

# REIA

REAL ESTATE INVESTORS ASSOCIATION  
**WAYNE COUNTY**

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24 hr info line: 313-347-1401  
Fax: 313-386-7600

MAILING: **P.O. Box 5341**  
**Dearborn, Michigan 48128**

Volume 28

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Number 7

## NEXT MEETING

**TUESDAY AUGUST 7, 2012**

**NETWORKING & DINNER**

**RED LOBSTER**

**13999 Eureka Rd • SOUTHGATE**

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

7:30 ..... Meeting

### TOPIC:

## ROUND TABLE DISCUSSION

We will be discussing what you have learned & what tricks have you come up with for other members to learn from. We will have assorted local investors ready to answer your questions and update you on the current market as well as sharing their vast knowledge and expertise.

*For Any Questions Please Call:*  
*Wayde Koehler, President 313-277-4168*

## GUESTS NEW & RETURNING MEMBERS

**Guy Whittington**

**Haley & Mike Dieringer**

**Christian Mooradian**

**Nate Stull**

**Jerry Kirschner**

**Jim Lemerand**

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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 \_\_\_\_\_

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??**

## NEXT MEETINGS

### MONTHLY MEETING

- Tuesday August 7, 2012
- Tuesday September 4, 2012

### BOARD OF DIRECTORS

- Tuesday August 14, 2012
- Tuesday September 11, 2012

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

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Bob Cousino	734-782-1847	Diane Barcalaw	734-626-4444

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# THE ABSURDITY OF REGULATIONS

By Robert F. Tulloch, JALA President

It is instructive to read through some of the regulations promulgated by our government agencies and approved by those elected representatives we trust to represent and protect us from the abuse that overzealous bureaucrats, blinded by the power they so crave, wish to impose. A good example can be found in the City of Jackson Storm Water Ordinance, currently the subject of a lawsuit by Jackson County and several concerned citizens.

## Sec. 27-197. VIOLATIONS AND PENALTIES

*1. Violation; Municipal Civil Infraction. Except as provided by Section 27-198, and notwithstanding any other provision of the City's laws, ordinances and regulations to the contrary, a person who violates any provision of this Article including, without limitation, any notice, order, pennit, decision or determination promulgated, issued or made by the Administrator under this Ordinance) is responsible for a municipal civil infraction, subject to payment of a civil fine of not less than \$1,000 per day for each infraction and not more than \$10,000 per day for each infraction, plus costs and other sanctions.*

So, I guess that if I refuse to pay the \$8 per quarter storm water fee, I am in violation of "a provision" of this ordinance and subject to a fine of not less than \$1000 per day and not more than \$10,000 per day. Well, we all know that anyone who would think this is reasonable, or that the government has any right to impose such absurd penalties is insane. And of course, there is the section which allows the city to shut off the water if you don't pay the \$8 quarterly fee. Never mind that the supply of water to your home is totally unrelated to any storm water generated by your property. It would be just as mindless to revoke your drivers license if you don't pay the \$8 fee.

*5. The Administrator is authorized by the Council to enforce the payment of storm water user fees for storm water services for any properties by discontinuing water service to those properties.*

The list goes on and on. There are criminal penalties also described in the ordinance. Let us all hope that the Michigan Court of Appeals tosses this insane ordinance and puts the power back in the hands



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**meeting reminders and to get your newsletter sent to you. Or fax your email address to us at 313-386-7600 or call and leave it on the 24hr Real Estate Investor Line at 313-347-1401**

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of the people by declaring that the fees imposed by this ordinance are indeed a tax and not a fee. And at the next election, remember which councilpersons ran opposed to the storm water fee and promised to rescind it if elected.

How can you tell if a politician is lying?  
They are moving their lips!

Reprinted from the JALA NEWS -

Jackson Area Landlords Association

# LANSING BUILDS SCAFFOLDING FOR PLUNDER

Historian James Coffield once described the British income tax system as “scaffolding for plunder.” Michigan has its own version; hordes of government tax-borrow-and-spend authorities like Downtown Development Authorities, Corridor Improvement Authorities and at least ten others that get little public or media attention, have minimal accountability, and once created are almost impossible to dismantle.

