TUESDAY, JANUARY 3, 2023

R.E.I.A.
Real Estate Investors Association
Wayne County

Monthly Meeting: First Tuesday of the Month

At: Leon's Family Dining 23830 Michigan Ave., Dearborn 313 563-3713

(East of Telegraph on Michigan Ave)   Dinner and Networking 5:30 PM

January 3, 2023

Dinner starts at 5:30

(food and beverages available for purchase)

Meeting starts at 6:00

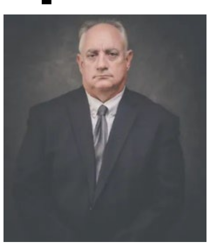
Meeting ends at 8:00pm

Event is free for members or $20 at the door for non-members (cash or check only please

TOPIC: $$ COLLECTIONS $$

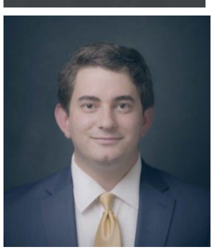
(Learn how to get the money that past tenants owe you!)

Speakers: Anthony Wayne Khan & Jacob Aaron Kahn



Anthony Wayne Kahn

Anthony, a second-generation attorney, has been practicing law for 33 years. After earning his B.S. at Wayne State University and his J.D. at Thomas M. Cooley Law School, Anthony dedicates his practice to representing local businesses, property owners, and individuals, fighting with a bulldog mentality, to put money back in his clients' pockets.



Jacob Aaron Kahn

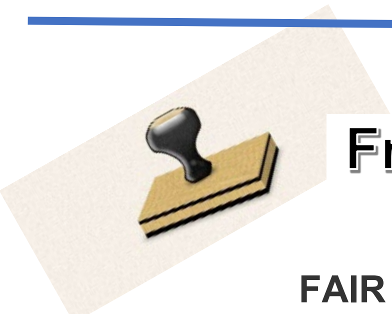
Admitted to practice in 2022, Jacob earned his B.A. at the University of Michigan-Dearborn, his J.D. at Wayne State University Law School, and is currently working toward an LL.M. at Baylor Law School. As a law student, Jacob interned at the United States Bankruptcy Court for the Eastern District of Michigan, clerked for three other law firms, and served as a student-attorney in a number of pro bono legal aid clinics.

Both Speakers are experienced attorneys that specialize in Collections. They will speak to the group about the process of collecting from tenants, the best strategies to get your money and the costs associated with pursuing current and past tenants who left without paying rent or having damaged your property

WEBSITE: reiawaynecounty.org
FACEBOOK: Wayne County REIA
Wayde Koehler, President
313 819-0919
MAILING: P.O. Box 5341
Dearborn, MI 48128

Directors Board: Tuesday January 10, 2023 at 6:00pm
at Leon's Family Dining

Next Monthly Meeting: Tuesday February 7, 2023



From the President's desk

FAIR MARKET RENT DOCUMENT for Section 8.

Two meeting ago one of our members (thankyou) brought this in. In summary for 2023 Sectiion 8 is paying $952.00 for a one bedroom, $1213.00 for a two bed room $ 1,511.00 for a three bedroom and a four bedroom $ 1,629.00. Kathleen Parakh of Parakh Law www.parakhlaw.com kindly sent the 2022 and 2023 Fair Market Rent from HUD which is what Section 8 bases their maximum rent payments.

HUD USER

FY 2023 Fair Market Rent Documentation System

The FY 2023 Detroit-Warren-Livonia, MI HUD Metro FMR Area FMRs for All Bedroom Sizes

Final FY 2023 & Final FY 2022 FMRs By Unit Bedrooms					
Year	Efficiency	One-Bedroom	Two-Bedroom	Three-Bedroom	Four-Bedroom
FY 2023 FMR	$845	$952	$1,213	$1,511	$1,629
FY 2022 FMR	$733	$848	$1,084	$1,371	$1,473

Wayne County, MI is part of the Detroit-Warren-Livonia, MI HUD Metro FMR Area, which consists of the following counties: Lapeer County, MI; Macomb County, MI; Oakland County, MI; St. Clair County, MI; and Wayne County, MI. All information here applies to the entirety of the Detroit-Warren-Livonia, MI HUD Metro FMR Area.

