

## CHRISTMAS PARTY

*The 1st Annual Christmas Party is on December 7th 2010. It will be held at Crystal Gardens, 16703 Fort Street, Southgate at 6:00 pm*

*We will start with an hour and a half of Hour's d'Ouwers followed by an All-You-Can-Eat Dinner. Included are 3 meats and all the fixin's. We also have a Premium Open Bar for the entire night*

*Tickets are \$30.00 and can be purchased at our Next Meeting at Check In or have the option of mailing a check to us at 2962 Fort St, Lincoln Park, MI 48146 and include your name, address and telephone #*

*Hope To See You All There!!*

## Welcome

### To New & Returning Members

- |                        |                      |
|------------------------|----------------------|
| Tom & Joyce Fisher - R | James Bergeron - G   |
| Pete Curcuru - G       | O. Frank Woosch - G  |
| Rick DeFoe - G         | Myrna Payton - G     |
| Paul Mack - G          | Brenda Jordan - G    |
| Jane Kutney - G        | Glenn Cousino - G    |
| Riyad Omar - G         | Lawrence Budzisz - G |

## SPEAKER/TOPIC

Aaron Cox will be discussing land contracts, promissory notes, lease options, and some ancillary items as well. He will also answer any questions that the group may have.

The Law Offices of Aaron D. Cox, PLLC  
 23944 EUREKA ROAD, SUITE 107  
 TAYLOR MICHIGAN 48180  
 Phone: (734) 287-3664 • FAX: (734) 287-1277  
 email: aaron@aaroncoxlaw.com  
 website: www.aaroncoxlaw.com

## It's that time again!!

**We are looking for a few new Board Members. If you or someone you know would make an excellent addition to, contribution to, and want to participate in the growth and expansion of REIA of Wayne County, please submit their/your name(s).\***

**They must attend a Board Meeting (October or November)**

**\* Please submit on our website or call Wayne 313.277.4168**

# Membership Application

New Member ( ) Renewal ( )

**ANNUAL DUES Family — \$125.00** - (One Address — 2 People)

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

*(we hope this will encourage people to join)*

Fill Out Form and Mail or Fax to: R.E.I.A. • 2962 Fort St • Lincoln Park, Michigan 48146

Make Check Payable to: REIA — (313) 347-1401 Fax: (313) 386-7600

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

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

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

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

**EMAIL ADDRESS** \_\_\_\_\_ **Can you volunteer some time, talent or information??**

**Tell us the companies you use and see if we can advertise for them.**

**FOR RENEWING MEMBERS: Any questions/comments on how to better our organization??**

## Real Estate Investors Association of Wayne County

2962 Fort Street • Lincoln Park, Michigan 48146  
R.E.I.A. 24 hr INFOLINE • (313) 313-347-1401  
24hr Fax Line: (313) 386-7600

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

## NEXT MEETINGS

### REGULAR MEETING

- Tuesday November 2, 2010
- Tuesday December 7, 2010

### BOARD OF DIRECTORS

Members Welcome (CALL FOR TIME & LOCATION)

- Tuesday November 9, 2010
- Tuesday December 14, 2010

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

<b>PRESIDENT</b>	<b>WAYDE KOEHLER</b>	<b>(313) 277-4168</b>
<b>TREASURER</b>	<b>WAYDE KOEHLER</b>	<b>(313) 277-4168</b>
<b>VICE PRESIDENT</b>	<b>BILL BEDDOES</b>	<b>(734) 934-9091</b>
<b>PARLAMENTARIAN</b>	<b>BILL BEDDOES</b>	<b>(734) 934-9091</b>
<b>SECRETARY</b>	<b>Bill Dufrin</b>	<b>(517) 896-0516</b>

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

David Kovacs	734-284-3727	Frank Jaros	734-283-7169
Keith Lenard	734-778-0823	Richard Nagy	734-283-1754
Rose Papp	313-383-6592		

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

— LIBRARY - Keith Lenard 1/2 hr before Meeting —  
ASSISTANTS: ----- MARGE MARTIN • BOB COUSINO

## Around Town with Real Estate Investor Groups

(call each group for details)