A new bill introduced by Rep. Joseph Haveman, R-Holland, would create yet another version called “neighborhood enhancement districts,” with the power to impose higher property taxes (special assessments) to pay for a wide range of projects favored by local planners. The scheme is designed to “empower” locals to raise yet more money to enhance their area, but what it really enhances is local government taxes, spending and power. No vote of the people would be required. The bill would empower local planners to borrow and spend for faddish projects such as pavilions, amphitheatres, snow-melt systems and surveillance equipment, the razing of “nonconforming structures,” and yet more government recreational programs and facilities. Governments could also increase property taxes without a vote of the people to promote the area, and to provide broadband or other telecommunications services. There is much wrong with this bill:

1. It gives local governments yet another tool for dunning taxpayers, and does so during a trying economic time.
2. Projects sold as enhancements necessarily diminish taxpayers: There are no free lunches, so ultimately this bill just transfers resources from the many to enhance a few.



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3. The value of this spending is highly dubious. For example, government-run recreation facilities and amphitheatres are notorious money losers that almost always require ever larger taxpayer subsidies to maintain. Even if they did generate revenue, that would just be an argument for leaving it to the private sector.

4. In units with local prevailing wage laws, money may be wasted simply paying union scale wages for the construction projects and due to distortions that arise when government escapes its proper limits.



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For example, had not a state film subsidy program skewed local government incentives, the city of Allen Park would never have taken on massive debt for a film Studio whose collapse has brought the city to the edge of bankruptcy and the appointment of an emergency manager.

In addition to Rep. Haveman, this proposal is co-sponsored by Reps. Lyons, Price, MacGregor, Crawford, Heise, Yonker, Wayne Schmidt, Roy Schmidt, Haugh, Shaughnessy, Kowall, Foster, Dillon and Howze.

**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.

**GOP Representative Supports Reprinted from Michigan Capitol Confidential, By Michael D. LaFaive**

Submitted by Robert F. Tulloch and reprinted from the Jackson Area Landlords Association - JALA NEWS



## FILL VACANCIES

### TOP 10 TIPS TO GET THE MOST OUT OF CRAIG'S LIST RENTAL ADVERTISEMENTS

Craigslist, when smartly used as part of your marketing/advertising campaign, can become one of your rental's top traffic generators. If you are not getting the most out of your Craigslist ads, here -are the Top 10 Things You Need to Know to Maximize your Craigslist Ads for your Rental:

1. Generally, web traffic is the highest during the week, especially during the working hours of 8AM-5PM. For the rental industry on Craigslist, the highest traffic day is actually on SUNDAY. According to Yield Technologies, their product, a web-based application that manages posting content for rental properties, they have noticed that Sundays see much less posting activity for rentals than any other day of the week. Couple that with higher traffic, and your posting efforts will get the biggest audience with less competition! (SUNDAYS have the HIGHEST average views than any other day for the rental industry!) This is true of every geographic location or market segment.

2. Although Craigslist is "free", there are TONS of different services available that can help you manage your content, produce "snazzier" looking ads, track traffic, provide analytics, and MORE. OH MY! Some more common services include POSTLETS and RENTSENTINEL. Depending on your needs and preferences, these may work for you, are pretty affordable, and provide lots of extras to help you maximize your craigslist ads.

3. PICTURES, PICTURES, PICTURES! -Not just any old snapshot-make sure to have good lighting, take pictures of clean, rent ready rentals -try to get a positive impression that gets your target market to pick up the phone and call you! Don't turn them off with the wrong picture.

4. Many people ask me, "What generates more traffic? The traditional organic Craigslist ads or the jazzed up ones with hyperlinks, pictures, formatting, etc?" The answer is that they BOTH work. The key to a successful Craigslist campaign is VARIETY. Switch it up between your traditional craigslist ads and fancier ones.

5. Speaking of VARIETY, switch up your posts! Make sure you have an ad targeted specifically to attract your 1 bedroom renters, or your pet lovers, or one to highlight the fact that you are near a bus route, etc! Be sure to keep within fair housing rules, but there is nothing that says you can't switch up your ads and highlight specific features. Variety is the spice of life, and so it is with rental ads on Craigslist!

