing at the beach or passing-out on the porch, Kalamazoo landlords are out there somewhere scrubbing soiled toilets and grease off stoves, preparing for the fall semester at WMU. With this in mind, September seems like a good time to revisit the story of the Ant & the Grasshopper.

#### CLASSIC VERSION:

The ant works hard in the withering heat all summer long, building his house and laying up supplies for the winter.

The grasshopper thinks he's a fool and laughs and dances and plays the summer away.

Come winter, the ant is warm and well fed.

The grasshopper has no food or shelter so he dies out in the cold.

#### MODERN VERSION:

The ant works hard in the withering heat all summer long, building his house and laying up supplies for the winter.

The grasshopper thinks he's a fool and laughs and dances and plays the summer away.

Come winter, the shivering grasshopper calls a press conference and demands to know why the ant should be allowed to be warm and well fed while others are cold and starving.

CBS, NBC, and ABC show up to provide pictures of the shivering grasshopper next to a video of the ant in his comfortable home with a table filled with food.

America is stunned by the sharp contrast.

How can this be, that in a country of such wealth, this poor grasshopper is allowed to suffer so?

Kermit the Frog appears on Oprah with the grasshopper, and everybody cries when they sing "It's Not Easy Being Green."

Al Gore exclaims in an interview with Peter Jennings that the ant has gotten rich off the back of the grasshopper, and calls for an immediate tax hike on the ant to make him pay his "fair share."

Finally, the EEOC drafts the "Economic Equity and AntiGrasshopper Act," retroactive to the beginning of the summer.

The ant is fined for failing to hire a proportionate number of green bugs and, having nothing left to pay his retroactive taxes, his home is confiscated by the government.

The story ends as we see the grasshopper finishing up the last bits of the ant's food while the government house he is in, which just happens to be the ant's old house, crumbles around him because he doesn't maintain it. The ant has disappeared in the snow.

The grasshopper is found dead in a drug related incident, and the house, now abandoned, is taken over by a gang of spiders who terrorize the once peaceful neighborhood.

*Reprinted from the Voice*

## A LEAD-BASED PAINT PACKAGE

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After it passed in the Senate, we have continued working with the leadership of the House to produce a Lead-Based Paint package in the legislative process. We expect this legislation to be brought before the House for final passage in the near future. As you may recall, initial drafts of this legislation brought serious concerns about the possible negative effects it might have on property ownership. Our public policy committee began working with the Rental Property Owners Association and the Michigan Department of Community Health to determine if there might be a plausible solution to these negative effects. Happily, we were able to identify concessions that kept the legislators, intent but made the law more refined and possible to obey. For example, better defining "hazards" and giving landlords 90 days to remedy them, rather than 30, where lead hazards are proved to exist to children. We believe that this would balance the interests of Realtors with the safety concerns of the community. Once the bill language evolved to meet our standards of being friendly to Realtors, we provided support for the passage of this package. The last two bills in the package, Sb 756 and HB 5115, have passed through committee and await action on the House floor.

Senate Bill 756, sponsored by Sen. Bill Hardiman (R-Kentwood), would require any house that was built prior to 1978, that is rented or leased for residential purposes and has been abated for lead, to be registered on a Lead-Based Paint Housing Registry. House Bill 5115, sponsored by Artina Tinsley Hardman (D-Detroit), would provide penalties for any owner of residential or multifamily housing (that is rented or leased) who has knowingly rented a hazardous unit to a family with children under six years of age.