- **OAKLAND R.E.I.A.** *2nd Thursday of the Month*  
www.ReiaofOakland.com
- **D.O.L.L.A.R.S. Group** *3rd Thursday of the Month*  
Mound & 13 Mile  
www.dollars.org
- **Macomb Property Owners Association** *1st Thursday of the Month*  
Cocktails/Dinner 6-6:30 pm • Meeting 7:00 pm  
For More Info Call: 586-977-7372
- **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** *3rd Tuesday of every Month*  
Northwest Activity Center  
877-247-3372
- **Real Estate Investors Association of Wayne County (REIA of Wayne Co)** *1st Tuesday of every Month*  
6:00 pm Networking-FREE  
7:15 Announcements of Property for Sale  
7:30 pm Meeting  
(313) 347-1401 • 24 hr Answering Machine
- **Jackson Area Landlords** *4th Monday of every Month*  
6:30 pm Meeting
- **Toledo Real Estate Investors**  
*Sullivan Hall @Gescu Parish*  
*2049 Parkside @Bancroft*  
6:45 pm Meeting  
(419) 283-8427
- **Southeast Michigan Real Estate Investor Association** *1st and 3rd Wednesday of every Month*  
*39555 Orchard Hill Place*  
*Novi, Michigan*  
(248) 692-1100

## JALA Q AND A:

**Q: What items can be deducted from the security deposit? Can you charge a non-refundable cleaning fee? R. V.**

**A:** The only items that can be deducted from a security deposit are unpaid, but due rent (not future rent, late fees, NSF fees or the like), unpaid utility bills for which the tenant is responsible, and actual damage to the premises beyond ordinary wear and tear. It can be argued that any money due to the landlord is “rent” if the lease specifically says so, but not every judge will buy that argument.

A landlord may charge a non-refundable cleaning fee if it is in the lease. Because it is not refundable, the laws governing security deposits do not apply.

**Answered by JALA Attorney Adam Howard**

**Disclaimer:** Answers in ALL the JALA Member’s Question and Answer Columns are not designed to provide legal council. Answers are provided by active JALA Board members who have had a long time in the field and considerable experience. We encourage members to do further research on any question they may have by contacting our legal counsel for their free consultation.

### **ATTENTION**

How the hell should I know what this is trying to say???

ALSO let us know about speakers you think would work for our group

AND as always we appreciate any articles.

 **HOME BUYERS**  **INVESTORS** 

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Rick — Cell 734-306-7907 • Home 734-591-9634

6/10

# PAYING WITH CHECKS

Normally when I send out warnings it is with regards to spam/viruses which are circulating. Today I want to warn you about something else.

Merchants (large corporate merchants) who have adopted the instant check system are discouraging folks to fill out checks when paying with same. They are doing this to speed up processing through the checkout lines.

The clerks will tell you not to bother filling out the check, the system will print the store names amount, etc. When this first started, the clerks would ask to see your driver's license to verify you are the owner of the checking account upon which the check is drawn.

Again to expedite the checkout process for the benefit of the merchant, this requirement was dropped except in some cases where the amount is large. Also, for instance, Meijer used to have you show ID to the manager if you tried to pay with a third party check during a one day period. That has also been dropped.

The exposure here is that someone stealing your checks from your purse, pocket or mailbox can go to these various chain stores that use the instant check system and purchase merchandise with the stolen checks. A smart thief might even take several checks from the back of the checkbook and you may not notice until weeks later or when you have an overdraw on the account.

The best you can do in this situation, I believe, is to always fill out your checks. Show your driver's license and ask the clerk to write it on the check. Do not let the clerk convince you otherwise. If you subsequently suffer an incident as described above, you can fault the merchant for failure to ask for ID. You have photocopies of checks available to demonstrate that you presented ID for all your checks, and since the merchant is demonstrably at fault, he must be back charged by the bank and suffer the loss. Do not let these big chain stores (or others) increase their bottom line at your expense!