6. Speaking of PETS, whether your rental is petfriendly or does NOT allow pets, there IS a specific market for THAT! Make sure to have a specific ad targeted toward your pet lovers (for those rentals that accept pets) or ones that specifically state that you do NOT allow pets. Believe it or not, there are people who look specifically for pet-free buildings, due to allergies, conditions, fear, etc. If you're targeting petowners, be sure to use the Craigslist "Meow" and "Woof" options to state you are pet friendly, plus include this info in your title/content.

7. And since we are drilling down on specific lifestyle choices, a choice that's becoming increasingly popular in rental searches is "smoke-free rental". There are organizations promoting living smoke-free everyday. Make sure to include those words for the Craigslist search engines to pick up!

8. While we are on the topic of search engines, make sure to include search engine friendly terms in your ad! If you are near a bus-line, post that. If you are near shopping/retail, make sure to mention the shopping or retail center name. If you are in a highly sought-after school district, name the schools. If you are near parks, name the parks. People search for rentals based on their lifestyle choices, and if those

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  - *Discount card for Sherwin Williams Paint Co. & Office Max*
- (ask and have your membership card.)*

*(continued from  
Getting the Most out of Craigs List)*

choices are based on transportation, schools, shopping, food, retail, etc-YOU will get picked in their search, and your competition might get buried in the masses.

9. Another question I get asked constantly- "How often should I post?" From my perspective, it's not a matter of "how often," but more importantly, CONSISTENCY. According to Eric

Broughton of Yield Company's Rent Sentinel product, "The most important global trend is for rentals to post their available units on a consistent basis, don't take a day off from posting an available unit, your competitors aren't. Equally important is respecting the Craigslist community and not posting multiple ads in a short period of time. Never post more than 1 ad in the same hour and never post for the same rental or unit type more than once in 24 hour. Our analytics show that following these simple rules will provide far greater results than someone who spams with multiple ads over and over again."

10. And lastly, and MOST importantly, be a good Craigslist Citizen. Common sense folks! Pay attention to things such as knowing the Craigslist 'Terms of Use, not over posting (never more than 1 ad per hour and 8 total ads in a day. This applies especially for LARGE sites-many of you may not have larger sites, where posting every other day is more than enough), and posting only to one category and region at a time. As a industry all can be more effective and increase our traffic if we use the Craigslist environment for which it was intended which is bringing renters and landlords together in an open marketplace. Let's not ruin the "free" part of Craigslist, by overdoing it. In some regions, and some industries, Craigslist DOES impose fees.

**Daisy Nguyen , offering Rental Marketing Consulting,  
and apartment Industry training blog,  
<http://blog.rentsoda.com>  
and reprinted from Mr. Landlord ([mrlandlord.com](http://mrlandlord.com))**

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# PROMINENT REAL ESTATE BROKER FILES FOR CHAPTER 11

## Investors sue him to recover their money

By Greta Guest and Joe Swickard • Free Press Staff Writers

Ralph Roberts, author and local real estate broker, has filed for Chapter 11 bankruptcy protection from creditors including his mother.

Roberts, 55, a prolific author of real estate books including "Foreclosure Self-Defense for Dummies" and "Walk Like a Giant, Sell Like a Madman," filed for bankruptcy on May 25 in U.S. Bankruptcy Court in Detroit.

His assets include an 11-foot-long, 250-pound nail that Uniroyal used in its big tire on I-94 near Metro Airport. He purchased the nail for \$3,000 on eBay in 2003.

He listed assets of \$1.8 million and liabilities of \$73.2 million in the court documents. Yet in a phone interview with the Free Press, Roberts said that the debt overstated the amount owed to a group of investors. His liabilities include \$6.5 million owed to 11 investors, including Dorothy Roberts of Clinton Township, not \$6.5 million to each of them as stated in court documents. Total liabilities are \$8.1 million.

Other investors who filed a lawsuit in February 2011 to recover their investment in Roberts' real estate investments were Charles A. Ferarolis of Mt. Clemens, Helen Sernka of Grand Rapids, Joseph and Elenore Zardis of Warren, John Zardis of Mt. Clemens, Mary Ferris of West Bloomfield, Richard Whitmore of Detroit, Tony and Audrey Ferris of Grosse Pointe and trusts in Tony and Audrey Ferris' names.

