

# REIA

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**WAYNE COUNTY**

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

Volume 29

May 2013

Number 4

## NEXT MEETING

**TUESDAY MAY 7, 2013**

**NETWORKING & DINNER**

**RED LOBSTER**

**13999 Eureka Rd • SOUTHGATE**

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

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

## SPEAKER/TOPIC

Michael Jeffreys is a personal & professional development expert and world-class motivational speaker. Since 1986, Michael has delivered over 3000 hours of live sales and personal development training. His main area of focus revolves around goal achievement through understanding and activating the power of the mind.

Currently, Michael Jeffreys acts as executive producer and CEO of Seminars on Demand/DVD, a video-based training company representing the largest collection of personal and professional development training videos in the world. His comprehensive library of training titles features many well known authors and speakers such as Brian Tracy, Les Brown, Bob Proctor, Jack Canfield, and dozens of others. With affiliates and customers in more than 40 countries, Seminars on Demand/DVD is truly making an impact around the world.

**For Any Questions Please Call:**

**313-819-0919 Wayde Koehler, President**

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## New & Returning Members

Guy Whittington

Tom Fisher

Noel Selewski

## 4TH ANNUAL PICNIC!!

**R.E.I.A. OF** *Wayne County*  
**Please R.S.V.P.**

Upcoming Details for June 2013  
at the May Meeting

## YOU ARE INVITED TO THE MONTHLY INVESTOR GET-TOGETHER!

**Hosted by our Vice President Bill Beddoes**

**WHERE** **Red Lobster@6pm - 9pm**  
**13999 Eureka Road, Southgate**

**WHEN** **3rd Tuesday of the month**

Join us for a casual evening with like-minded individuals to share your stories, discuss your issues and learn more about our investing community!

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We hope to see many of you there, and feel free to bring a friend or two.

# 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. • P.O. Box 5341 • Dearborn, Michigan 48128

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

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**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 May 7, 2013
- 4th Annual Picnic June 11th

**INVESTOR GET-TOGETHER — MAY 21ST**

### BOARD OF DIRECTORS

- Tuesday May 14, 2013
- Tuesday June 18, 2013

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

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# 'We want to be a part of Detroit's revitalization'

By John Gallagher - Free Press Business Writer

Lots of people offer plans to revitalize Detroit. Sameer Beydoun is trying to do it one house at a time.

Beydoun's Metro Property Group, founded in 2009, is getting a lot of notice for its uptempo approach to renovating distressed houses. Buying in bulk from a variety of sources, Metro Property Group renovates dozens of houses each month, renting them to qualified renters who may one day turn into home buyers.

Many individuals, nonprofits and companies renovate homes in the city, but Beydoun may be among the few doing it on an industrial scale, refurbishing around 60 houses each month.

Each house gets a new hot-water tank and furnace; floors are buffed; kitchens and baths redone.

To prevent scavengers from stealing the appliances as soon as they're in, Beydoun installs combination-lock steel doors on his homes.

"We really want to be part of Detroit's revitalization, and we really believe we are doing something that's never been done," Beydoun said.

Detroit has seen other buyers snap up large numbers of properties in speculative buying sprees, often doing little or no work and letting their holdings deteriorate. But Beydoun takes a different route, turning around the distressed properties as fast as his team can.

"There's not one property that we've acquired that we don't have a plan for," he said during a recent tour of

his work on the west side of the city. "I'd say the vision-for Detroit is to keep the momentum that not only our company's doing but a lot of people are getting into and really pushing forward the revitalization of Detroit."

Born in Dearborn of Lebanese immigrant parents, Beydoun, 34, played football at Fordson High School and later at the University of Toledo. After school, he played arena football for a year before buying a Subway franchise. But he realized he "didn't want to be asking people if they wanted extra mayo on their subs for the rest of my life." He sold the store and got into real estate.



When Beydoun started his own firm after several years working for others, his business plan was simple - buy up distressed houses in Detroit, renovate them thoroughly, rent them out, and try to work with his renters to qualify them as home buyers, eventually.

With backing from partners and investors, Metro Property Group quickly ramped up, buying distressed houses from banks that had foreclosed on them and from the Wayne County annual tax auction. Just in the past 18 months or so, Beydoun and his partners have bought more than 1,000 houses in the city, fixing them up and renting them out.

