

# REIA

REAL ESTATE INVESTORS ASSOCIATION  
**WAYNE COUNTY**

WEBSITE: [reiawaynecounty.org](http://reiawaynecounty.org)  
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MAILING: **P.O. Box 5341**  
**Dearborn, Michigan 48128**

Volume 28

January 2013

Number 12

## NEXT MEETING

**TUESDAY JANUARY 8, 2013**

**NETWORKING & DINNER**

**RED LOBSTER**

**13999 Eureka Rd • SOUTHGATE**

**Next to 7-11, near Trenton Rd.**

**6:00 - 7:15 ..... Dinner and Networking**

**7:30 ..... Meeting**

**NO MEETING ON JANUARY 1ST**

**WE ARE MEETING ON THE 8TH**

### Speaker/Topic

**Georgia Kapsalis**

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**For Any Questions**

**Please Call: 313-819-0919**

**Wayde Koehler, President**

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

**Thank you to everyone who participated in our Annual Christmas Party - It was a huge success with lots of fun!**

**Any suggestions for improvement, please let us know!**

**NO MEETING ON  
JANUARY 1ST  
WE ARE MEETING  
ON JANUARY 8TH**

# 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)

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

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**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??**

## NEXT MEETINGS

### MONTHLY MEETING

- Tuesday January 8, 2013
- Tuesday February 4, 2013

### BOARD OF DIRECTORS

- Tuesday January 15, 2013
- Tuesday February 11, 2013

## **Real Estate Investors Association of Wayne County**

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**TEXAS RESTAURANT OWNER FACES  
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BIRD POOP OFF THE SIDEWALK!**

A Texas restaurant owner is up in arms after Corpus Christi city officials informed him he can no longer wash the bird poop off the sidewalk in front of his business; not unless he wants a \$2,000 fine.

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12/12

John Webb, general manager of Crawdaddy's in downtown Corpus Christi, told the station he has been hosing the sidewalk down for 18 years. That is, until city officials told him earlier this month he was breaking the law. The reason? A city storm water ordinance that bars anyone from washing pollutants, like bird poop, into the storm drain system that leads out to the bay, with a \$2,000 per day fine for violations.

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12/12

"If I can't wash my sidewalk off, what am I supposed to do? I am at a loss at how to clean this up", Webb said. "Now I am stuck with having dirty sidewalks and this bird poop. It's nasty!"

City officials told the station their ordinance is based on state standards and is similar to what other cities have. But, here's the catch: Officials say it's fine rainwater washes the poop out into storm drain system. "It just seems fine if the kinda foolish that rain washing it off is a natural occurrence, but a water hose washing it off is a pollutant. It just really doesn't make much sense to me," Webb said.

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Corpus Christi officials said that business owners are free to vacuum the sidewalks or even get a pro to clean it for them, but if they break out the water hose, they are breaking the law!

*Submitted By Robert Tulloch, JALA Pres.*

**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.

## The Handyman

# Improved batteries power up cordless tools

While cordless power tools were introduced in the 1960s, most homeowners became familiar with cordless screwdrivers and drills when companies like Black and Decker marketed them to the masses in the 1980s. But with those early versions, you had to make sure you had a regular screwdriver or corded drill available when doing a project because those cordless tools could barely make it through a simple project before needing to have their batteries re-charged.

The original cordless power tools used nickel cadmium (NiCad) batteries that were heavy, didn't hold a charge for very long and seemed to take forever to recharge. Fortunately, battery technology continued to progress over the years, and today's cordless tools are powered with lighter, longer lasting lithium ion batteries that can provide enough power to rival corded products. "With our Red Lithium battery technology, our cordless power tools have the same or even better capabilities as a power tool that uses a cord," said Paul Fry, vice president of cordless, product management at Milwaukee Electric Tool Corp., (800) SAWDUST, [www.milwaukeetool.com](http://www.milwaukeetool.com).

Milwaukee transitioned to lithium ion battery products from NiCad-based in 2007, and according to Fry, the company's latest Red Lithium batteries are already the sixth generation of this battery technology it has offered. This continual improvement in lithium ion battery technology has given today's cordless power tools the ability to provide users with more work time per charge and more charges over the life of the battery when compared to NiCad.