Joseph Zirianni of Rochester, who is Roberts' accountant, along with Roberts' mother declined to be part of the lawsuit, said Marc Thomas, the Bingham Farms attorney representing the investors.

Thomas said Monday that he planned to challenge the bankruptcy. The investor lawsuit alleged that Roberts was hiding assets and possibly transferring them to his wife to avoid paying investors.

According to Roberts' bankruptcy filing, all creditors would share in a total of roughly \$1 million over five years. He plans to continue

operating his company with 25 employees as usual.

Roberts also filed for bankruptcy protection for his Sterling Heights-based Ralph Roberts Realty, listing assets of \$1.5 million and liabilities of \$108,381.98.

Detroit attorney David Griem, who is owed an "unknown amount" according to the court filing, said Monday that the debt is from attorney fees "and they are forgiven."

"I'm not filing anything and there's no way I would add to his bankruptcy or interfere with him getting back on his feet."

Griem, who defended Roberts against federal corruption charges that were dismissed in 2005 before trial, said the criminal charges followed by the death the next year of Roberts' 18-year-old daughter, Kolleen, in a personal watercraft accident was a one-two punch that left him reeling.

"It's been difficult for him to come back," Griem said. "He was fighting the good fight, but he was also dealing with the Michigan economy." Hannah McCollum, Roberts' Southfield-based bankruptcy attorney, said Roberts turned to private investors after banks

became skittish after the federal charges and called in his loans.

"In the aftermath of all that, Ralph was able to reach settlements with the banks and all but one group of private investors leading to seven years of harassment and ultimately litigation," she said.

Roberts said he wish he had been able to work out a settlement with the investors instead of resorting to bankruptcy. He said his residential real estate company, Ralph Roberts Realty, is as successful as it's ever been. He plans to hire five more employees this month.

"It was very hard to do this, he said. "I don't want to fight with anyone. I want to help people and move on."

CONTACT GRETA GUEST: 313-223-4192 or GGUEST@FREEPRESS.COM.

Reprinted from the Detroit Free Press

**HIS ASSETS INCLUDE AN 11-FOOT-LONG, 250-POUND NAIL UNIROYAL USED IN ITS BIG TIRE ON I-94 NEAR METRO AIRPORT.**

# Downriver woman faces 10 years in prison, \$250,000 fine in mortgage fraud

FROM STAFF REPORTS

**DETROIT - A Gibraltar woman faces up to 10 years in prison and a fine of up to \$250,000 for her role in a more than \$100 million mortgage fraud scheme.**

**Nicole Lynn (Turcheck) Rothe33, will be sentenced by U.S. District Judge Julian Cook on July 26 after pleading guilty to two charges of conspiracy to commit wire fraud.**

**The scheme's ringleader, Ronnie Edward Duke, 45, of Fenton, pleaded guilty Thursday before Cook and is facing 10 to 15 years in prison. He will be sentenced Nov. 15.**

**Rothe was one of eight co-conspirators from Michigan and Alabama who pleaded guilty. One was sentenced to two years in prison; another was sentenced to five.**

**The scheme lasted for four years, ending in July 2007 when the FBI executed seven search warrants 'in metropolitan Detroit and Florida.**

**The scheme involved more than 500 fraudulent loans, more than 100 "straw" buyers and about 180 residential properties, many of which went into default and foreclosure, according to the U.S. Attorney's Office. Loans ranged from about \$350,000 to \$600,000.**

**The scheme involved "real" and "ghost" loans, according to the U.S. Attorney's Office. "Real" loans were closed through legitimate title companies, and deeds and mortgages were properly recorded at county registers of deeds. Authorities said they were fraudulent because the borrower described in the loan was not the true borrower, but instead was a "straw" buyer with a good credit history who was recruited to participate for a fee. Down payments came from money in the scheme, and the straw buyers' accounts were artificially inflated by the temporary transfer of money into those accounts. Their income also was inflated.**