Note that this only affects landlords who have been previously notified that there is a lead hazard and have failed to abate the problem as required in present day law. In sum, These bills represent a reasonable approach to stopping willful or extremely negligent poisoning of Michigan children without accidentally snaring innocent or well-intended landlord&

**Reprinted from Michigan REALTOR; Submitted by Judy Reynolds and taken from the JALA News**

# Give residents right to leave early with move-out protection plan

Here's a Model Lease Clause, drafted with the help of Steve Matre of Banner Property Management, that sets out a 'move-out protection plan.' The clause says that the resident can terminate the lease early if he pays an up-front, nonrefundable fee (par. a) and asks the resident to decline or accept the move-out protection plan (par. b). It sets out several conditions that the resident must fulfill to use the plan, including living at the community for at least three months, giving proper move-out notice, having a valid reason for termination, giving proof of the reason for termination, and being current on rent (par. c). And it says that the move-out protection plan doesn't release the resident from any responsibilities or obligations regarding damage to the apartment, and doesn't affect the resident's or owner's rights with respect to the security deposit (par. d). Speak with your attorney about adapting this clause for use in your lease.

## MOVE OUT PROTECTION PLAN

**a. Fee for early termination right.** Resident may terminate the Lease prior to the expiration of the Lease Term with the payment of an up-front, nonrefundable fee of \$(insert amt. of fee).

**b. Resident's participation in move-out protection plan.** Resident acknowledges the opportunity to accept or decline enrollment in the move-out protection plan.

Accept

Decline

Signature & date \_\_\_\_\_

**c. Fulfillment of conditions.** Resident agrees that to exercise the move-out protection plan's early termination right, Resident must fulfill the following conditions:

(i) Resident must live at community for at least three months;

(i i) Resident must give notice of move-out as required by paragraph  
(insert par. # of Lease Agreement requiring notice) of Lease Agreement;

(iii) Resident's reason for early termination of lease must fall under one of the following six categories: involuntary job relocation, involuntary job transfer, involuntary loss of job, purchase of a new home, legal separation or divorce, or illness or injury to Resident or immediate family member;

(i v) Resident must provide proof of reason for early moveout in the form of a letter from Resident's employer, a copy of a mortgage document or deed for a new home purchase, a copy of legal papers signifying divorce or legal separation, a note from a health care provider, or other documentation acceptable to Owner;

(v) Resident cannot be in default on rent obligations on the day Resident notifies Owner of Resident's desire to exercise the early termination right.

**d. No release from other responsibilities.** The foregoing shall not release Resident from any responsibilities or obligations regarding damage to the Apartment, and both Owner and Resident reserve all rights regarding the Security Deposit.

### Free Court Forms

Web Site: [court.michigan.gov/](http://court.michigan.gov/)

Go to Forms

By **Ted Orosz**

Taken from The Voice

# REMINDER

**The ANNUAL ELECTION will be held at our regular  
December meeting on DECEMBER 7, 2004**

**All Office positions and five Trustees will be elected.**

THE DUTIES ARE:

**President (one year term)**

Presides at Association meetings, at meetings of the Board of Directors, and, as necessary, at Other Events.

Sees that all orders and resolutions of the Board of Directors are implemented.

Oversees work of committees of the Association and is an ex-officio member of each committee.

Performs such other duties as the Board of Directors may prescribe.

**Vice-President (one year term)**

Performs the duties and exercises the powers of the President in his/her absence or disability.

Performs such other duties as the Board of Directors may prescribe or the President may delegate.

Succeeds to the office of the President until a successor is chosen, if the office of president become vacant.

**Treasurer (one year term)**

Has custody of all funds of the Association.

Keeps full and accurate accounts of receipts and disbursements.

Promptly deposits all funds into the Association bank accounts.

Maintains complete and accurate records of the Association's funds.

Renders financial reports to the President and Board of Directors upon request.

Renders financial reports to the membership as requested by the president and Board of Directors.

Performs such other duties as the Board of Directors may prescribe or the President may delegate.

**Secretary (one year term)**

Keeps a record of all official actions taken at Regular Meetings, special meetings, Board of Director's meetings, the Annual Election and, as necessary, Other Events. Is responsible for carrying out the communication program of the Association, including seeing to it that notices of all Association meetings and Other Events are duly given.

Oversees collection of Dues and fees payable to the Association.

Maintains the general membership tally and other official records of the Association.

Maintains attendance records for Association meetings and Other Events.

Performs such other duties as the Board of Directors may prescribe or the President may delegate

**Trustee (two year term)**

Are full voting members of the Board of Directors, which, in conjunction with the Officers, conducts the business, and administration of the Association.