"Today's high-end lithium ion batteries provide 30 to 50 percent more work capabilities per charge than the older versions, and can sustain the power under high usage loads much longer," Fry said. "With one of these lithium ion batteries, you can really get the power of three NiCads.

"Even the most powerful 18 volt NiCad cordless drill could handle around 550 inch pounds of torque, but today's lithium ion batteries can deliver up to 750 inch pounds of torque or more, which means you can drill holes faster and continue to have high levels of power even when you are pushing the cordless tool to its limits~ Fry said that really comes in handy when you

are using cordless tools that pull a consistent electric current and use a lot of power, such as a reciprocating saw or a grinder.

In addition to the improved power and longer life, some of Milwaukee's new Red Lithium cordless tools feature a built in "fuel gauge" that shows the amount of power left in the battery; similar to the power feature on a laptop computer or smart phone. The company has also added a discharge protection feature that enables the user to run the tool until the battery is dead before needing to recharge it. In the past, NiCad batteries would often bum out or hold less of a charge if they were allowed to discharge completely before recharging.

If you still have a NiCad version of a cordless tool and use it occasionally for minor projects like drilling a few holes to hang curtain rods or tightening a few screws, it probably isn't worth investing in one of the new lithium ion versions. But if you use your cordless tool a lot, or even have to buy a replacement NiCad battery, you should seriously consider a lithium ion cordless tool.

As an example, a DeWALT 14.4-volt NiCad rechargeable battery costs \$79 on the Home Depot website, while you can buy a Milwaukee M12 Red lithium 12-Volt Cordless 1/4-inch hex impact driver with an extra capacity battery pack for \$139.

The important thing is to make sure you buy a quality cordless lithium ion tool to take advantage of the newest in technology. Like everything else in the home improvement world, you get what you pay for.

Other quality brands of cordless tools include Black and Decker, DeWALT, Makita, Ryobi and Skil.

Remember that having the proper tools is one of the keys to making your projects easier. With a lithium ion cordless tool, you are sure to have the power to get the job done quickly, so you can spend more time bragging about the results.

If you would like to suggest a question for this column, email: [askglenn@masterhandyman.com](mailto:askglenn@masterhandyman.com). The 'Handyman Show' can be heard on more than 130 radio stations nationwide.

Reprinted from the Detroit News and submitted by Wayne Koehler, Pres. REIA of Wayne County

# The Law

By Robin Gerber

- **THE ISSUE:** Should an elder-law attorney have to pay for his mistake?

Prior to his death in 2004, Ted Holland, along with his wife, Barbara, hired attorney William Radez Jr. to create a family bypass trust ensuring a fair division of their property to their children from previous marriages. The trust stipulated that if Ted died first, Barbara would receive all his assets in an irrevocable trust she could spend for her “health, education or support to maintain [her] accustomed manner of living!, upon Barbara’s death Ted’s daughter from a previous marriage, Ann Kern, was to inherit Ted’s remaining assets. If Barbara died first, Ted would receive her assets in an irrevocable trust. Barbara’s five children from a previous marriage would inherit what remained after Ted’s death.

Ted Holland died before Barbara, leaving \$952,218 in the irrevocable trust. But the trust documents contained a serious error. Even though Radez had been practicing elder law since 1986, he had written the trust so that Ted’s assets would be equally distributed among Barbara’s five children, as well as Ann, after Barbara’s death. Instead of inheriting 100 percent of her father’s remaining assets, Ann would receive only one-sixth of them.

Ann sued Radez for legal malpractice, and said that he owed her immediate damages for improperly writing the trust documents. To calculate her damages, Ann relied on an estimate by a CPA, Richard Wheeler, who calculated Barbara’s life expectancy at 12.7 years. He also estimated the average annual growth of Ted’s assets, and Barbara’s average annual withdrawal. Based on his calculations, Wheeler estimated that the trust was likely to have \$567,423 upon Barbara’s death.

Radez admitted his mistake in drafting the trust document but disagreed with Ann’s request for damages. He argued that, as long as Barbara was alive, Ann had not yet suffered any damages from his error. He said that the law does not favor an award of damages before any injury has been suffered. Since Barbara had the right to draw on the principal and interest until her death, Ann’s potential inheritance could not be calculated. Even if he had prepared the trust correctly, Radez argued, it is possible that nothing would remain in the trust after Barbara died. As Radez expressed it, “One hundred percent of nothing is the same as one-sixth of nothing?”