Beydoun credits his football training for his teamwork and attention to detail. At Toledo, his coach insisted players run on and off the field even during practices. Beydoun said he didn't always understand it at the time, but came to see the importance of paying

(continued on page 5)



## RENOVATING DETROIT

Metro Property Group buys and renovates distressed houses in several parts of the city. This map shows the company's prime areas of concentration.



SOURCE: Metro Property Group

MOSES HARRIS/DETROIT FREE PRESS

(continued from page 4)

attention even to small things. "It's the details which make the champion," he said.

Melanie Hanna, 57, a laundry aide in a nursing home, was one of MPG's first renters, moving into her two-bedroom brick home near 6 Mile and Livernois two years ago. She says MPG is responsive when something needs to be fixed, and also willing to work with her if she gets behind on payments.

"I love it," she said. "They're very patient with me. I know I've been messing up a tiny bit, but they work with you. I like that about them."

So far, neighborhood activists give Beydoun's firm good marks.

Linda Smith, director of the nonprofit U-Snap-Bac community group, said she met with Beydoun and visited a couple of the houses he was renovating.

"I was impressed with what he was doing," Smith said. And she noted that Metro conducted a home-buyers' education class on the east side with U-Snap-Bac, offering renters in its homes \$50 off on their rent to attend.

"It was a good response," she said of the class. The renters who attended "were very happy."

Tom Goddeeris, executive director of Grandmont Rosedale Development, said Metro Property Group has secured their properties well and paid association dues to the various neighborhood groups where they operate.

"These things give us hope," Goddeeris said. "They have been willing to meet with Vacant Property Task Force and open a dialogue with residents, which is also good."

He added, "As with any investor, but especially one that owns this many properties, area residents are watching carefully to see if they will be responsible property owners and landlords."

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# Four boys arrested for breaking vacant house's 137 windows

By Joe Slezak  
Press & Guide Newspapers

DEARBORN - Police arrested four boys after they admitted to breaking all 37 windows in a vacant house on Theisen, north of Haggerty, at about 12:15 p.m. Sunday.

Two of the boys are 11-year-old sixth-graders; the other two are 13-year old seventh-graders. One of the 11-year-olds is the brother of one of the 13-year-olds.

A neighbor saw the boys enter the house and called police. Another neighbor told officers the windows were intact a day earlier

The officers heard glass breaking, the sound of several male voices on the second floor and more glass breaking. Several first-floor windows already were broken.

The officers entered through the open back door and found the boys on the second floor. Police said they all admitted to the vandalism.

The boys were walked outside and locked in the back of patrol cars, but weren't handcuffed. Their parents were called to the house to retrieve them.

Before the boys were allowed to leave, they had to clean glass off the sidewalk, easement and street.

Officers smelled natural gas, prompting a call to the Fire Department and DTE Energy, which shut off gas to the house.

The house could easily be entered because a large section of the wall had been removed during a construction project.

A board-up company was called to secure the house.

Submitted by Wayde Koehler, Pres. REIA and reprinted from the Dearborn Press & Guide

04/12

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## **This is the day!!**

We get a day like this every few years. A suddenly warm, humid day after a long cold spell. Quite a few folks are going to walk down into their basements today or tomorrow and find the walls dripping wet. The unfortunate ones will think, "Oh my gosh, my basement is leaking!" They'll call a basement water-proofing contractor and maybe spend a few thousand dollars. And in a few years it will happen again.

What's really going on, of course, is condensation. The concrete walls are still winter-cold. They can't warm up quickly, no matter what the weather does. But the air temperature just jumped 40 degrees overnight, and that air is laden with moisture. When warm wet air touches a cold wall, the wall starts to "sweat". Moisture appears over broad areas, not in specific spots. It's not a leak, and there's nothing wrong with your basement, but not every water-proofer will tell you that.

The real fix is to get the humidity out of the air. In summer you'll run the central A/C, which is the most powerful dehumidifier you can own. But none of us are ready to turn that on just yet. If the weather cools off again, the furnace will solve the problem for you. But if things stay warm and muggy, you may need a free-standing dehumidifier. Yes, it's an energy hog, but running one is way cheaper than an unnecessary basement water-proofing job. You may only need it for a few days or weeks. Of course, if you don't have central air, you may need it several times over the summer.

