

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

COMING SOON!

Mr. Landlord

Jeffrey Taylor In Person

May 11th from 6:00pm-9:00pm

At the Troy Community Center

3179 Livernois Rd., Troy, MI 48083

Seating is limited to 100, so arrive by 6:00pm to ensure you get a seat.

Dinner may be purchased at the door or in advance for \$16.00 per person

Event is Free for REIA Members, \$20 for non-members

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 Starts at 5:30 PM

Tuesday, March 7, 2023

Memebers free or \$20 at door (Cash or Check only please)

TOPIC: Lets Talk Exit Strategies: With all these legislative and covid court changes and talk of rent control, are you prepared with an exit strategy if you need to get out quickly? Or might it be best to sell when the market hits top prices? And if you are a legacy company, are you sure your loved ones want to inherit your property. When is it time to get out? What is the best strategy for your needs and interests.



Directors Board: Tuesday March 14, 2023

at 6:00pm, at Leon's Family Dining

Next Monthly Meeting: Tuesday April 4, 2023





From the President's desk



I will start this month's column with a disclaimer, that what I have presented here in, is believed to be correct, but always contact the proper experts and do your due diligence when making investment decisions.

All good things come to an end, sometimes you must decide when it's time to end! Do you have an exit strategy for your rentals? This month I will be speaking on various ways to liquidate your inventory. Here are some of the strategies I will be covering.

Learning to say no! No, you don't pay your rent on time so I will not sell you this house and you also need to move! You are not making your land contract payments so I am foreclosing on you.

No, I don't need that much to retire on...stop lying to yourself about what you spend, be honest, determine the amount of money you can truly live on!

So, should you sell all your rentals at once, hire a realtor, find the market price, and be done? Not so fast, selling all at once, might push you into a higher tax bracket. Also, to sell, you may need to have all the tenants vacate. This may create a huge number of repairs, lawn cutting, utility bills and running around to all those vacant houses etc.!

In addition, when you sell, there are some costs. So a \$100,000.00 sale becomes only \$65,000.00 in your pocket. Realtors commission is 6 %, but make it 10% to cover stamps, transfer fees, closing costs etc. The IRS takes their bite between regular taxes and recapture of depreciation about 25%.

If you decide you want to sell, try this strategy, pick one house a year to sell, start with the house with bad feng shui, on the wrong side of the tracks, aways going vacant, has a crawl, slab etc. Take the money from the sale and invest in something secure/safe.

Another strategy is to sell by Land contract. Sell to the tenant only if the tenant always pays on time. You pay the taxes and insurance, which is added back into the land contract and the buyer must pay the next month. If they do not pay the next month the interest rate for the new amount can be charged up to 11% interest. As they make payments all payments must be applied first to the 11%, once paid off then payments are applied to the land contract.

Remember with Land Contracts, to think about things like major repairs, if the house needs a \$ 10,000.00 roof and the buyer does not have the money, do you pay for the roof and add the repair onto the bill. Have you added the clause to increase payments to cover the new expenses? Max interest rate is 11%, the higher the rate you charge the more likely the buyer will refinance. Do you have a prepayment clause if the buyer pays you off before the end of the land contract?

Don't forget about Dodd Frank. if you sell to a realtor or to a person that will make the house a rental, Dodd Frank doesn't apply. If the house is homeowner occupied you must follow Dodd Frank. The easiest way to follow Dodd Frank is close through a title company, and have an attorney review your Land Contact. If the buyer is going to rent the home and then decides to live in the home themselves, Dodd Frank kicks in. Dodd Frank violations can be substantial.

The Down side of selling: if an average rental brings in \$8,000.00 a year net return. Once you sell you have the \$60.000.00 but you have lost the \$8,000.00 a year you would receive annually.

Try to continue managing from afar? How do you enjoy the sandy beach when the phone calls for repairs come in? Hire a property manager, it will cost about \$ 100.00 per door, 10 rentals are \$ 1,000.00 a month or \$ 12,000.00 a year. This may seem like a lot, but if the market takes a down turn you may need to sit on your properties for a while.