**The "ghost" loans were secured using the properties secured by the "real" loans, authorities said, adding that the purchase agreements and other closing documents were counterfeit, and no legitimate title companies were involved. The warranty deeds and mortgages in the ghost loans were unrecorded, meaning that they were unsecured.**

**Authorities said the defendants used the scheme's proceeds to make monthly payments on loans to keep the scheme going, to make down payments on the real loans, to pay participants in the scheme, to finance unrelated businesses and to purchase luxury items such as a helicopter, cars, boats, residential properties and foreign vacations.**

**Rothe was accused of working as a mortgage broker and loan officer for several companies, including All Fund, Amerifund and Aapex Mortgage. She processed fraudulent loan applications on behalf of**

**straw buyers and recruited them. Authorities said she paid straw buyers \$5,000 per transaction and kept \$10,000 each for herself. The complaint did not say how many straw buyers she recruited.**

**The U.S. Secret Service assisted the FBI in the investigation.**

Reprinted from the News Herald and  
Submitted by Wayde Koehler, Pres R.E.I.A.

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## **Federal, state, and local laws now provide many tenant protections following foreclosure**

Foreclosures continue to mount nationwide. With the ongoing foreclosure crisis, federal, state, and local laws have recently and rapidly imposed protections for tenants in foreclosed properties. Whether you are a residential landlord facing foreclosure, an entity that holds a mortgage that is facing foreclosure, a financial institution that has acquired or is considering acquisition of property after foreclosure, a third-party contemplating the purchase of a housing accommodation from a foreclosing owner, or simply a residential landlord in the rental business, it behooves you to become familiar with and understand these new laws.

### **Federal Law**

**Protecting Tenants at Foreclosure Act (“PTFA”) (Public Law 111-22).** Effective May 20, 2009, the PTFA provides certain protections for tenants that reside in “any dwelling or residential property.” The PTFA thus applies to all residential property foreclosures-regardless of the entity involved or whether the tenants are recipients of any type of housing assistance. According to the U.S. Department of Housing and Urban Development (“HUD”), the “objective of these new tenant protections is to ensure that tenants receive appropriate notice of foreclosure and are not abruptly displaced.” The PTFA does have a sunset provision, which repeals the Act’s requirements on December 31, 2014. (The State of Connecticut extends PTFA’s 90-day notice requirement and protections for long-term leases until the end of 2017.)

**Tenants protected.** The PTFA protects only “bona fide” residential tenants under “bona fide leases.” A lease or tenancy is “bona fide” only if: the mortgagor or the child, spouse, or parent of the mortgagor under the contract is not the tenant. (In other words, the PTFA does not protect immediate family member-tenants of mortgagors facing foreclosure.)  
the lease or tenancy was the result of an arms-length transaction

the lease or tenancy requires the receipt of rent that is not substantially less than fair market rent for the property or the unit’s rent is reduced or subsidized due to a federal, state, or local subsidy.

The PTFA protections also apply to Section 8 tenants. Successors in interest to foreclosed property in which a voucher recipient resides assumes the interest in the property subject to the lease and housing assistance payment (“HAP”) contract in place before the foreclosure. HUD has issued guidance to immediate successors in interest of foreclosed residential properties that are FHA-insured or HUD-assisted. (See Department of Housing and urban Development Notice: Protecting Tenants at Foreclosure: Notice of Responsibilities Placed on Immediate Successors in Interest Pursuant to Foreclosure of Residential Properties (June 24, 2009).)

**Right to Lease.** Tenants under a bona fide lease that was entered into before the notice of foreclosure have a right to occupy the premises until the end of the remaining term of the lease.

**Exceptions:** There are two exceptions to this tenant right:

- (1) Sale for Owner-Occupancy. If the successor in interest to the foreclosed property intends to, or sells the property to a purchaser who will occupy the property as his or her primary residence, then the tenant can be evicted after the required notice has been provided (see “Notice” below).

*(continued next page - (2) Tenant at Will)*

*(continued from - (1) Sale for Owner)*

(2) Tenant at Will. If the tenant is one without a lease (e.g., month-to-month tenants) or has a lease that is terminable at will, then the successor in interest to the foreclosed property may evict the tenant after the required notice has been provided (see “Notice” below).