Happy New Year

Wayde Koehler

R.E.I.A. Membership Benefits

- Socializing, Networking, Networking & Networking
- Strong focus on Landlord needs including specific rehab and rental presentations
- Monthly Newsletter and Guest Speakers
- Opportunities to personally meet and talk with local business owners/ contractors
- Free 3 month subscription to Mr. Landlord newsletter.

Investors can build a rehab and investment team through referrals from other investors

Contractors get a great source on which to build long term repeat customer business

- Access to Court-Approved forms
- Liaisons with Local and State Government through RPOA
- Discounts with Sherwin Williams Paint,& Office Max and strategies to maximize saving at several big box chains

REIA Of Wayne

BOARD MEMBER INFORMATION

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Steve Ehrman	248.390.0738	steve@andrewsdreamllc.com

MrLandlord Monthly Management Tips

FEAR OF RETIREMENT

As the new year approaches it brings new changes for many, and for some, the unknown could bring fear. One landlord will soon be retiring and he shared how he is approaching retirement not knowing what challenges that will bring. Below were the thoughts, fears, and questions he asked of other landlords who have retired from their full-time jobs and are now letting landlording be their primary source of income and activity.

"Good morning Folks, Merry Christmas, and Happy New Year's! Well, it looks like I'm about to pull the trigger on my W2 gig after 24.6 yrs of service (in municipal government). At this point I am working on the lump sum and where to put it, lining up my early retirement with Social Security at 62, and have 16 paid-for Single Family Homes. I guess the biggest issue I'm having is fear. Can someone share what their experience has been going forward since retirement?"

Several landlords offered words of encouragement, shared their experiences, and gave tips or advice on how to successfully make the transition from leaving your full-time job. If you have recently retired from your job or if you are making plans to do so in the near future, be sure to read this enlightening discussion now.

GIFT TAX MISCONCEPTIONS

Since this is the season of gift giving, perhaps you are considering giving a large sum of money to a family member or another. Take a look at a current and informative discussion on our website about giving thousands of dollars and common tax misconceptions about whether you or the recipient has to pay taxes.

Stay in control and always make the most of the assets God gives you!
Helping mom and pop landlords succeed for 37 years.
May your day be blessed, and filled with joy and peace!

Jeffrey Taylor
Founder@MrLandlord.com

P.S. Don't forget to email customerservice@MrLandlord.com to get your free four-month subscription gift to the Mr. Landlord newsletter if you've never received an issue, That is my gift to you this day. I am also looking forward to seeing many friends next month whom I have connected with over the years. I am also greatly looking forward to much warmer weather next month in Jamaica for our 34th Annual Landlord Getaway. :)

How To Collect Unpaid Rent

Stephen Michael White, 5/2013

We answer questions from landlords calling in regularly about how to collect past due rent. And while we don't advertise this, we are quite capable of answering these questions considering just a few years ago we owned a licensed collection agency.

How To Start The Rent Collection Process

Assuming you have screened properly, it's inevitable you'll still run into late or non-payers from time to time. To move in order, let's first discuss how to handle late payers.

Late Paying Renters

Having a late payment policy is one thing, but sticking to it is another. Avoid the temptation to make exceptions and give special arrangements. If your policy is to charge a $20 late fee after the 1st of the month, then enforce it! Much like parenting, if you allow it once, you'll be doomed to revisit the problem in short time. People pay their bills in priority and if they know they can pay the rent a few days late without penalty but can't get the same terms from their car loan, then they'll surely pay the car loan before the rent every time. Remember that late fees should be reasonable and cumulative.