While you're down there, this is a good time to change the furnace filter and test the basement smoke alarm. And is it really time to put the snow shovels back in the shed?

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# SOME TAXING FACTS ABOUT GUNS

LYDIA LOHRER - OUTDOORS

I wasn't going to do it. Then I kept reading that baseball bats kill more people than guns.

What a bunch of bunk.

I'm not much of a gun person. Archery is preferred; I feel part of the forest with my bow, though firearms have proved useful at times.

Once a motorcycle gang rode onto my property out in the boondocks, made loud salacious suggestions and revved aggressively at me and my two toddlers. A timely discharge from my sidearm triggered the leader to discharge himself - falling off his bike with an embarrassing wet spot. They all left in a cloud of dust.

Mostly, though, the whole gun thing is something I'd like to bury my head under a pillow for until it goes away. But I can't. There's so much misinformation. I don't pretend to know the answers, but I have a few facts that might be useful.

Some people want to ban certain types of firearms. Maybe it's a good idea, maybe not. But when we make these decisions, it should be with a solid knowledge base.

One piece of the puzzle often missed when it comes to firearms is that gun owners and hunters subsidize billions of dollars toward the Wildlife Restoration Fund. Other user groups such as backpackers and hikers do not. Bird-watchers? Nada. Kayakers? Zippo.

Every gun, bow, bullet and buck blind is taxed an extra 11%, which goes directly toward that Wildlife Restoration Fund. Same with fishing gear. Not so with canoes, etc. This special tax results in billions of dollars and lots of fat and happy wildlife.

When I was born, there were 3,000 turkeys in Michigan. Today, there are close to 250,000 thanks

to that fund

When I was born, there were 3,000 turkeys in Michigan. Today, there are close to 250,000 thanks to that fund. Today, at the Gratiot-Saginaw State Game areas, the Department of Natural Resources is partnering with Michigan United Conservation Clubs to make brush piles for bunny habitat - "Rabbitat." It's very cute and paid for by yours truly and other hunters, thank you very much,

An average hunter spends more than \$2,000 a year on gear, and all those extra taxes on the gear go toward wildlands.

While I don't own an AR45 semiautomatic rifle, I do know that 3.3-million civilian AR-15 owners contributed around half-a-billion dollars in special taxes toward wildlands they often do not even have access to. No one wanting to rid the world of AR-15s is offering to fill the funding gap that would be created if gun sales decreased.

However, it's obvious what triggered the recent outcry against firearms, and that should be addressed. It's the heart-wrenching loss of human life.

Anyone who has suffered the loss of a loved one understands people aren't just statistics, but numbers can be helpful to understand the scope of a situation. One in five people gets a brand-new infection from being in the hospital, usually unrelated to an original illness. Knowing this helps hospitals see weaknesses related to managing infections and reminds us to be sure that staff members wash their hands before they touch us.

If you feel that restricting guns might help solve a problem, it's helpful to know how many guns there are, what types of guns are likely to be used in a crime, who is getting killed, and why. A logical, methodical approach is crucial. Otherwise, we'll have more useless laws on the books.

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There are approximately 310-million guns in the U.S. - one for every person.

The odds of getting killed by a firearm are higher than I thought. According to the National Safety Council, it is around 1 in 6,600. However, I read on to learn that the likelihood of dying while bike riding is higher than one might imagine, too; 1 in 4,300. The chance in a given year of ending up in the emergency room for poisoning is 1 in 388. The odds of dying in a car crash? Around 1 in 100.

If you hunt, the odds of death by a firearm in a year are 1 in 137,000.

Aren't the odds of being killed by firearms higher? First, more than 60% of firearms deaths are suicides. If you're not suicidal, the odds decrease. A majority of "child" deaths associated with guns are gang members ages 15-19. If your child isn't a gang member, the odds of dying via firearm decreases again.

If you're a hunter, odds of death by firearms in the field are even less than that of dying from a heart attack.

Perhaps it makes sense to focus on the at-risk groups for firearms death. Why not concentrate on helping vulnerable demographics for suicide or gang participation and focus gun restrictions toward these groups?

Common sense also must have a role.