*If you are interested in running for one of these positions, you may want to let other members know of your interest. The best way of doing that is to submit a brief (up to 3 paragraphs) description of who you are, what position you are running for and why you would be a good candidate.*

*That write-up will be printed in the November newsletter Submit the write-up to Rose Papp or any member of the Board of Directors*

# MR LANDLORD FORM OF THE MONTH

## SAMPLE MOVE-OUT LETTER

Dear \_\_\_\_\_

We hope you have enjoyed living here. In order that we may mutually end our relationship on a positive note, this moveout letter describes how we expect your home to be left and what our procedures are for returning your security deposit.

Basically, we expect you to leave your rental home in the same condition it was when you moved in. To refresh your memory on the condition of the home when you moved in, I have attached a copy of the Property Condition Checklist you signed at the beginning of your tenancy. I will be using this same form to inspect your home when you leave. Specifically, here is a list of items you should thoroughly clean before vacating:

### CLEANING CHECKLIST FOR RESIDENTS TO PERFORM UPON VACATING

- |   |   |
|---|---|
| <b>General:</b>   | <b>Stove:</b>   |
| 1. Wash all windows inside and out in all rooms.                              | 1. Remove racks and broiler pan, soak in hot water to clean, dry well.                |
| 2. Clean out window tracks.   | 2. Clean inside of oven, top of stove, under elements, pan drawer, exhaust fan, hood. |
| 3. Wash window sills and curtain rods.  | 3. Remove lower drawer and clean under stove.   |
| 4. Wash inside and outside of front and back doors.                           | 4. Wash and dry outside of stove.   |
| 5. All marks must be washed off the walls. Remove all nails, do not patch.    | 5. Cabinets and Drawers:  |
| 6. Wash all vinyl and tile floors.  | 6. Wash cupboards inside and out. Remove any shelf paper.                             |
| 7. All carpeting is to be vacuumed and professionally shampooed.              | 7. Wipe out drawers with damp rag.  |
| 8. Save receipts and the cost may be deducted from you security deposit.      | 8. Clean sink and counter tops.   |
| 9. All trash must be removed from the premises.                               | <b>Bathroom(s):</b>   |
| 10. Clean all blinds and wash.  | 1. Wash down tile.  |
| 11. Clean all light fixtures throughout unit and replace any burnt out bulbs. | 2. Clean bathtub, tile around the tub, sink, door and fixtures.                       |
| <b>Kitchen:</b>   | 3. Clean inside and outside of toilet.  |
| 1. Clean inside and out of range hood.  | 4. Clean the inside of medicine cabinet   |
| 2. Scrub kitchen floor, including under the moveable appliances.              | 5. Wash mirror.   |
|   | 6. Scrub floor.   |

If you have any questions as to the type of cleaning we expect, please let me know.

Please do not leave anything behind--that includes bags of garbage, clothes, food, newspapers, furniture, appliances, dishes, plants, cleaning supplies or other items.

Please be sure you have canceled all newspaper subscriptions and sent the post office a change of address form.

Once you have cleaned your home and removed all your belongings, please call me at \_\_\_\_\_ to arrange for a walk-through inspection and to return all keys. All utilities must be left on at the property until after the walk-through inspection. Please be prepared to give me your forwarding address where we may mail your security deposit.

It is our policy to return all deposits either in person or by mail at an address you provide within \_ days after you move out (based on state law). If any deductions are made because the home is damaged or not sufficiently clean -- they will be explained in writing.

If you have any questions, please contact me at \_\_\_\_\_  
Rental Manager

### STATE SPECIFIC RENTAL FORMS NOW AVAILABLE ON LINE

Do you need a specific rental form RIGHT NOW? (i.e., application, lease, move-in checklist or notice to pay or quit). Check out the various state specific rental forms that can be immediately downloaded from Mr. Landlord online. Go to [www.mrlandlord.com/rents](http://www.mrlandlord.com/rents)