Non-Paying Renters

So you've screened them, stuck to your guns on the late payment policy, and they still haven't paid. It's time to issue a 3 day notice to pay or quit and be prepared to evict. Making your rent payment a priority will be the only way to avoid getting story after story of how they can't pay but will make payments to catch up. This very rarely happens and you're only delaying the inevitable. That 3 day notice will be the difference between them paying the car payment late or you getting your rent money. And more importantly, condition them to understand how serious you are about getting your rent on time. If you evict them you'll have to file a judgment for a forcible entry detainer. You will be able to eventually attach a **monetary judgment** to this eviction for the past due money they owe you.

Collecting Unpaid Rent From A Former Tenant

You're going to want to take your former tenant to small claims court in order to obtain a judgment for the unpaid rent. Without the judgment, you have very little leverage to collect rent from a former tenant who has been hard to track down for unpaid rent. If your former tenant tries to get a loan for a car or home they could be denied and that's why people want the judgment off of their record.

How To Execute A Judgment On A Tenant

Having a judgment is one thing, but executing that judgment is another. As of July 2017, the judgment will not affect their credit as it once did. This unfortunately will make collecting on a judgment more difficult than it once was. Executing a judgment can be next to impossible, especially with state restrictions on this. In New York, for example, you cannot freeze an account unless it has at least $2500 in it. Which if they had this kind of money in the account, they most likely wouldn't have defaulted on their rent in the first place. Every state restricts the ability to garnish wages on someone who is on welfare or employed by the federal government (ie. Post Office, etc.).

How Can I Execute A Tax Refund Garnishment For Past Due Rent?

See our full article on Tax Refund Garnishments for a step by step guide on how easy and effective they can be.

I Don't Have A Judgment

If you don't want to waste any more time and money then getting a judgment will be nothing but an aggravation. Most landlords want the judgment simply for the purpose of affecting the tenant's credit, and if this is the case there is a better and cheaper way of achieving the same result. Most collection agencies will not work on a contingency basis, but will also report to the credit bureaus.

Tenant Moved Out Of State; Can I Still Collect On A Judgment?

Even though he moved out of state, the judgment should still be collectible. The only possible way that the tenant could get out of paying is if he can convince the court that the state where he used to live was not the proper jurisdiction. This is very unlikely to happen, however, and you should have no problems collecting the money owed to you.

How To Win Big As A Buyer In These Market Conditions

Bigger Pockets, 12/27/22
Ryan Williams, R&R Real Estate Services

I bet you've heard people say, "I'm going to wait to buy when housing prices start going down" more than once over the last couple of years. Well, guess what? Housing prices are decreasing, but we aren't seeing an influx of new buyers. Many of the same people who were waiting for housing prices to fall are now saying, "Interest rates are too high. I'm going to wait for them to go back down."
Many people will continue waiting for market conditions to be absolutely perfect before they consider buying. The problem is that market conditions will never be perfect. It's very rare that you'll ever find a perfect deal. Buyers find great deals when they are actively looking for them. Over the last few years, the economic opportunity was to outmaneuver the competition of multiple bidders to get a home under contract at a historically low interest rate. Now, times have changed.
If you want to get off the sidelines, here are four ways buyers are winning in this current housing market.

Negotiate
Every real estate investor I know agrees that there hasn't been a better time to negotiate in years! From the beginning of the pandemic through Summer 2022, it was an extreme seller's market induced by record-low interest rates. When sellers told us to jump, the response was "how high?" Now, the tables have turned. Buyers have the power, especially if a home isn't listed in great condition.
Here's what you need to snag a great deal.

Know your goals
Having goals that guide your decision-making is key when looking for a property. Whether that's cap rate, cash-on-cash return, or cash flow, setting goals will guide you in the home search and negotiations. A strategy I'm helping my investor clients utilize is looking for properties that will break even and pay for themselves, and then how much the property would cash flow or return after a refinance opportunity in the next few years.

If you can get a property at a significant discount now, let it pay for itself, and then get a cash-on-cash return of 10% plus after refinancing at a 5% interest rate (which is conservative), I'd encourage you to strongly consider such properties. Upon refining your goals, you begin to ask, "what do I need to purchase this property at for it to be a great deal?" rather than simply seeing how much of a discount you can get on a property you like.