In 2009 the US. District Court for the Southern District of Indiana stated, in court documents, that Radez was right in arguing that calculating Ann’s damages presented many difficulties: “The tricky problem here is that Barbara has such broad rights to withdraw money from the trust, creating significant uncertainty!” The court also noted that it could be many years before Barbara’s death, and reasoned that delay would make it difficult for Ann to make financial plans. It also said that Radez would suffer from the uncertainty of an unresolved malpractice case against him.

In the end, the court concluded that because Radez had made a serious mistake in an unalterable document and because the CPA’s estimate Ann offered was a reasonable solution to the problem, she was granted \$472,852 in damages.

Radez decided to declare bankruptcy, which released him from his obligation to pay Ann.

- **What it means to you:** Read all legal documents with your attorney present to explain, in everyday language, what you are signing, to avoid any misunderstandings or mistakes.

Robin Gerber is an attorney and writer based in Maryland  
Reprinted from aarp.org/bulletin & submitted by Rose Papp, Trustee, R.E.I.A. of Wayne Co

# SIX WAYS TO SPEED UP TURNOVER TIME

After a resident moves out (or is evicted) you don't want a property sitting empty for a long time. So, here are six ways to reduce your turnover time:

- 1. You MUST put aside a portion of your received rents each month so that when the time comes you do have cash to hire the labor. Most businesses call this "retained earnings", but you can just think of it as your maintenance fund.**
- 2. Do quarterly or semi-annual inspections to make sure the residents are not destroying the place so that there is not as much work to do at the time of turnover.**
- 3. Find good, reliable contractors and have them lined up IN ADVANCE. This is essential for doing quick turnovers when there is a bunch of work to be done. If your resident is giving you a 30-day notice, there is no reason you shouldn't have a list of repair items prepared to be started on the day after they leave.**
- 4. As a suggestion, have leases end on the 23rd of the month so that there is a few days to rehab and have a new resident move in at the end of the same month.**
- 5. Prep the "curb appeal" and start marketing while the helpers finish the inside.**
- 6. "Doing it along the way" is the way to go! Every six months or so, visit your properties and see what is "really" needed, then get it done.**

Jeffrey Taylor/Mr. Landlord suggests that annually you offer your residents an "upgrade" of something else that will "rehab" the place. This idea relates that by the time a tenant moves out, paint and maybe flooring are all that is needed, since you already upgraded throughout their tenancy.

Reprinted from the LOMM NL, MI, & reprinted from The JALA News.

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### FINANCES

## Suit alleges doomed lender, Countrywide loosened its loan standards, prosecutor claims

By Christina Rexrode

Associated Press

NEW YORK - The latest federal lawsuit over alleged mortgage fraud paints an unflattering picture of a doomed lender: Executives at Countrywide Financial urged workers to churn out loans, accepted fudged applications and tried to hide ballooning defaults.

The suit, filed Wednesday by the top federal prosecutor in Manhattan, also underscored how Bank of America's purchase of Countrywide in July 2008, just before the financial crisis, backfired severely.

The prosecutor, Preet Bharara, said he was seeking more than \$1 billion, but the suit could ultimately recover much more in damages.

"This lawsuit should send another clear message that reckless lending practices will not be tolerated," Bharara said in a statement. He described Countrywide's practices as "spectacularly brazen in scope."

Bank of America had no immediate comment.

Countrywide was a giant in mortgage lending, but was also known for approving exotic, even risky, loans. By 2007, as the market for sub-prime mortgages collapsed, Countrywide was anxious for revenue.

The lawsuit alleged that the company loosened its standards for making loans while telling Fannie Mae and Freddie Mac, which were buying loans from Countrywide, that standards were getting tighter.

Fannie and Freddie, which packaged loans into securities

and sold them to investors, were effectively nationalized in 2008 when they nearly collapsed under the weight of their mortgage losses.

To churn out more mortgage loans, Bharara said, Countrywide introduced a program called the "Hustle," shorthand for "High-Speed Swim Lane." It operated under the motto, "Loans Move Forward, Never Backward."

The program eliminated checks meant to ensure that mortgages were being made to borrowers who could afford them, according to the lawsuit.

For example, loan processors no longer had to complete worksheets that helped them assess whether income levels that borrowers entered on their loan applications were reasonable.