Another strategy: Give your rentals to your kids? If you wait until you die your kids receive the houses at a stepped-up basis, therefore no taxes. In 2023 estates over \$ 12,920,000.00 will pay estate taxes. So, this will not affect most of us.

Strategy: Some sell a home to their children but the taxes are uncapped when you do that and they dramatically increase. Instead, add them to the property tax at the city, when you die or transfer the ownership, taxes are not uncapped. So, your children don't have to give their cash inheritance to the tax man.

How do you decide when? When it comes to changes in Government attitudes such as limiting rent increases or stopping all evictions without cause. My crystal ball has some cracks and a lot of floaters. I personally cannot see it happening, but who knows in 20 years. The important thing is to plan. Please bring your ideas and strategies to the meeting on Tuesday to discuss and share.

Wayde Koehler



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REIA Of Wayne

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Rental Owner Updates - February 15, 2023 SECRET TO KEEPING IDEAL RESIDENTS

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SECRET TO KEEPING IDEAL RESIDENTS

A landlord asked on our Q&A about a common landlording issue, the renewal conundrum. The landlord had an ideal resident who pays her rent on time, doesn't complain a lot, does not bother neighbors or damage anything, and that's about as good as it gets.

"The problem is young people never stay. I expected her to do a year and then move in with her boyfriend, or back with family, hanker for a new place, whatever. Her lease is up on March 31st. So my question is, if you have a good renter and want them to stay and renew, when should you offer them a lease renewal, and how is it handled?"

The landlord's first thought was to offer a renewal right after she pays her last month's rent, aka March 1st. But this may lead to the resident looking at new places for a whole month. Once they get it into their head that they want someplace new, they're gone. So what are thoughts of other landlords?

Following this question came the usual mix of landlord responses. One suggested that the landlord first make sure that the resident knows she has the option to stay, because some new renters don't realize that the lease may not automatically end and they can stay longer. It was also suggested to give a 30-day notice to renew and preferably even 60 days so they won't feel in a rush to run out and immediately look for another place.

MY SECRET FOR KEEPING RESIDENTS MORE THAN A YEAR:

To the landlord with the renewal conundrum, let me share with you a concept that has worked extremely well for me over the years in keeping ideal residents more than one year, and has saved me thousands in turnover costs. Consider utilizing this for all your future residents moving forward.

The secret to getting residents to stay longer than one year starts not 30 days out, not even 60 days out. It starts with the MINDSET you CREATE, going all the way back to the time of application and at the initial lease signing.

On the application you ask: Would you like to receive a gift every year on your anniversary date? (By the way, never use the term "renewal" with your residents, use the term "anniversary" date).

On the lease agreement, the first line reads: Welcome! As one of our new 3-Star Residents, we look forward to serving you for the next 3 years.

It's all about creating and reinforcing this mindset throughout the term, including asking them to let you know which anniversary gift they want to select from a couple of options you offer. And you ask this "six" months before their anniversary date.

This is just one of many ways you can rid yourself of the renewal conundrum, add to your peace of mind, and save thousands on turnover costs on even just one rental.

If at all possible, I hope you will be able to come to Ohio and join me and hundreds of other successful landlords at the upcoming National Landlord Convention in June and learn more ways to CREATE your future success! Every year we share a lot of "little" ways you can save thousands of dollars over time. Click now to see and learn from some of the golden nuggets of ideas from prior Conventions.

YOU ARE INVITED!

You are invited to our Biggest, Most Powerful, Game-Changing, National Landlording Event of the Year!! For details, go to LandlordConvention.com.

MONTHLY FEE FOR FISH?

Do you charge a monthly fee for a pet? It's typical for landlords to charge fees for pets, especially for cats and dogs. However, here is <u>one report of a landlord charging a \$15 monthly pet rent for fish</u>. Do you have any fees, requirements, or restrictions on fish or the size of the tank?