Games realistically depict sawing off people's heads and shooting humans, yet somehow parents expect this won't damage kids or mislead them that guns are toys. Although statistics say death by choking is far less likely than by firearm, we still have the common sense to learn the Heimlich maneuver. So should we continue to practice safety and common sense with regard to firearms, even as it relates to games? We wouldn't endure a choking simulation game, why tolerate one using firearms this way?

By the way, although that rumor about more deaths from baseball bats than guns is humbug, it is true that more people are killed by blunt objects annually than those wielding AR-15s or any long gun currently on the table for restriction.

It's a lot to think about. For now, I'm stuffing my head back under the pillow.

TO CONTACT THE AUTHOR FOR COMMENTS OR TO REQUEST A NATURE ASSEMBLY AT YOUR SCHOOL OR YOUTH PROGRAM, E-MAIL [LYDIAOUTDOORS@GMAIL.COM](mailto:LYDIAOUTDOORS@GMAIL.COM)

Submitted by Wayde Koehler, Pres. REIA and reprinted from the Detroit Free Press

SPEED BUMP By Dave Coverly



## Know The Outdoors

- In 1937, the Pittman-Robertson Act passed, designating an 11% excise taxes on firearms and ammo to go toward state agencies for wildlife restoration.

The legislation was in response to human degradation of wildlife. Hunters wanted to restore the land. Many species had been driven to extinction.

Today, the trumpeter swan, bald eagle, elk, wood duck, bobcat, beaver, cougar, bear and turkey are among species that have benefited from the fund.

- The Dingell-Johnson Act applies the same taxes to fishing poles, lines, boats, tackle and basically everything else associated with angling.
- Between 75-95% of people who enjoy Pittman-Robertson lands do not fish, shoot or hunt, and often oppose hunting and fishing.

- LYDIA LOHRER

- Leftover turkey licenses this year will be available for purchase until March 18.
- A turkeys gender can be ascertained from its scat. Males' is spiral shaped; females' is shaped like the letter J.
- Turkeys race at speeds of up to 25 m.p.h. on the ground and fly as fast as 55 m.p.h.
- Male turkeys will band together to court females, though only one member of the group gets to mate.
- A group of turkeys is called a rafter or a gobble.
- Baby turkeys, called poults, eat berries, seeds and insects, adults have a more varied diet that can include acorns and even small reptiles.
- Benjamin Franklin never actually proposed the turkey as a symbol for America, but he did praise it as being "a much more respectable bird" than the bald eagle.
- There have been warnings against consuming Michigan turkeys. In 2004, it was recommended that no one eat turkeys harvested within at least 22 miles of the floodplain below Midland because of dioxin poisoning from Dow Chemical. It was the first time the Department of Natural Resources had issued a warning against consuming land animals because of toxicity.

## BOARD MEMBERS INFORMATION

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12/12

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If you have any suggestions for speakers, drop us  
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Joe McCormick talked about the new Smart Meters.

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NO HEALTH RISK- they only read energy usage

They do not turn on and off appliances, do not identify electric devices, do not record when appliances are operating. Meters do not give criminals access as SS#, Driver's License #.

NO CUSTOMER INFORMATION IS EVER SOLD.

You can opt out of the program for electric reading. The customer will absorb the cost of program and pay for a setup charge and then a monthly fee for meter reading.

Questions and for more information [www.dteenergy.com](http://www.dteenergy.com) -

video at [http://www.dteenergy.com/residentialcustomers/products/smartCurrents/smart Currents.html](http://www.dteenergy.com/residentialcustomers/products/smartCurrents/smart%20Currents.html)

The new meters are digital with a blue face plate. All Meters and Modules are manufactured in the USA.

John Massengill passed out LANDLORD-TENANT PROPERTY PROTECTION PLAN,

Have tenants fill out application for DTE Energy if tenants get electric turned off DTE will contact you.

You will not be responsible for their bills. But they will turn electric on in your name if you request it on in the winter to protect your property.

Two forms A -Automatic Transfer of Service Program B

LANDLORD-TENANT PROPERTY PROTECTION PLAN

REBATES- Receive up to \$2 in rebates and save money on your home's energy and water bills by installing energy efficient faucet aerators. \$1 rebate [limit 2]

High Efficiency Shower Head - 1. Order high efficiency shower head thru website only for \$2.60 [limit 2], 2. \$8 rebate [limit 2]



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# Working poor need decent place to live

You smell it the minute you enter. An inspector said it was one of the worst cases of mold he'd ever seen. Kristy and Amando Wilson walk you to the basement, which has been flooding on and off since last year. Some kind of pipe problem, they were told. The floor is stained. There is wet, dark sewage. The odor clogs your head. You get halfway down the steps and you want to turn back.