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12/10



**Section 8 Questions???**  
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Housing Agent for the Michigan State Housing  
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Wayne Metropolitan  
Community Action Agency

05/10

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12/09

Respectfully Submitted By Robert Tulloch  
- Candidate For JALA President

# HOW TO FIND AND CHOOSE A GOOD EVICTION ATTORNEY



**Can you imagine a roofer banging in the nails in your new roof with a pipe instead of a hammer? How ridiculous!**

**With that in mind, do you know how many landlords get legal advice on landlord tenant matter from unqualified family members and acquaintances?**

**Some landlords even ask their other tenants or their unqualified brother-in-law for advice. The sad fact is most landlords DO NOT even have an eviction attorney to turn to when tenant problems arise. They'd rather ask their friends, neighbors, and auto mechanics for advice. Most are too afraid to employ a lawyer because of the expense. The courts are full of novice landlords having their cases thrown out in favor of the tenant because of some minor mistake in the paperwork, all because they were trying to save the attorney's fee.**

**Well, I have news for these landlords: Bad tenants who don't pay rent can be more expensive than paying an attorney to do an eviction. If you are searching for a good landlord attorney, there are a few ways to narrow your search:**

- \*Ask your family attorney (if you have one) for a referral.**
- \*Ask a local real estate rental office.**
- \*Ask a local property manager who they recommend.**
- \*Go to the courthouse during a landlord/ tenant case and watch the cases. Notice the performance of the attorneys. Then choose the one you liked best that auditioned for you.**

**When interviewing, you might want to ask the following:**

- \*Are evictions your specialty?**
- \*How many do you usually do a month?**
- \*How long does the average eviction take from beginning to end?**
- \*How fast can we have the tenants in court?**

**It's so important to develop a relationship with a good landlord attorney. It's empowering to be and feel prepared!**

Reprinted from the GLA NL, and taken from JALA Newsletter

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60/01

**Q: Under fair housing laws, is it illegal to refuse to rent to someone who is (legally) prescribed medical marijuana? A. S.**

A: That is a great question!

The Michigan Fair Housing provisions make no mention of discrimination based on disability or health. However, Federal Law does contain some applicable provisions. The Federal Fair Housing Act prohibits discrimination in rental housing due to a handicap. 42 USC 3604. "Handicap" is defined as "a physical or mental impair- more of such person's major life activities," but "current, illegal use of or addiction to a controlled substance" is specifically excluded. 42 USC 3602. Marijuana is a controlled substance in Federal Law, so illegal use of or addiction to marijuana is not a "handicap".

However, with medical marijuana, things are somewhat more complex. Although Michigan voters have made marijuana use legal under specific conditions, Federal Law still prohibits it's use. Therefore, even medical use is "illegal". On the other hand, marijuana use itself is arguably not the handicap at issue here; the underlying condition is the handicap and marijuana is just a treatment modality, no different for this purpose than oxycontin, physical therapy or Pepto-Bismol.

Unless you want to be a test case in Federal court, I would advise caution in refusing to rent to someone solely for the reason that he or she uses medical marijuana in a manner that is legal under state law. - Answered by JALA Attorney, Adam Howard

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Frank Lucarelli  
Account Executive



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04/10

**Don't Forget About  
New Board  
Members Voting**

**See Front Page!**

\* Please submit on our website or  
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# MEN ACCUSED OF STEALING UTILITIES TO FACE TRIAL

Two men charged with multiple counts related to theft of electrical and natural gas service at residential properties in Detroit have been bound over for trial, Wayne property Prosecutor Kym, Worthy's office said Thursday.

Authorities say Darnell Jackson, 49, offered homes for rent, including gas and electric service at an additional charge, though the utilities were connected illegally by James Lee L Sand, who is also known as James Payne, 56.

Both are free on bond.

Submitted by Wayde Koehler, President REIA of Wayne County and taken from the Detroit Free Press

## HOPE YOU CHECKED OUT OUR LIBRARY!

*Keith Lenard will have the Library available (for 1/2 hr) before our meeting or reserve a book by calling Keith at 734-778-0823 or kal70rs@aol.com*

**7:00 pm - 7:30 pm**



**Need to E-mail any questions or articles or anything for us?? Our web address is**

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## DETROIT

### EX-INSPECTOR FACES MORE LEGAL TROUBLE

Federal prosecutors announced more charges Tuesday against Donald Patterson, a former City of Detroit lead inspector accused of taking bribes from homeowners and renters to falsely certify their homes as safe or provide ineffective lead abatement training.