Agree or disagree? Email <u>editor@MrLandlord.com</u> and let us know. We may share your comments in a future Update.

Stay in control and always make the most of the assets God gives you! Helping mom-and-pop landlords create their future success for 38 years.

Jeffrey Taylor

Founder@MrLandlord.com

Words of Wisdom to New Landlords By Jeffrey Taylor, "Mr. Landlord"

Apartment Owners Association of California Posted on Apr 01, 2021

The following is a priceless list of advice from many successful landlords around the country who have learned from the school of hard knocks. Learn from their wealth of experiences. It is not necessary to learn everything the hard way!

- 1. Assume that all prospective tenants are lying and be happy when you can prove they aren't. 100 screened people to one signed lease used to be the norm for me. Now it's nothing to weed through 300-400.
- 2. Advertise the unit until it is actually rented. It's not rented until you have a signed lease, deposit, first month's rent, and utilities in their name.
- 3. Ask about pets, felonies, past evictions, why they are moving, and for references. Then assume they are lying, and double check all.

- 4. Try to get market rent. Call around, look around, internet search. I would check Zillow, Craigslist and Zumper to look for comparable places. Do not be afraid to set it too high. That will cut down on some unqualified prospects. If nobody responds, drop it after a week then lower it to make a judgement on what market should be.
- 5. Follow up after move-in to ensure rules are followed.
- 6. There is an entire, fully-packed, two-day Landlording Bootcamp available on MrLandlord.com. There is an online version, and an in-person version. You'd be hard pressed to find a better teacher on the subject of landlording and how to run your rental business than Jeffrey Taylor (aka Mr. Landlord).
- 7. DO NOT RUSH to get a tenant in! Take your time and educate yourself first. Just like you can't advertise yourself as a dentist and start pulling teeth with no training, you can't be a landlord / property manager without training. Well, you could, but it would work out about as well as the dentist.
- 8. Start learning your state Landlord/Tenant laws. STUDY them until you really understand them.
- 9. Find a local lawyer who specializes in landlord/tenant law and evictions in your jurisdiction. Begin a relationship and pay for an hour of Q&A with him/her to make sure you FULLY understand all the laws.
- 10. Get as much rent as you can. Do not advertise a low rent thinking it will get you a better tenant, it will have the opposite effect, every dirt bag in your town will be calling you.
- 11. Do not, under any circumstances, rent to family, in-laws or friends. No way.
- 12. Never accept any excuse for unpaid rent. (Let's see now —how many excuses are there? Infinity sign.)
- 13. Try to rent to applicants who are collectable whenever possible.
- 14. Get rent through automatic payments where you take the money on rent day, not when tenant gives it to you.
- 15. Don't be lax on inspecting the place on regular intervals.
- 16. Don't rent to people with high turnover jobs, fast food, retail clerks, gas station workers, hotel workers, wait staff, etc. They are the first ones laid off. Nothing personal but if they get laid off, you likely won't be able to evict them for months if they don't pay.
- 17. Without fail, go to your local landlord/tenant eviction court and sit in. You'll hear every lie under the sun. You'll learn the names of some of the deadbeats so you'll never rent to them. You need to learn how the judge rules on cases and evidence. They are not all the same. You will learn the identity of the eviction specialist lawyers, which ones are good and which are not. Get to know the best lawyers. Get their cards. Listen to what they say. This will help you immensely.
- 18. Join your local REIA association.
- 19. Know that an applicant has to fill out an application and provide you with "supporting" documents. When they put down their name, you will need to see and copy their State Driver's License (a picture ID). When they put down their Social Security Number, you want to see their Social Security Card. When they put down salary, you will need to see their pay stubs AND a bank account showing their checks being deposited. Anyone can purchase phony ID, pay stubs, etc., via the internet. You will also have to run their credit, eviction background, criminal background, etc. You can now even do "document" screening through sites like MrLandlord.com.
- 20. Set up your system of how your rental business is going to run. Do not be agreeable with a tenant to operate in any other manner than your system. Example: If you shipped a package