If processors entered a borrower's information into a computerized underwriting program and the program raised flags, employees were encouraged to change the numbers, the suit said.

It also said that bonuses were awarded based solely on the number of loans that an employee could generate, not on their quality.

The process led to "widespread falsification" of mortgage data, Bharara charged. And when Countrywide executives became aware of the dangerously high number of borrowers defaulting, the company hid the problem, according to the lawsuit.

In early 2008, for example, Countrywide offered bonuses for employees who could "rebut" the high rate of defaults. The standards were low, according to the lawsuit: If a review found that the income a borrower listed on his application seemed unreasonable, an employee could rebut the finding "simply by arguing that the stated income was reasonable."

The lawsuit gives seven examples of mortgages made for homes in California, Alabama, Florida and Georgia in which the borrowers' income and other qualifications were falsified.

Taken from WWW.FREEP.COM & submitted by Wayde Koehler

**OUR WEBSITE!!!**  
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## *Local commentary*

# **Ruling upholding health care act deals setback to language of law**

By Anthony M. Dillof

In terms of practical consequences, last week's U.S. Supreme Court ruling on the Affordable Care Act was the court's most significant in decades. It will affect the way nearly every American receives health care for the foreseeable future.

Besides being enormously significant, the ruling contained several surprises - and may further blur the precision of our legal language.

Chief among the surprises was Chief Justice John Roberts' upholding the individual mandate not based on Congress' power to regulate interstate commerce, but on Congress' power to lay and collect. Of the nine federal courts that had reviewed the act, none had ever taken this position.

In a nutshell, this reasoning was found persuasive, for the first time, by the conservative judge who made history by adopting it: When Congress provided that persons "shall" meet the "requirement" of obtaining minimum coverage or be subject to a "penalty" for going without it, Congress meant that persons "may" choose the "option" of obtaining minimum coverage or be subject to a "tax" for going without it.

After all, Roberts reasoned, what's the difference between saying you must do X or suffer the consequences and saying you need not do X, but if you don't, you'll suffer the same consequences? Practically, it comes down to the same thing. Courts should not nullify the output of the political process based on the technicality of whether the legislature expressed itself with one set of words or another.

Well, is there a difference between "shall" and "may"?

In many ways, Roberts is right. Our culture has blurred the distinction.

Do the rules of basketball really prohibit a player's fouling another in the final minutes of the game, or do the rules provide that such conduct is an option and, if taken, the player's team will be "taxed" in the form of a free throw for choosing it?

Does the law really prohibit driving over 70 m.p.h., or is paying \$90 every once in a while just a tax on getting someplace at a reasonable speed? Is it really a requirement that a party to a contract adhere to its terms, or does that party have the option of breaching the contract and just paying a "tax" in the form of damages to the other party?

If these examples ring true, maybe Roberts' reading of the Affordable Care Act is an acceptable one.

But what do we say to celebrities who flout the rules of society, knowing that it's just a matter of writing out a check to the appropriate court or victim? What do we say to the police officer who engages in a suspicionless stop and frisk because the "tax" of having any discovered evidence excluded at trial won't affect his career?

What do we say to our children when they do things that we have told them they shall not do and they innocently reply, "Oh, I thought I had the option of doing it as long as I was willing to put up with the consequences."

In the final analysis, therefore, through the blurring of "shall" and "may," we have gained a new and arguably superior form of health care. But in the process, we have diluted our legal and moral vocabulary, and our culture is the worse for it.

ANTHONY M. DILLOF IS A PROFESSOR AT WAYNE STATE UNIVERSITY LAW SCHOOL.

**QUESTION & ANSWER**

**EXPLAINING LEAD-SAFE REGULATIONS**

Q: I received this letter from Section 8. What the heck are these fools saying? If they want people to do their bidding, they need to speak English: Unit Inspection Results Dear Owner/Landlord: On 6-28-2011 an inspection was performed on the dwelling unit listed above.

The unit was inspected for compliance with regulations and standards for decent, safe and sanitary housing. The following landlord obligations were identified.

Landlord obligations resulting from inspection:

Above Deminimis paint below must provide clearance and certificate for all items, all above Deminimis fail paint items must be completed by a license professional for abatement and clearance of defective paint; Exterior foundation walls & garage door have deteriorated paint above Deminimis levels. Stabilize to obtain clearance certification required. These items must be corrected by 8/09/2011. If you need an extension of time to comply with the required corrections or if you have any questions regarding this inspection, please contact our office immediately. A re-inspection has been scheduled for 8-26-2011. between 10:30 and 11:30am.