**Notice.** The immediate successor in interest to a foreclosed property must provide the tenants with at least 90-days notice to vacate. State or local laws may require a longer notice period.

NOTE: The PTFA does not affect (or preempt) the requirements for termination of any federal- or state-subsidized tenancy or of any state or local law that provides longer time periods or other additional protections for tenants. However, the PTFA does supersede any state or local laws that are more lenient.

**The American Recovery and Reinvestment Act of 2009 (the “Recovery Act”) (Pub. L. 111-5, approved February 17, 2009).**

The Recovery Act contains similar tenant protections under the heading “Community Development Fund” in Title XII of Division A, which applies to emergency assistance funding provided for the Neighborhood Stabilization Program.

These federal protections are a minimum that must be met nationwide. States and municipalities can (and many have) imposed even more stringent protections.

**State Law**

Many states have also enacted laws aimed at protecting tenants of foreclosed residential properties. The following is a summary of some of these laws. Landlords are advised to check the relevant state laws.

*Preforeclosure Notice to Tenants.* The following states require trustees, foreclosing entities, or landlords to provide preforeclosure notice to tenants and/or prospective tenants: Alaska; Arizona; California; Colorado; Idaho; Maine; Maryland; Minnesota; Montana; Nevada; New Jersey; New York; North Carolina; Oregon; Utah; Vermont; Virginia; and Washington.

*Good Cause to Evict Protections.* The following states require “good cause” to evict tenants after foreclosure: Connecticut (for elderly or disabled tenants; specifies foreclosure is not a good cause to evict); District of Columbia; Massachusetts; New Hampshire (for “restricted” properties, which do not include single-family houses acquired through foreclosure); New Jersey (prohibits evictions based on foreclosure).

*Utility Shut-off Protections.* The following states require utilities give notice to certain tenants prior to utility shut-off: California; Maine; and Minnesota.

*Security Deposits.* The following states allow tenants to apply their security deposit to rent during the redemption period following a foreclosure sale: Minnesota; and *(continued next page - Oregon)*

**BOARD MEMBERS INFORMATION**

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Bill Duftrin .....	517.896.0516 .....		william.duftrin@gmail.com
Keith Lenard .....	734.778.0823 .....		kal70rs@aol.com
Richard Nagy .....	734.283.1754 .....		ricknagy@wowway.com
Frank Jaros .....	734.558.9902 .....		fjaros@aol.com
Rose Papp .....	313.383.6592 .....		rosep2962@yahoo.com
Bob Cousino .....	734.782.1847 .....		bojic@att.net
Diane Barcalow .....	734.626.4444 .....		dbarcalow@yahoo.com

*(continued from State Law)*

Oregon. Minnesota also requires that when a landlord's interest in the property ends because of foreclosure, the security deposit must be transferred either to the new owner or the tenant within 60 days.

*Cash for Keys.* Connecticut has a law that specifies that no mortgagor, lienholder, or successor in interest can require a tenant to waive any legal rights or remedies in exchange for accepting an incentive to vacate the foreclosed property, with the exception of "the right to bring an action to reclaim security deposit."

*Habitability.* New Jersey and New York specifically require lenders maintain foreclosed properties during, respectively, the time of a foreclosure filing and the sale or the time period between the entry of judgment of foreclosure and sale and the transfer of title at a foreclosure sale.

## Local Laws

Several localities also have enacted laws aimed at protecting tenants of foreclosed residential properties. The following is a summary of some of these laws. Landlords are advised to check the relevant local laws.