- via UPS and suggested they drop part of their system and do what you suggest instead, would the UPS driver accommodate your request? Never. Neither should you.
- 21. Regarding the lease you will use; while you can start with a generic one, you need to vet it against your state laws which vary greatly from state to state.
- 22. Go look inside the current home of any rental applicants before you let them move into yours. THIS will save you THOUSANDS\$\$\$ and HEADACHES.
- 23. Read the MrLandlord.com Q&A forum daily, it will teach you SO much.
- 24. You must run a credit check or any other background check permitted in your state.
- 25. You must get over being a nice guy and get comfortable with quickly saying "No". For example, no you do not qualify, no you cannot make security deposit in payments, no you cannot have pets, no you cannot have your entire family living in a one-bedroom apartment, no you cannot have your friends and relatives do their laundry in your unit, no you cannot run a business out of your apartment, no you cannot be late on your rent, no you cannot park a non-working vehicle in assigned parking space and the list goes on and on. Saying no is part of being a landlord. Remember, you are in charge and not the tenants.
- 26. For first payment on a lease, do not accept personal checks ... certified funds only. Get the largest security deposit your market will bear or is allowed by law in your state.
- 27. Don't give tenant your full name or phone number ... you are Josh the property manager and use your Google voice number for them.
- 28. Read up on fair housing laws.
- 29. Treat your rentals like a business, even when you only have one or two units. The habits you establish today will follow you into the future. If you get lazy/sloppy, your life will be hard. If you are punctual and professional, your life will be easier and you most likely will make money.
- 30. Only take advice from happy, wealthy landlords.

What Are Rental Portfolio Loans? And How Can They Change Your Business?

Hunter Latta, Bigger Pockets Blog, Feb 23, 2023

If you're a real estate investor looking to grow your portfolio, you are likely aware of the difficulties of finding adequate funding. You may have had to meet stringent qualification criteria, offer individual guarantees, and contend with complex loan management issues. Luckily, there's a solution to the confusion. Rental portfolio loans reduce the difficulties of financing multiple rental properties by allowing you to use them as collateral for one loan. This can simplify the process of accessing streamlined capital for your investments. In this article, we'll go over the fundamentals of rental portfolio loans, the benefits and drawbacks, and how they can assist you in developing your rental business.

What Are Rental Portfolio Loans?

A portfolio loan enables a single lender to provide financing for multiple rental properties at once, combining them into a single loan with a single payment. Rental portfolio loans are typically more flexible with terms than traditional or blanket loans, offering relaxed eligibility requirements and custom-tailored loan terms. These portfolio loan options are offered by private and hard money lenders, created to meet the distinctive demands of real estate investors.

Despite certain benefits, rental portfolio lenders may still implement higher interest rates, fees, or penalties to reduce risk than what you might find at a local bank. This could manifest in a rate that is higher than a bank rate.

You may want to consider a portfolio loan if you're seeking long-term financing for multiple rental properties and looking to build a more extensive portfolio. Managing this loan type is much easier than juggling multiple loans from multiple lenders at once while

potentially yielding more appealing terms. Portfolio loans can be used for <u>cash-out refinances</u> or new acquisitions. This is especially helpful in competitive markets, allowing investors to acquire the assets they desire.

Benefits of Rental Portfolio Loans

After obtaining five or more rental properties, it's beneficial to consider them collectively, as a portfolio, rather than as individual properties. Doing so can provide advantages such as increased efficiency and cost savings. Let's examine the benefits of adding portfolio loans to your real estate investing strategy.

An easier loan origination process

A rental portfolio loan is based on the value of the assets, such as the income generated from the properties within the portfolio. In contrast, traditional lenders focus more on your creditworthiness, employment history, <u>debt-to-income ratio</u>, and limit the loan amount and terms according to your personal finances, even if the properties are cash cows!

A rental portfolio loan requires paperwork concerning the property itself to verify income, worth, and original cost. You don't need to worry about an excruciating bank application and underwriting process. This helps you save valuable time and energy.