A: Deminimis refers to surface area disturbances above certain minimum levels in pre-1978 housing. 40 CFR 745.83. Minor repair and maintenance activities are activities, including minor heating, ventilation or air conditioning work, electrical work, and plumbing, that disrupt 6 square feet or less of painted surface per room for interior activities or 20 square feet or less of painted surface for exterior activities where none of the work practices prohibited or restricted by §745.85(a)(3) are used and where the work does not involve window replacement or demolition of painted surface areas.

When removing painted components, or portions of painted components, the entire surface area removed is the amount of painted surface disturbed. Jobs, other than emergency renovations, performed in the same room within the same 30 days must be considered the same job for the purpose of determining whether the job is a minor repair and maintenance activity.

The above is the EPA's definition where deminimis levels are 6 square feet per room inside and 20 square feet per project outside. HUD's deminimis is 2 square feet per room inside and 20 square feet per project outside.

The Housing Authority is attempting to tell you that because the housing is federally assisted (Sec. 8), and the work is being required by the government. Any renovation is regulated by HUD's rules which are stricter than EPA's. - **(Continued w/Inspection Results)**

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07/13

**(Continued from Explaining Lead Safe Regulations)**

The inspection results are:

1. Exterior walls and garage door have peeling paint.
2. The total exterior area of peeling paint exceeds 20 square feet.
3. Until proven otherwise, the paint is presumed to contain lead above the accepted levels (1.0 milligram per square centimeter, by law).
4. Per HUD regulations, you must hire the appropriate EPA-certified contractor(s) to test, renovate and clear the project. This may require 3 different contractors, but maybe only one if that contractor is EPA-certified to test, renovate, and perform clearance.
5. You have two options with regard to the presence of lead paint:
  - The appropriate EPA-certified contractor may presume that lead is present without testing, and follow lead-safe practices to remove the deteriorated paint and prep the surfaces for repainting, then perform laboratory dust sampling when the job is completed to ensure the cleanup was sufficient ("clearance"); or
  - Test for the presence of lead in the areas to be disturbed. Under HUD rules, approved tests are either: Conducted using an XRF (x-ray fluorescence instrument); or paint chip sampling. The paint samples are taken to a lab for testing.
6. If unacceptable lead levels are present (or presumed), your certified contractor must use lead-safe practices to remove the deteriorated paint and prep the surfaces for repainting. When this is completed, a certified dust sampling technician (not the same person/ persons who scraped and sanded) will take ground and (maybe) soil samples to be sent to the lab for clearance. If you have the project tested for lead, the test results are a permanent record and you must disclose the presence of the test report.

You must also provide the actual report to all current and future residents, and to buyers when you sell the property. This is the law, whether the test result is positive or negative.

Only the area that will be disturbed must be tested. If you do not test, you can presume lead is present have work done accordingly. There will be no test results and no obligation to disclose in the future. Mel Metts, Illinois licensed real estate agent, MelMetts.com

Reprinted from MR. LANDLORD and submitted by  
Wayde Koehler, Pres. REIA of Wayne County



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# What is the single, most important step in managing your rental property?

by Camille Besset

The single, most important step in managing your rental property is choosing the right tenant. Spending extra time and handling the process carefully will prove to be well worth the effort.

With attention to these details, your investment will be protected and grow in value. Here are few suggestions to help you make the right decision.

Talk with the potential tenant and ask detailed questions. If the answers you receive are not consistent, consider this to be a red flag.

Have [AOA] supply you with a credit report. A credit score is very important; however, it is also very important to examine a potential tenant's credit history. [Editor Note: AOA offers a credit and eviction report for the low cost of only \$10 when you obtain both reports together!]

Pay attention to debt/income ratio - is there enough income to pay rental expenses as well as the tenant's other bills?

When reports appear "border line," consider requiring a cosigner. Make sure that the co-signer is local and process his or her application the same as you do a tenant's. A co-signer must be "perfect" to qualify.

Check criminal records. [Editor's Note: AOA also provides this service to members.]

Make sure to verify current employment, income and rental history. It is always a good idea to get those items in writing.