Find an investor-friendly real estate agent

It all starts with getting a great real estate agent who can help you identify deals in line with your goals. A crafty agent will see the potential to find a property listed outside of your search criteria that fit your purchase price and meet your goals. An agent who can see possibilities, run numbers on your behalf, and pick up the phone to try to put a deal together can help you create a lot of wealth in this market.

Look for distress

I look for listings in markets like these that other buyers may overlook because of specific factors. Some listings are passed over because of obvious things: the home is in bad shape, has a weird layout, has structural issues, etc. What I'm looking for is a little more subtle. Are the listing photos bad? Is the listing description bad? Is it back on the market after a recent purchase, making others think something must be wrong with it? Are the days on market high? Is it simply overpriced? All of these factors can lead to a home sitting, not getting offers, and open up opportunities to negotiate with the sellers of these properties.

Implementing these criteria into your property search will lead to opportunities to negotiate and land great deals. I've had the opportunity to negotiate over $100K off of multiple properties in the last few months, but the goals of my clients have guided those negotiations. Get your goals together and get ready to negotiate hard to land a great deal!

Creative Financing

Concessions

Negotiating seller concessions is an extension of the negotiation tactics listed above. Many sellers have circumstances that implicate them to sell their property. In this market, many sellers will have to make concessions to sell. Negotiating these concessions is another great way you can make a deal work. You can get a property under contract closer to the seller's listed price and plan to bring them down during the inspection period.

If you find unsatisfactory inspection items (which you can be very liberal on what constitutes an unsatisfactory item), you can negotiate with the seller to give you concessions towards closing costs. Those closing costs can be used to actually pay closing costs (lender and title fees), or you can use those concessions to pay down the interest rate of the loan or pay for a temporary buydown.

Many buyers are utilizing 2-1 buydowns these days, which means you buy down your interest rate by 2% for the first year and then have it increase by 1% for the next two years until it reaches the original market rate. Of course, if you can time these right, you could wind up paying the reduced rate long-term if rates come down within three years and you refinance.

Assumptions

Another way buyers are winning in this market is by assuming seller loans. Rather than getting a new loan on a property, as the buyer, you can assume the current property owner's loan. The buyer goes through an application process with the seller's mortgage provider to assume the loan, and the transfer is made if approved.

In almost every case, there is a sizable difference between the seller's listing price and their loan balance. The easiest way to cover this difference is with cash. Where assumable loans get tricky is if a buyer doesn't have enough cash to cover the difference between the purchase price and the loan balance. Each lender sets their own rules on how they would go about this. Some will allow a second or "junior" loan, but they set the rules on if it would have to be with them or from another lender. That said, many properties were purchased or refinanced in 2020 and 2021 and have locked in low interest rates. If a buyer can assume a loan at 3%, that is a huge win. Crafty real estate agents will know the questions to ask sellers to see if the loan can be assumed. Many sellers also list their homes with the loan being assumable in the listing description. A simple keyword search with "assumable" on Zillow or Redfin will give you access to homes with assumable loans on the market.

Seller financing

Seller financing is also on the rise. Rather than going to a lender or bank to acquire a loan, a seller can give the loan to you. This can create a win-win situation because sellers can stop managing a property and create a passive income stream. They also have a good chance of getting the price they want if they can produce favorable terms for the buyer. Buyers have the opportunity to negotiate terms they wouldn't otherwise be able to, like the down payment and interest rate.

House Hacking

House hackers always win, but they are especially winning in this market. Any other individual or couple buying a primary home has to pay a much higher monthly payment due to interest rates. Fewer homes sold equals more inventory, more days on market, and more opportunities to negotiate on the front end of purchasing a home.

House hackers can get into a home for a much better price in this market. Although their monthly mortgage payment will be higher because of high interest rates, they can mitigate that payment with the income they produce from renting out part of their home.