Looser property restrictions and capital limitations

Rental portfolio loans offer much more flexibility than conventional financing, often with no limits on the number of assets or capital a borrower can access.

Rental portfolio lenders allow you to manage your investment holdings, enabling expansion beyond what traditional lenders make possible. They generally don't limit the number of properties you can finance and often don't require that the properties meet stringent minimum condition standards. It's a perfect choice if you acquire distressed properties requiring more substantial rehabs.

Higher leverage and interest-only options

When using a standard banking institution or lender, there are usually stringent limitations on the loan-to-value (LTV) ratio. However, with a rental portfolio loan, it is often possible to have a higher LTV—as much as 75%—in certain circumstances. Plus, these loans often offer the possibility of making interest-only payments, in which you won't pay any principal payments on the loan. The money saved early on in the loan may be useful if you want to can increase cash flow on the project and cash-on-cash returns as a result. With a rental portfolio loan, you can combine all your rental properties into one loan and make one payment each month, simplifying the process of dealing with multiple payments to potentially multiple lenders. This eliminates extra stress (as a busy landlord, you have enough of that), allowing you to use your time more efficiently and focus more of your bandwidth on growing your business. One monthly payment can help help you save money. A lending partner who offers portfolio loans can help you craft a loan with financial benefits compared to individual rental properties. You can establish a lasting relationship with a single point of contact instead of several different bankers across various loans. It's helpful to work with a lending partner who can provide the best quotes and help simplify the due diligence process.

Options That Meet The Unique Needs of Real Estate Investors

A rental portfolio loan typically comes with terms of five, seven, 10, or even up to 30 years and allows you to refinance or cash out an existing portfolio of properties to use that money to continue expanding your real estate empire.

When refinancing or cashing out, you should anticipate a loan-to-value ratio of approximately 75% and 70%, respectively. Keep in mind that some lenders may require the property to be held for a certain time, usually from 3-9 months—this is called a seasoning period. With rental portfolio loans, you only need to manage a single loan payment for multiple properties.

Finding a Lender

If you want a rental portfolio loan, the initial step is to search for a lender. It is necessary to compare multiple lenders and inquire about the interest rates, fees, and requirements associated with the loan before choosing one.

If you already have a connection with a lending partner, ask if they provide rental portfolio loans. Your current or former relationship may make them more likely to assist you. Also, seek advice from a qualified property financing specialist, preferably someone experienced in working with real estate investors, to help you understand which loan option is the best for you.

Final Thoughts

Real estate investors who may not be eligible for conventional bank financing could find portfolio loans to be quite beneficial. They feature more lenient lending criteria and may offer more attractive loan terms. This type of loan can be a great option for those wishing to expand their rental business. The first step is to find a lender you can rely on to get the best terms and provide expert

advice on the best financing strategies necessary to develop your rental business.



10 Questions When Vetting Your Contractor

Posted by Sean Carroll, Realestateinvesting.com

Knowing what questions to ask a contractor is a key first step to helping reduce the chances of having problems with your contractor down the road. If you do enough vetting and truly find someone you like I always say stick with them, pay them quickly on the agreed upon price and do not try to nickel and dime them to death.

If the contractor is annoyed by these questions, then I suggest you move on. There are plenty of fish in the sea.

1. Are they licensed and insured?

While this may seem like an obvious one, you'll need to do some double checking. Always make sure they are TRULY licensed and insured. In my market (Cincinnati), you do not need to be licensed as a GC unless you are dealing with plumbing, electrical, and HVAC. You have to be registered with the individual cities in order to apply for a permit. Many contractors will say they are "licensed" when what they actually have is an "occupational license" which anyone can get and an "occupational license" is not a state "contractor's license". Be sure to get their license number and then check it with you state licensing board to make sure it is real, if there have been any complaints against their license and if the license is current and active.

Always make sure the contractor has a general liability policy as well so you are not held liable for any injuries or if the property is damaged.