Request additional deposits in situations that credit/income is not very strong.

Consider charging two month's rent as a deposit instead of using the term "last month's rent." The dollar amount may be the same, however, rent payments and damages can be paid from this deposit. When the last month's rent is collected, it can only be used for that reason.

Do research with Google searching the tenant's name. You often can find a lot of information. Remember that some information may not be correct - verify it.

When possible - visit the home where the tenant currently lives.

If the tenant owns a house outside the area, contact a real estate agent involved in selling or managing that house in regards to its condition. Get those answers in writing.

I suggest taking advantage of non-smoking policies. There are major difficulties in re-renting properties after smokers move out.

If a home has a Home Owner's Association, please make sure that the tenant has a chance to review documents and regulations before signing the lease.

Request proof of Renters Insurance. It will protect the tenant as well as the owner.

Request copies of important documents - driver's license, working visa, employment letters and more.

If your decision is to reject a tenant, make SURE to send a letter informing the applicant about your decision. [AOA's "Notice to Applicant" form has all the required legal information you must give for the rejection.]

With years of experience managing property and finding the best tenants, I continue to follow these tips diligently. When you have found the best tenant for a property, you can rest more easily and have peace of mind.

Reprinted from AOA News and Buyers Guide, and taken from Rental Property Owners Association (RPOA) - the Voice

# Don't Fall for Phony IRS Websites

The Internal Revenue Service is issuing a warning about a new tax scam that uses a website that mimics the IRS e-Services online registration page.

The actual IRS e-Services page offers web-based products for tax preparers and payers, not the general public. The phony web page looks almost identical to the real one.

The IRS gets many reports of fake websites like this. Criminals use these sites to lure people into providing personal and financial information that may be used to steal the victim's money or identity.

The address of the official IRS website is [www.irs.gov](http://www.irs.gov). Don't be misled by sites claiming to be the IRS but ending in .com, .net, org or other designations instead of gov.

If you find a suspicious website that claims to be the IRS, send the site's URL by email to [phishing@irs.gov](mailto:phishing@irs.gov). Use the subject line, 'Suspicious website'.

Be aware that the IRS does not initiate contact with taxpayers by email to request personal or financial information. This includes any type of electronic communication, such as text messages and social media channels.

If you get an unsolicited email that appears to be from the IRS, report it by sending it to [phishing @ irs.gov](mailto:phishing@irs.gov).

The IRS has information at [www.irs.gov](http://www.irs.gov) that can help you protect yourself from tax scams of all kinds. Search the site using the term "phishing."

## **BOARD MEMBERS INFORMATION**

<b><u>NAME</u></b>	<b><u>PHONE</u></b>	<b><u>EMAIL</u></b>
Wayde Koehler .....	313.819.0919 .....	<a href="mailto:housemgt@comcast.net">housemgt@comcast.net</a>
Bill Beddoes .....	734.934.9091 .....	<a href="mailto:billbeddoes@me.com">billbeddoes@me.com</a>
Bill Dufrin .....	517.896.0516 .....	<a href="mailto:william.dufrin@gmail.com">william.dufrin@gmail.com</a>
Keith Lenard .....	734.778.0823 .....	<a href="mailto:kal70rs@aol.com">kal70rs@aol.com</a>
Richard Nagy .....	734.283.1754 .....	<a href="mailto:ricknagy@wowway.com">ricknagy@wowway.com</a>
Frank Jaros .....	734.558.9902 .....	<a href="mailto:fjaros@aol.com">fjaros@aol.com</a>
Rose Papp .....	313.383.6592 .....	<a href="mailto:rosep2962@yahoo.com">rosep2962@yahoo.com</a>
Bob Cousino .....	734.782.1847 .....	<a href="mailto:bojic@att.net">bojic@att.net</a>
Diane Barcalow .....	734.626.4444 .....	<a href="mailto:dbarcalow@yahoo.com">dbarcalow@yahoo.com</a>

## AFFORDABLE CREDIT REPORTS

Yearly Fee: \$25.00 Reports: \$3.50 - \$7.00 each  
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Contact us now to find out how to screen tenants  
at the very lowest cost available

Call: (517) 782-4384 email [CRSupport@jala-mi.org](mailto:CRSupport@jala-mi.org)  
or visit [http://www.jala-mi.org/jala\\_contact.htm](http://www.jala-mi.org/jala_contact.htm)