New Builds

Builders are desperately trying to unload their inventory as they see the market continuing to decline until mortgage rates reverse. Over the past couple of years, going through a new build process was insane. In some cases, buyers had to put down deposits to be on a waitlist, and builders would reserve the right to increase the price of your home if the market appreciated.

You could not negotiate prices or terms. Now the tables have turned! To get these homes off the books, builders are slashing prices and giving massive credits through their in-house lenders to market lower interest rates. Buyers can negotiate the price as well. I have buyers set to close on a new build this month at $90K less than the original listing price and at a fixed 4.5% promotional interest rate!

Final Thoughts

The market has certainly changed in the latter half of 2022, but real estate investors always look for opportunities that any market presents, and there are plenty of opportunities in this new environment. I hope these strategies will inspire you to win on your next purchase!

6 Things to know about a 1031 Exchange

Savvy real estate investors know that a 1031 Exchange is a common tax strategy that helps them to grow their portfolios and increase net worth faster and more efficiently than would otherwise be possible. So what is a 1031 Exchange, how does it work, what are the different types and how do you avoid common mistakes? Complete the six steps below and you'll learn everything you need to know about 1031 Exchanges. For more information on 1031s for commercial assets, check out this post.

#1: Understand How the IRS Defines a 1031 Exchange

Under Section 1031 of the Internal Revenue Code like-kind exchanges are "when you exchange real property used for business or held as an investment solely for other business or investment property that is the same type or 'like-kind'." This strategy has been permitted under the Internal Revenue Code since 1921, when Congress passed a statute to avoid taxation of ongoing investments in property and also to encourage active reinvestment.

1031 exchange rules from IRS

Real estate investors making like-kind exchanges generally aren't required to recognize a gain or loss under the Internal Revenue Code, unless they receive other not like-kind property or money, or if the property was held mainly for sale and not for business use.

#2: Identify Eligible Properties for a 1031 Exchange

According to the Internal Revenue Service, property is like-kind if it's the same nature or character as the one being replaced, even if the quality is different. The IRS considers real estate property to be like-kind regardless of how the real estate is improved.

For example, real estate investors can exchange a small apartment building for a larger apartment project, for an office building, or for vacant land. The Tax Cuts and Jobs Act of 2017 eliminated personal and intangible property from being included in tax-deferred exchanges. That includes items such as machinery, equipment, artwork, collectibles, patents and intellectual property.

However, the Act created an Opportunity Zones incentive to encourage long-term and tax-deferred investments in urban and rural areas with low-incomes. Opportunity zones are in all 50 states, and U.S. Territories such as Puerto Rico and the Virgin Islands.

For active real estate investors, performing 1031 exchanges on properties they're selling and buying allows them to defer paying capital gains tax and/or completely eliminate them through estate planning. This maneuver helps investors stay more liquid and redeploy capital gains to scale their real estate portfolios at a more meaningful pace.

But if the IRS' 1031 Exchange rules aren't followed to the letter, real estate investors will be liable for capital gains taxes. 1031 Exchanges have a very strict timeline that needs to be followed, and generally require the assistance of a qualified intermediary (QI). Read on for the guidelines and timeline, and access more information about updates after the 2020 tax year here.

Consider a tale of two investors, one who used a 1031 exchange to reinvest profits as a 20% down payment for the next property, and another who used capital gains to do the same thing:

We are using round numbers, excluding a lot of variables, and assuming 20% total appreciation over each 5-year hold period for simplicity. The first purchase below was made with 20% down, which is then reinvested into the second property, and so on.

This table also doesn't account for current cash flow generated during each hold period, which would presumably be higher when using 1031 exchanges to increase purchasing power for each reinvestment.

Same 1031 exchange rules for real estate investors

After 20 years, the expected portfolio value of $1,920,000 when pursuing a 1031 exchange strategy compares favorably with a projected value of only $1,519,590 when paying capital gains taxes along the way. What a difference! It's no wonder savvy real estate investors are tapping into this strategy more and more. Here's advice on what you can—and can't do—with 1031 exchanges.