Patterson, 49 of Detroit was charged last year with wire fraud. Now, a grand jury has indicted him on charges of soliciting bribes and making false statements.

According to U.S. Attorney Barbara McQuade, he demanded \$1,350 between October 2008 and August 2009 for providing fraudulent lead-abatement training at four homes.

Submitted by Wayde Koehler, President REIA of Wayne County and reprinted from the Detroit Free Press

# WHAT DO I DO WHEN THE TENANT DOES NOT PAY?

www.LPA.com

*Non-payment of rent is obviously one of the biggest problems facing landlords. It always was and probably will continue to be. But for now, we can take steps to minimize losses when rent isn't paid. Non-payment of rent doesn't always mean the rent was not paid. A partial rent payment creates an unpaid portion. In many leases, past due charges such as unpaid late fees are deemed payable as "added rent". Unpaid added rent is the same as unpaid rent, which is valid grounds for eviction. If you need to collect unpaid rent, there is a legal process that must be followed. When rent is not paid on time, the landlord should be prepared to take action like an automated robot, to collect before too much time passes. Don't be strung along by the tenant waiting for some windfall that may never come. Here are some tips:*



*1. Late Rent Notice: Be prompt in issuing your tenant a late notice when the rent is not paid by the end of the rent grace period (if you have one; it may be wise to not allow a grace period). I always recommend using a late notice that informs the tenant of late fees (as long as your lease provides for late fees). I also think it's a good idea to let the tenant know that you or your management company operate on a schedule, and the clock is always ticking each month.*

*2. Phone call: If after you haven't received the rent or a response from the tenant within a reasonable time (2-4 days after sending/delivering the late notice), give the tenant a call to find out what is wrong. This can be done before the late notice is sent if you like. Give the tenant a "heads up" that the late fees can build daily. Also inform the tenant that on a particular date eviction proceedings will begin.*

*3. Eviction Notice /Attorneys Letter: I prefer to send an attorney's warning letter (optional) instructing the tenant to pay all rent and late fees before actually commencing eviction in court. I send it along with a Non-Payment of Rent/Termination of Tenancy Form. (You can always ask your attorney to prepare a warning letter for pre-eviction situations).*

*4. Eviction Process: If the cure time in your eviction notice expires and the tenant has not paid, you must be ready to go forward with a court eviction.*

*If you are unfamiliar with the process of evicting a tenant, it may be wise to use a lawyer who is experienced in landlord/tenant eviction cases. Unless you are an attorney or an expert at landlord tenant law, it is not a good idea to do it yourself the first time; however, it may be a great learning experience for you.*

*When the tenant doesn't pay the rent, it is a serious matter not to be ignored. Many of us prefer to give the tenant another day and keep hoping that nothing is wrong, because we don't want to believe anything is wrong. Just remember that the longer we give the tenant before trying to collect, the easier and more comfortable we make it for them to steal from us! And, make sure you check with your state's landlord/tenant laws to be sure you are complying. Each state differs.*

Reprinted from the LJC NL, KS, and taken from JALA Newsletter

## THE SECTION 8 INSPECTION PROCESS

If you want to invest in real estate, landlording is among the best choices available today. As a new landlord, there are a number of things to learn. Learning about the “Section 8” inspection process is one of them. Some landlords will say that it is one of the most important things to learn.

The “Housing Choice Voucher Program” is still commonly referred to as Section 8, even though the section of the code that applies to this program has changed over the years. The program provides assistance to low-income families and individuals, by paying a portion of their rent. In order to qualify for a Section 8 voucher, the family’s total income must be below 50% of the “Area Median Income”. Individuals apply for the vouchers at their local housing authority. Qualified individuals pay no more than 30% of their income to the landlord. The difference between that amount and the “fair market rent” of the property, which is determined by HUD, is paid directly to the landlord by the federal government.

Real estate owners with single-unit dwellings or multi-family apartment buildings can qualify to accept Section 8 tenants, as long as the units meet the “housing quality standards” developed by HUD.