2. Do they carry a warranty on your work?

This one seems to be hit or miss if they do, industry standard seems to be for 1 year. If the contractor is not willing the stand behind his or her work than that is a big red flag to me and makes me question if they do good work. They know that if they do good work they will not have to come back out at all.

3. Do they have references?

Always ask for references, but the problem with this is it is very easy to offer you 3 references and they could be the only 3 references that liked the contractor or the three they know will give them a good review. I always ask for their last three projects. If there is a big gap in between their references without a good reason, like having a kid, then I move on. I also ask to see any pictures of previous work they have done.

A great strategy is to actually go inspect their work which they recently completed or are in the process of doing. As long as you know what "signs of quality" to look for, you can quickly determine the quality of work they do before you hire them and find out the hard way.

4. How long have they been in business?

This one is misleading because the company could be new but the contractor's experience could be 10 years. So I would always follow up with how long have you been doing this kind of work. The more experience they have the easier the process will be for you.

5. Ask about permitting, inspection process, suppliers and sub-contractors

Ask questions about every detail of the work such as who supplies materials, obtains permits, contacts the architects, and ensures the municipality in doing the inspections when needed.

This can all be handled by your GC and should be handled by your GC with emailing you updates every step of the way, if a week has gone by with no update then an email should be sent saying there is no update because that is still an update. The only thing a GC cannot handle is setting up draw inspections with lenders, that should be laid out in the beginning and the owner being notified when that draw inspections can take place, preferably scheduled 1 week ahead of when it should take place.

Also check who they will hire as subcontractors. This could be subs such as an electrician, plumber, ac guy, drywall crew, ceiling texture crew, painter, flooring guy and so on.

6. What jobs are you working on currently that could affect mine?

A GC should never schedule a start date unless they are sure that they will have the manpower to take on all jobs. If they have a lot of jobs currently going they should be upfront that and they should schedule the remodel to take place when one of their jobs is complete. You should always have at least two people on your job on a daily basis.

7. Do you provide lien waivers upon payment?

A GC should have no problem providing you a lien waiver upon receipt of payment for a set phase of the scope of work. For instance, the overall scope of work can be broken down into categories that are done on a weekly bases and when payment has been received a waiver is signed for the mini-scope of work.

8. What ways do you communicate?

For me, I like to communicate by email mostly unless it is an urgent matter the contractor needs to discuss with me. I prefer email because those quick question phone calls can easily turn into a 30-minute conversation. I also like emails because I can reference them later.

9. Do you have an end of workday procedure?

This is very important because this can make or break a project. The end of workday procedure should include how to secure all materials, tools, and the premises. The premises should have all doors and windows locked, all flammable liquids stored in a fire approved container, the heat should be turned up to or down to the appropriate temperature, a light should be left on in at least one room to give the appearance the house is occupied.

10. How will unexpected items be dealt with?

This is always a tricky thing to deal with, I like to deal with what could come up so it isn't a complete surprise. Such as I like the GC to tell me that by opening the wall up he could find that it is out of code and the cost would then turn into a different number. I like to know that number so I can plan accordingly. All the big issues can be discussed before they are found.

So there are 10 questions you should ask your contractors in order to vet them properly and begin the working relationship on the right road. If any red flag is thrown then I would walk away from that contractor. Hopefully, these 10 questions will help prevent you from getting burned by a contractor and ensuring your project is done correctly, finished on time, and on budget. What questions do you like to ask your contractor?

Mr. Landlord 4 Month Free Subscription 800-050-2250

Mention you are a member of the REIA of Wayne and get a free 4 month subscription.

MrLandlord.com

Jeffrey Taylor

Founder@MrLandlord.com



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.)

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Heating	and	$C \cap \cap$	lina:

Pollard Heating and Cooling...313 551-4011 Main Heating and Cooling.....248 650-8511 Mega Rooter H & C.....313 254-3529 Expert Heating and Cooling...734 672-1818

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Waterwork Plumbing......248 542-8022 Bennies Plumbing......313 388-5561 Shaws Plumbing......313 285-4361

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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