You can. They can't. For the Wilsons, this is home. Married nine years and raising eight children (four from an earlier marriage), they found it one of the few places they have been able to rent.

She works. He works. They raise their kids. They go to church. Heck, they lived above a church for a while. They have endured a long, winding, pack-the-bags pattern, moving in with relatives, with friends, into shelters, back to rented duplexes. They are not unique. Just a family constantly in search of a home - in a city that has more empty houses than it can count.

And now, despite a mold problem that hasn't been addressed by the landlord, they say they're being evicted for past due rent.

This is not a sob story. This is a Detroit story. One that repeats itself over and over, block after block, year after year.

## One family's tale of woe

"We met working at McDonald's," Kristy recalled. Amando was a manager. Kristy was on the crew. They married five years later. As newlyweds, they lived with an aunt for six months. Then they rented a duplex with three other families. After that, Kristy got sick with kidney and bladder issues, and Amando, had to

take care of the kids. Money got tight "and we got put out," Kristy said.

They landed in a Salvation Army shelter.

They lived there - as a married couple - until qualifying for a program that led to an apartment. That lasted two years. After that, times got tough again. They wound up living in a space atop Landmark Temple of Deliverance on Linwood, with all their kids, they said, for nearly a year before bouncing to friends' and relatives' houses.

Imagine all this time trying to keep your children in school, trying to hold a job, trying to keep track of your possessions. Eventually, they saved up \$700, which they gave to a man to let them move into a house which he said he would rent them for \$500 a month.

"He gave us the keys," Kristy recalled. "That same day, we found out he didn't own the house. And he ran with our money."

That led them to their current house in Detroit, the one with a sewage and mold problem no human should have to endure. For this, they say, they pay \$650 a month. Yet because they are behind on the rent, they're being evicted next week. My efforts to reach the landlord were unsuccessful, but who would take this place after them?

There needs to be a solution

There has to be a better way than this. Cynics might say, "Why have all those kids?" But no one says that to rich families.

(continued on page 14)

(continued from page 13)

Cynics might say, "Get a job." The Wilsons have. She works in a nursing home. He works for an alarm company. Neither can get fulltime hours. But they are out there trying.

Kristy and Amando have not given up. They've stayed married at a time when vows are disregarded. They go to work without a car, relying on buses or cheap taxis. They tell their children, "Things will get better."

I'm not saying the Wilsons are perfect. They have had issues like all of us.

But somewhere in this city there must be a place for them. And for other working families who are trying to make it. You hear constantly about houses in Detroit that can't sell, that they're giving away, that banks reluctantly take over.

A glut of buildings and an overdose of poverty should make matching needy families with places to live - a lemons-to-lemonade situation. I know Detroit Rescue Mission Ministries is trying to help the Wilsons.

Because no American family should have to live with the smell and health hazards of their mold-infested basement. To have that potential poison near all those children is beyond tragic, it's just plain wrong. And it cries out for action.



CONTACT  
MITCH ALBOM: 313-2234581  
OR MALBOM@FREEPRESS.COM.

Submitted by Wayde Koehler, Pres. REIA and  
reprinted from the Detroit Free Press

## Around Town with Real Estate Investor Groups

(call each group for details)

- **OAKLAND R.E.I.A.**  
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, Southgate  
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)** *3rd Tuesday of the Month*  
*Red Lobster • 13999 Eureka Rd • Southgate*
- **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

## FLINT

Evicted tenant accused of leaving with furnace, hot water heater

Police said an evicted tenant removed a furnace and a hot water heater worth about \$3,000 from a Flint home.

A landlord called police last week to report that a neighbor had told her about the theft.

The tenant had been ordered to be out of the home by Monday.

A police report said the neighbor witnessed the theft. Police didn't release any information about the tenant's identity.

*Submitted by Wayde Koehler, Pres. REIA  
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"Real Estate Inspection Not Available"

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12/09

## — 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)

### 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)

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

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

## — 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)**