#3: Review the Five Common Types of 1031 Exchanges
There are five common types of 1031 exchanges that are most often used by real estate investors. These are:
Delayed exchange with one property being sold—or relinquished—and a replacement property (or properties) purchased during the allowed window of time.

-Delayed/simultaneous exchange with the replacement property purchased at the same time the current property is sold.
-Delayed reverse exchange with the replacement property purchased before the current property is relinquished.
-Delayed build-to-suit exchange with the current property replaced with a new property built-to-suit the need of the investor.
-Delayed/simultaneous build-to-suit exchange with the built-to-suit property purchased before the current property is sold.
It’s important to note that investors cannot receive proceeds from the sale of a property while a replacement property is being identified and purchased. Instead, funds are held in escrow by a 1031 exchange intermediary—sometimes referred to as an accommodator—until the replacement property is purchased.

The intermediary cannot be someone who has acted as the exchanger’s agent, such as your employee, lawyer, accountant, banker, broker, or real estate agent. It is best practice however to ask one of these people, often your broker or escrow officer, for a reference for a qualified intermediary for your 1031.

#4: Follow These Three Important 1031 Exchange Rules
Using a 1031 tax-deferred exchange requires advance planning. The three primary 1031 exchange rules to follow are:

-Replacement property should be of equal or greater value to the one being sold
-Replacement property must be identified within 45 days
-Replacement property must be purchased within 180 days
1031 exchanges rules and time limits

Greater or equal value replacement property rule
In order to make the most of a 1031 exchange, real estate investors should identify a replacement property—or properties—that are of equal or greater value to the property being sold. There are three ways to do this:

Identify up to three properties regardless of their value, or
Identify unlimited properties as long as the combined value doesn’t exceed 200% of the property being replaced, or
Identify unlimited properties as long as the properties acquired are valued at 95% or more of the property being replaced

Dreaded 45-day identification window and how advance planning pays off
Real estate investors need to plan ahead when doing a 1031 exchange. That’s because the IRS only allows 45 days to identify a replacement property for the one that was sold. But in order to get the best price on a replacement property experienced real estate investors don’t wait until their property has been sold before they start looking for a replacement. Imagine calling a real estate broker who has a property listed for sale and telling them there are only two days left to identify a replacement property. The odds of getting a good price on the property are slim to none.

180-day window to purchase replacement property

The purchase and closing of the replacement property must occur no later than 180 days from the time the current property was sold. Remember that 180 days is not the same thing as 6 months. The IRS counts each individual day, including weekends and holidays (even federal holidays), to determine the 180-day time frame.

1031 exchanges also work with mortgaged property
Real estate with an existing mortgage can also be used for a 1031 exchange. The amount of the mortgage on the replacement property must be the same or greater than the mortgage on the property being sold. If it's less, the difference in value is treated as boot and it's taxable.

#5: Explore How a 1031 Exchange Works in the Real World
Here's an example of how a 1031 tax-deferred exchange works in the real world. To keep things simple, we'll assume five things:

-The current property is a multifamily building with a cost basis of $1 million
-The market value of the building is $2 million
-There's no mortgage on the property
-Fees that can be paid with exchange funds such as commissions and escrow fees have been factored into the cost basis
-The capital gains tax rate of the property owner is 20%

Selling real estate without using a 1031 exchange
In this example let's pretend that the real estate investor is tired of owning real estate, has no heirs, and chooses not to pursue a 1031 exchange. When the building is sold the capital gains tax due would be: $2,000,000 sales price minus $1,000,000 cost basis = $1,000,000 profit x 20% capital gains rate = $200,000 + potentially another 3.8% net investment tax on high earners + any additional state capital gains taxes depending on where the property is located. In California, the state capital gains tax liability can be as high as an additional 13.3%, or another $133,000!