Credit Reports for Tenant Screening can be obtained locally at Credit Bureau Services, Inc. You must bring a copy of your prospective tenant’s application with a \$30.00 fee. This service takes only 15 minutes for a hard copy report.

### **PRIDE PERFORMANCE MANAGEMENT**

A DIVISION OF CREDIT BUREAU SERVICES  
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A-12/09

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Some things to consider:

- The rent paid by this program is steady income.
- Tenants are aware that damage to the property, or unpaid rent, can get them removed from the Section 8 program, so they have something invested in being good tenants.
- Tenants sign one year leases and must give 30-day written notice before vacating.
- The rentals can contain no lead-based paint on the walls. The interior air quality will be checked for containments.
- There must be a method of trash disposal in-place.
- The units must be structurally sound and pass minimum safety requirements.

Reprinted from the SLA NL, MI, and taken from JALA Newsletter

30 Day Warranty

60/60

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## NEW Member Application

**Please fill out our form when you come to the meeting. We need your email address so we can send you the newsletter & alerts and updates!!**

## JALA Q AND A:

**Q:** You have a property rented. It has a mortgage on it. Can you sell it on a land contract? R. V.

**A:** There is no legal reason that you can't sell a mortgaged property on a land contract. The land contract would be a secondary interest to the mortgage (if you default on the mortgage, the bank can foreclose and kick the land contract buyers out).

However, a land owner should be careful in this area as most mortgages have a "due-on-sale" clause that causes the entire balance of the mortgage to become due as of the date the borrower transfers title of the property to someone else.

If you are not sure if your mortgage has such a clause, it is a good idea to check with your bank regarding their policy. Some banks will even agree to work with you even if there is a due-on-sale clause because the bank does not really want to get stuck with the house after a foreclosure.

**Answered by JALA Attorney, Adam Howard**

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"Real Estate Inspection Not Available"

# CRIMINAL BACKGROUND CHECK

After a potential tenant fills out a rental application, I always run a credit report the first thing to see if an applicant meets my most basic criteria. After that, I follow up with a criminal background/sex offender check.

Not anymore. Yesterday, I have an applicant who was just “Ms. Personality”. She was a 50-year old female who was outgoing and very likable. She had two grandkids with her from Ann Arbor. They were very well-behaved. I really had my hopes up, as I have been trying to rent this efficiency for many months, only to be very disappointed at the quality of applicants. I am sure many of you suffer the same problem!

I went home and ran a credit report which was “ok” for Jackson and the kind of applicants I have been getting. I was excited!

Then, I hit the 12th District Court site ([www.d12.com](http://www.d12.com)). Oh my gosh, there was one and 1/3 pages of filings: Resisting an officer, DUI, prostitution, drug possession, and on and on. She was by far the absolutely worst applicant I have ever had (at least from the “criminal” point of view). Then, I went to the Offender Tracking Information System (OTIS). This woman had multiple felonies, disarming a police officer, drugs, obstructing, resisting, etc.

She was a “real winner”! And, boy was she a real criminal!

The lesson: Don’t waste \$7.50 or \$9 on a credit report as I did. Check the free sources first to see if you even need to run a report. I had this happen a few weeks ago when a guy turned out to be a sex offender. It was my wife who yelled at me for being a fool and not checking the free stuff first!

Sometimes, you can’t see the trees for the forest!

Respectfully submitted by Robert F. Tulloch and taken from the JALA News

## CREDIT REPORTING FRAUD

Help prevent rental applicants from attempting to perpetuate fraud through the use of fraudulent Social Security numbers. To protect yourself against possible fraud, request to see the applicant’s Social Security Card.

Also, ask for a previous address no matter how long they allege they have lived at the current address.

*Reprinted From The GLA NL, and taken from JALA Newsletter*

### 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.

## **LEGAL AND BUSINESS-LIKE REASONS TO REJECT AN APPLICANT**

*(Landlords, make sure that any of these criteria that you choose applies to all applicants).*

1. No verifiable source of income; or not enough income.
2. Bad credit report.
3. Evictions.
4. Frequent moves.
5. Too short a time on the job. Beware of those applicants who answer "How long on the job?" with just the number 1 or 2. This usually means 1 or 2 weeks or even days. The legitimate applicants will be more precise.
6. Too new to the area. There is nothing that says that you have to rent to people who have just moved to town. But, be aware that they could be excellent tenants, and well worth a few phone calls to check out.