12/09



## SAFE GUARD Pest Control

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Serving Wayne County  
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## LANDLORD INSURANCE

### *Knollenberg Insurance Agency*

- Liability
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- Replacement Cost Policies

**Knollenberg Insurance Agency**  
198 E. Big Beaver Rd • Troy, Michigan 48083  
248.528.0200 Ask for Ken

8/10

## Around Town with Real Estate Investor Groups

(call each group for details)

- **OAKLAND R.E.I.A.**  
[www.ReiaofOakland.com](http://www.ReiaofOakland.com)
- **Macomb Property Owners Association**  
Cocktails/Dinner 6-6:30 pm • Meeting 7:00 pm  
For More Info Call: 586-977-7372
- **Monroe County Landlord Association**  
6:30-7:30 pm Social/Dinner • 7:30 pm Meeting  
(734) 457-5758
- **American Landlord Association**  
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 & Red Lobster  
7:15 Announcements  
7:30 pm Meeting  
(313) 347-1401 • 24 hr Answering Machine
- **Real Estate Investors Association of Wayne County (REIA of Wayne Co)** *1st Saturday after Tues. Meeting*  
*Leo' Coney Island - Telegraph near Wick*
- **Jackson Area Landlords**  
6:30 pm Meeting  
517-596-2592
- **Toledo Real Estate Investors**  
*Sullivan Hall @Gescu Parish*  
*2049 Parkside @Bancroft*  
6:45 pm Meeting  
(419) 283-8427
- **Southeast Michigan Real Estate Investor Association**  
*39555 Orchard Hill Place*  
*Novi, Michigan*  
(248) 692-1100

— 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)

12/12	<b>AARON D. COX</b> Professional Limited Liability Company  23944 Eureka Rd • Suite 107 Taylor, Michigan 48180  <b>Ph (734) 287-3664      Fax (734) 287-1277</b>  Email: <a href="mailto:aaron@aaroncoxlaw.com">aaron@aaroncoxlaw.com</a>
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**— MEETING AGENDA —**  
**RED LOBSTER ON EUREKA • SOUTHGATE**  
*Next to 7-11, near Trenton Rd.*  
**6:00 - 7:15 ... Dinner and Networking**  
**7:30 - ..... Meeting — (\$20.<sup>00</sup> FOR GUESTS)**

## **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!!**

Frank Lucarelli  
Account Executive

22355 West Road  
Woodhaven, MI 48183  
PH: 734-692-9914  
FAX: 866-279-1079

04/12



Cell: 734-564-4890  
532 S. Monroe St.  
Monroe, MI 48161  
PH: 734-241-0131  
FAX: 866-793-8491

Email: flucarelli@firstam.com  
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- 12/12

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(313) 388-2229 • 388-3480 • Fx 386-7600

Email: [apollo\\_printing@sbcglobal.net](mailto:apollo_printing@sbcglobal.net)  
or [Apprint1@aol.com](mailto:Apprint1@aol.com)

### **Business Card Size**

\$100.00 for 6 months

\$160.00 for 1 year

### **Post Card & 1/2 page**

\$85.00 per month

\$350.00 for 6 months

\$550.00 for 1 year

### **Full Page**

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\$600.00 for 6 months

\$1000.00 for 1 year

If you decide to advertise with us, send  
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R.E.I.A.

2962 Fort St • Lincoln Park, MI 48146

Email: [reiaawaynecounty.org](mailto:reiaawaynecounty.org)

Fax: 313-386-7600

Ph: 313-383-6592

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WAYNE  
COUNTY**



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**313-429-9543**

## **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](mailto:kal70rs@aol.com)**

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

## ATTORNEYS AT LAW

Free Simple Legal Advice

- **Peter C. Rageas CPA, MST**  
(313) 962-7777  
(313) 962-0581 fx

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

- **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????)

**The Right Place at the Right Time!!**

**THIS IS NETWORKING!**

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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### Section 8 Questions???

Call **Jane Scarlett**

Wayne Metropolitan Community Action Agency  
Housing Agent for the Michigan State Housing  
Development Authority

734-284-6999

jscarlett@waynemetro.org



Wayne Metropolitan  
Community Action Agency

12/12

## 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)

**Wayne County REIA of Michigan  
LOOK FOR US ON FACEBOOK!**