Selling real estate using a 1031 exchange
Most of us wouldn't leave $200,000+ on the table. Instead, we'd use a 1031 tax-deferred exchange and follow these steps:First: Sell the current multifamily building and send the $1M proceeds out of escrow directly to a 1031 exchange facilitator.Next: Within 45 days from the closing of the sold building identify one or more replacement properties whose total value is at least $2 million – in this case we've found a multifamily building for sale for $2 million, a retail shopping center for $1.5 million, and an apartment building for $2.5 million.Then: Within 180 days, you could take any one of the following actions:

Purchase the multifamily building as a replacement property worth at least $2 million and defer paying capital gains tax of $200,000
Purchase the second apartment building for $2.5 million and defer capital gains tax of $200,000
Purchase the retail shopping center for $1.5 million and pay $100,000 in capital gains tax on the taxable gain (or boot) of $500,000
Purchase the shopping center with another property for a total replacement value of more than $2 million and defer paying capital gains tax

#6: Work to Eliminate Capital Gains Tax Permanently
1031 exchanges defer—or put off to the future—the payment of accumulated capital gains tax. But what happens when the real estate investor passes away? When real estate is passed on to an heir, the property is revalued—or stepped up

to—its fair market value and any deferred capital gains taxes are eliminated. Which only goes to show that the saying, 'Nothing is sure except death and taxes' is only partly true!

In Conclusion: Things to Remember about 1031 Exchanges
6 quick facts about 1031 exchanges

-1031 exchanges allow real estate investors to defer paying capital gains tax when the proceeds from real estate sold are used to buy replacement real estate. The Internal Revenue Code outlines specific steps investors must follow to qualify for a 1031 exchange:

-Real estate must be used for investment or business purposes
Replacement property must be identified within 45 days and purchased within 180 days
If the value of the replacement property is less than the relinquished property, the difference is called boot and it is taxable

-Opportunity Zones created by the Tax Cuts and Jobs Act of 2017 offer new opportunities for tax-deferred investment
1031 exchanges can be used even if there is a mortgage on the property
With proper estate planning, accrued deferred capital gains tax can be completely eliminated when real estate is passed on to heirs

-1031 exchanges are like having an interest-free loan from the IRS. Instead of paying tax on capital gains, real estate investors can put that extra money to work immediately and enjoy higher current rental income while growing their portfolio faster than would otherwise be possible.

Contractors:

(Note: REIA of Wayne does not support or make any recommendations regarding contractors. It is up to you to do your due diligence when hiring any contractor. This is for information purposes only.)

Heating and Cooling:
Pollard Heating and Cooling...313 551-4011
Main Heating and Cooling......248 650-8511
Mega Rooter H & C……….…..313 254-3529

Plumbing
Waterwork Plumbing…..……..248 542-8022
Levin and Sons………………..248 356-1680

Painting
Diamond Painting..……………248 935-4514
Dante's Painting (Edmond).....586 610-1812
Sergio Guerrero………..………313 282-9119
Edgar Plass……..………………313 926-3814

Handyman
American Skilled Svc……… …313 264-9579
Handyman Service Plus...…….313 242-7372

Locksmith
American Lock & Key………....734 281-1454

Lawn Service

J & A Lawn Svc (Jason)……….727 906-7958
Classic Cuts (Liz)……………….313 989-8713

Appliance Repair
Keith Devoy
Appliance Repair……………..313 689-2446

Tree Trimming/Removal
Paul Harris-Tree Trimming…..734 775-6974

Roofing
Jeff Williams Roofing…………734 341-3843
Kanga-Roof……………………..566 255-0308

Tub Reglaze
Surface Solutions……………..734 455-0200
TNT Refinishing……………….810 358-0744
Michigan Tub Refinishing……313 304-9639

Pest Control Service
Stop Pest Control……………..313 914-2981

Construction/Remodeling
Ideal Home Improvement…….734 624-3454

Concrete
J Nelson Concrete……. 313 212-3927

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 & Meeting Starts
  ★ Meeting Ends at 9:00 pm
  Leon's • (313) 563-3713
  23830 Michigan Ave, Dearborn
  (313) 347-1401 • 24 hr Answering Machine
- **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