Reprinted from the SLA NL, and taken from JALA Newsletter

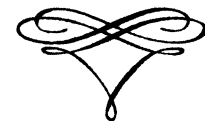


### **INSPIRING QUOTE**

*By Ralph Waldo Emerson*

*Finish each day and be done with it! You have done what you could; some blunders and absurdities have crept in; forget them as soon as you can!*

*Tomorrow is a new day; you shall begin it serenely and with too high a spirit to be encumbered with your old nonsense!*



12/10

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# HOUSING DISCRIMINATION INFORMATION

At least six states (New York, New Jersey, Delaware, Illinois, Michigan and Massachusetts) have found it necessary to ban housing discrimination against families with children. In most states, though, a landlord can legally evict a tenant for the “crime” of childbearing.

At least that is what happened in California to Stephen and Lois Wolfson after they had a child last year. Forced to leave their \$425-a-month apartment in Los Angeles’ Marina del Rey, they fought the eviction in municipal court and lost. Now they live in a condominium at roughly twice the cost of their old apartment, and are appealing the case under California civil rights law.

## LANDLORD INSURANCE

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248.528.0200 Ask for Ken

If they win, a lot of **ADULTS ONLY** signs will come down, at least in **California**: An estimated 60% of Los Angeles apartments do not rent to children, a figure that climbs to 75% for apartments under \$450 a month and up to 80% in the city’s much sought-after West Side.

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Elsewhere in the country, percentages vary enormously. In overbuilt Atlanta, less than 30% of the apartments are for adults. But in New Orleans, with its 90% occupancy rate, at three out of four apartments no children need apply.

Read more at the following website:  
<http://www.time.com/time/magazine/article/0.9171.946018.00.htm1#ixzz1IngdJzv0>

**Respectfully Submitted By Robert F. Tulloch**



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— WEB SITE CORNER —

This new column of useful website addresses is a new addition to our newsletter format. If you wish to have a website featured in this column please email [reianews@aol.com](mailto:reianews@aol.com)

[www.reiafoakland.com](http://www.reiafoakland.com) ..... REIA of Oakland.  
[www.nationalreia.com](http://www.nationalreia.com) ..... National Headquarters  
[www.irs.gov](http://www.irs.gov) ..... IRS web site  
[www.bendover.com](http://www.bendover.com) ..... Govt. Red Tape Help  
[www.taxsites.com](http://www.taxsites.com) ..... Tax and Accounting  
[www.unclefed.com](http://www.unclefed.com) ..... Online Tax Resource  
[www.courts.michigan.gov/](http://www.courts.michigan.gov/) ..... Michigan Courts  
<http://www.michigan.gov/taxtrib> ..... Tax Appeals  
<http://www.ask-the-rehabber.com>

**State Criminal Records:**

[www.state.mi.us/mdoc/asp/otis2.html](http://www.state.mi.us/mdoc/asp/otis2.html) ..... Offender Tracking System (OTIS)  
<http://apps.michigan.gov/ichat/home.aspx> ..... Criminal History Check (ICHAT)  
<http://www.oakgov.com/crtsOO04/main> ..... Oakland County District Court Case Search  
[www.mipsor.state.mi.us/](http://www.mipsor.state.mi.us/) ..... Michigan Sex Offender: (PSOR)

*Are You Looking For Houses To Buy???*

[www.realtor.com](http://www.realtor.com)  
[www.buyowner.com](http://www.buyowner.com)  
[www.fsbo.com](http://www.fsbo.com)  
[www.hud.org](http://www.hud.org)  
[www.historicproperties.com](http://www.historicproperties.com)

*Are you looking for comps?*

[www.homeradar.com](http://www.homeradar.com)  
[www.realestate.yahoo.com/realestate/homevalues](http://www.realestate.yahoo.com/realestate/homevalues)