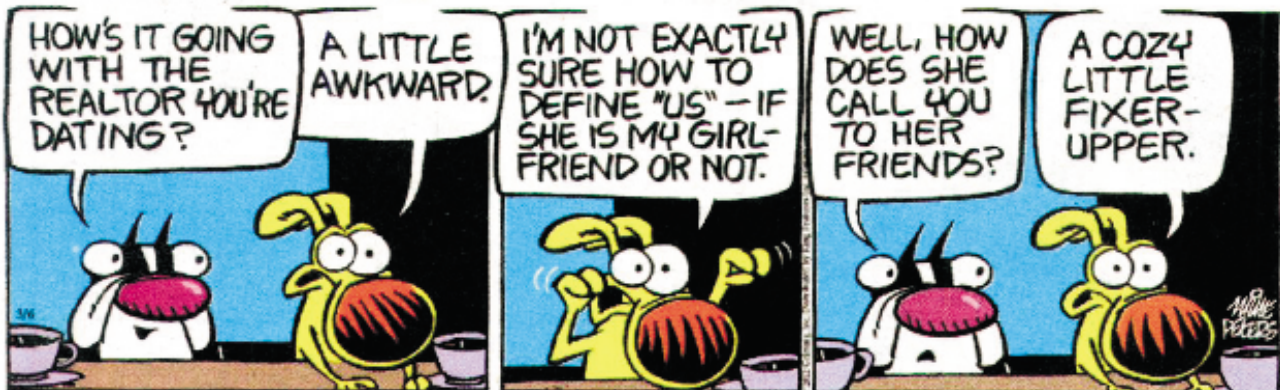
*Preforeclosure Notice to Tenants.* The following localities also require preforeclosure notice to tenants and/or prospective tenants: Chicago, Illinois; Minneapolis, Minnesota; and Providence, Rhode Island.

*Good Cause to Evict Protections.* The following localities require "good cause" to evict tenants from certain properties: Berkeley, California; Beverly Hills, California (rent-controlled units); East Palo Alto, California (rent-controlled units); Glendale, California; Hayward, California (rent-controlled units); Los Angeles, California (specifies that foreclosure is not a good cause to evict); Maywood, California; Oakland, California; Richmond, California; San Diego, California (tenancies of more than two years duration); San Francisco, California (specifies that foreclosure is not a good cause to evict); Santa Monica, California (rent-controlled units); West Hollywood, California (except for single-family homes); Nassau County, New York (rent-stabilized units); New York City, New York (for rent-controlled or rent-stabilized units; specifies foreclosure is not a good cause); Rockland County, New York (rent-stabilized units); Westchester County, New York (rent-stabilized units); and Seattle, Washington (but the sale of a single family home is a good cause to evict).

*Utility Shut-off Protection.* The following locality requires utilities give notice to certain tenants prior to utility shut-off: Minneapolis, Minnesota. In Providence, Rhode Island, successors in interest after foreclosure are required to continue providing utility services to bona fide tenants if those essential utilities were provided by the foreclosed mortgagor.

Reprinted from Landlord Tenant Law Bulletin and taken from *The Rental Property Owner's Association (RPOA)*

MOTHER GOOSE & GRIMM By Mike Peters



— 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.reiaofOakland.com](http://www.reiaofOakland.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)

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- [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)

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

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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 — (\$20.00 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!!***

## **BED-BUG INFESTED MATTRESSES DUMPED AT APARTMENT COMPLEX**

Two single mattresses crawling with bed bugs were dumped Thursday at the apartment building at Freda Street and Blesser Avenue.

The complex's maintenance man called police about 11 a.m. He said he tried to spray down the mattresses with insecticide to keep the bed bugs from spreading.

Police called the Department of Public Works to have the mattresses removed.

*Reprinted from the Press & Guide and Submitted by Wayde Koehler, Pres R.E.I.A.*

04/12

Frank Lucarelli  
Account Executive

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Woodhaven, MI 48183  
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## **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  
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## 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:

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Wayde Koehler

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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](mailto:jscarlett@waynemetro.org)

Wayne Metropolitan  
Community Action Agency

12/12

# Inkster judge should be removed Recommendation goes to state's top court

By Melanie Scott Dorsey • Free Press Staff Writer

The Michigan Judicial Tenure Commission has recommended that Inkster Judge Sylvia James be removed from the bench and ordered to pay \$81,188.88 in costs after she was found guilty of misconduct in April.

In its 25-page decision and recommendation for discipline released Tuesday, the Judicial Tenure Commission concluded James misappropriated funds in the 22nd District Court's Community Service Program account, engaged the court in improper banking and revenue practices and



Judge Sylvia James misappropriated her court's community service money, the tenure commission said.

employed her niece in violation of an antinepotism policy.