*Need to find someone?*

[www.555-1212.com](http://www.555-1212.com)  
[www.anysho.com](http://www.anysho.com)

*Lead Base Paint Pamphlets?*

[www.hud.gov/lea](http://www.hud.gov/lea)

— **MEETING AGENDA** —

- 6:00** - Investor Educational Forum - **(FREE)**  
or Dinner in the Dining Room with other  
members & investors
- 6:45** - Registration
- 7:15** - Member Presentation of Deals and/or  
Services
- 7:30** - Meeting — **(\$20.<sup>00</sup> FOR GUESTS)**

## ATTORNEYS AT LAW

Free Simple Legal Advice

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

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

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

- **Gary Segatti**  
(248) 808-2711

- **Aaron D. Cox**  
(734) 287-3664

- **RealChek, Thomas Moorhead**  
(800) 955-2435  
(CHEK)

## FREE ADVERTISING

The **Commercial Segment** is just before the regular meeting, at 7:15 P.M..

This is your opportunity to tell everyone what you want to:

**BUY ■ SELL ■ TRADE ■ GIVE AWAY**

**COME ON UP TO THE MICROPHONE!**

(THIS IS A SHY FRIENDLY SETTING)

### PROFESSIONAL SERVICE PROVIDERS:

Tell everyone what Professional Service or skilled trade you offer; specifically for the Real Estate Investor.

(Bring your flyers and business cards)

### NEED HELP?

Come on up and introduce yourself.

Ask for a little help on your project.

(This may be why we are all here????)

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**[www.reiawaynecounty.org](http://www.reiawaynecounty.org)**

## SPEAKERS COMMITTEE

Wayde Koehler 313-819-0919

If you have any suggestions for speakers, drop us a line at: [www.reiawaynecounty.org](http://www.reiawaynecounty.org)  
or email our newsletter group at:  
[apprint1@aol.com](mailto:apprint1@aol.com)

## Gary Segatti

35000 Schoolcraft • Livonia MI, 48150

**Attorney at Law  
Practicing Real Estate Law**

Ph: (248) 808-2711

Fax: (586) 758-1627

[GarySegatti@yahoo.com](mailto:GarySegatti@yahoo.com)

[garysegattiattorneyatlaw.com](http://garysegattiattorneyatlaw.com)

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  - *Liaisons with Local and State Government*
  - *Referrals and Education*
  - *Discount card for Sherwin Williams Paint Co. & Office Max*
  - *Discount at Borders Books*
- (ask and have your membership card.)*

### BOARD MEMBERS INFORMATION

NAME	PHONE	PHONE2	EMAIL
Wayde Koelher .....	313.819.0919 .....	313.277.4168 .....	housemgt@comcast.net
Bill Beddoes .....	734.934.9091 .....		billbeddoes@me.com
Bill Dufrin .....	517.896.0516 .....		william.dufrin@gmail.com
Keith Lenard .....	734.778.0823 .....		kal70rs@aol.com
Richard Nagy .....	734.283.1754 .....		ricknagy@wowway.com
David Kovacs .....	734.626.8150 .....		spikey@woway.com
Frank Jaros .....	734.558.9902 .....		fjaros@aol.com
Rose Papp .....	313.383.6592 .....		rosep2962@yahoo.com

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Matt Bezanson, President

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## NEXT MEETING

- DATE**      **Tuesday November 2, 2010**
- PLACE**      *Holiday Inn*  
 17201 Northline Road  
 Southgate (at I-75 Exit #37)
- TIME -**      **6:00 PM TO 7:00 PM**  
**FREE-OPEN TO THE PUBLIC**
1. Investor Educational Forum at 6:00 pm
  - or 2. Dinner w/other members and investors in Dining Room
- Registration - 7:00 pm DOORS OPEN  
**Guest is \$20.00 per person, which will be applied to the annual dues if you join the next month.**
- Meeting at 7:30 pm Sharp!

06/09

## AARON D. COX

Professional Limited Liability Company

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 Taylor, Michigan 48180

**Ph (734) 287-3664**

**Fax (734) 287-1277**

Email: [aaron@aaroncoxlaw.com](mailto:aaron@aaroncoxlaw.com)