The eight members of the commission who were present during a public hearing

regarding James held last month also concluded she made intentional misrepresentations in the course of her judicial duties and hired a magistrate with knowledge that he was unqualified for the job.

The commission's recommendation was sent to the Michigan Supreme Court, which will ultimately decide if or how they will punish James for the misconduct.

The Supreme Court set a July 25 hearing at which they will listen to oral arguments from the commission's examiners and James' attorneys

before rendering a decision.

"We can contest and will contest the commission's recommendation," said Mayer Morganroth, an attorney for James.

James was placed on administrative leave in April 2011 and initially accused of mismanaging and embezzling court funds after an audit uncovered irregularities in the 22nd District Court's financial records.

The Judicial Tenure Commission filed its formal complaint Oct. 26, accusing James of financial improprieties, employment improprieties, administrative improprieties and misrepresentations.

The state Supreme Court suspended James with pay in December.

Retired Washtenaw County Judge Ann Mattson, who was appointed master of the commission's misconduct hearing, found James guilty of misconduct and said she demonstrated a lack of respect for the law.

Throughout the commission's 27-day hearing, testimony was given about James' use of the 22nd District Court's Community Service Fund to make financial contributions to community organizations such as the Inkster Goodfellows, Inkster High School alumni groups and local churches.

"She never took a penny," Morganroth said.

Although James was accused of using the fund for self-promotion, Morganroth said she cared for her community.

"Here's a judge that handles the work of two judges and has 25,000 cases come in front of her and instead of complaining, she works hard and volunteers with charities on her own time," Morganroth said. "Why she's going through this is mind-boggling to me."

CONTACT MELANIE SCOTT DORSEY - MDSCOTT@FREEPRESS.COM - Reprinted from the Free Press and Submitted by Wayde Koehler, Pres R.E.I.A.

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12/09

## FEDERAL BENEFIT PAYMENT

Have you noticed, your Social Security check is now referred to as a "federal benefit payment"? Our government gets away with way too much in all areas of our lives, while they live lavishly on their grossly overpaid incomes! This is another example of what Rick Perry called "TREASON in high places"!

Remember, not only did you contribute to Social Security, but your employer did too. It totaled 15% of your income before taxes. If you averaged only \$30K over your working life, that's close to \$220,500. If you calculate the future value of \$4,500 per year (yours and your employer's contribution) at a simple 5% (less than what the government pays on the money that it borrows), after 49 years of working you'd have \$892,919.98. If you took out only 3% per year, you'd receive \$26,787.60 per year and it would last better than 30 years (until you're 95 if you retire at age 65) and that's with no interest paid on that final amount on deposit! If you bought an annuity and it paid 4% per year, you'd have a lifetime income of \$2,976.40 per month. The folks in Washington have pulled off a bigger Ponzi scheme than Bernie Madhoff ever had.

Entitlement my butt~ I paid cash for my Social security insurance! Just because they borrowed the money, doesn't make my benefits some kind of charity or handout! Congressional benefits: Free healthcare, outrageous retirement packages, 67 paid holidays, three weeks paid vacation, unlimited paid sick days, now that's welfare, and they have the nerve to call my social security retirement entitlements?

We're "broke" and can't help our own seniors, veterans, orphans, homeless. In the last months we have provided aid to Haiti, Chile, and Turkey. And now Pakistan, home of bin Laden. Literally, BILLIONS of DOLLARS! Our retired seniors living on a 'fixed income' receive no aid, nor do they get any breaks, while our government and religious organizations pour hundreds of billions of dollars and tons of food to foreign countries! They call Social Security and Medicare an entitlement even though most of us have been paying for it all our working lives, and now when it's time for us to collect, the government is running out of money. Why did the government borrow from it in the first place? Imagine if the \*GOVERNMENT\* gave 'US' the same support they give to other countries.

Submitted by Robert F. Tulloch - Pres-and reprinted from the Jackson Area Landlords Association - The JALA NEWS



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(call each group for details)

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- **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*  
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7:15 Announcements  
7:30 pm Meeting  
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- **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**

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*Novi, Michigan*  
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