



Creative

REAL ESTATE

This Shows we go Above and Beyond Expectations and Rock What we do! The Goal was to see 50 Shirts at November's Main Meeting.

There are 61 Orange "We Buy Houses" Shirts in November's Main Meeting Group Photo!

Go Team MnREIA!!!!



Be Sure you and Your Guest Pre-Register by November 25th for our December 6th Holiday Party and Fundraiser!!

What to Expect at December's
Holiday Party/How to Pre-Register
Your Guest
[PAGE 2 & 3](#)

Landlord Inflation/Deflation Article
By: Ron Orr Jr.
[PAGE 5 & 6](#)

Thank you to our Sponsors
and Donors
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Our Success Story as Real Estate
Investors and Active MnREIA Members
By: Yekaterina (Katia) Harnois
[PAGES 11 & 12](#)

Upcoming National Speaker,
Tom Zeeb Re-Registration
Details
[PAGE 14 & 15](#)

Upcoming Calendar & Events
[PAGE 16](#)

ATTENTION!!!! THE DECEMBER HOLIDAY PARTY IS COMING UP SOON!!



Early Bird Pre-Registration Incentives:

*Pre-Register before November 15th and receive an extra 3-\$1.00 Raffle Tickets, extra 2-\$5.00 Raffle Tickets, and extra \$10.00 in Poker Chips

*Pre-Register before November 23rd and receive an extra 2-\$1.00 Raffle Tickets, extra 1-\$5.00 Raffle Ticket, and extra \$5.00 in Poker Chips

*Pre-Order Raffle Tickets, T-Shirts, Poker Chips and/or Santa Picture Package(s) and receive an extra \$15.00 in additional Pokar Chips if sent to loreal@mnreia.com before November 23rd.

You are invited to attend AT NO CHARGE as a MnREIA member, MnREIA member's guest, or as a non-member by pre-registering before November 24th, 2022.



Casino Chip Purchase Information

Check Event Page for Downloadable Form

****Cash and Credit Cards Accepted****

Pre-Ordering Encouraged



CASINO CHIPS-MEMBERS

\$30.00 IN CHIPS AT REGISTRATION

2 PURPLE TICKETS

1 GREEN TICKET

PURCHASE MORE TICKETS \$1-\$40

PURCHASE MORE CHIPS: \$1-\$200

\$1=1 POKER CHIP

\$40=\$50 POKER CHIPS

\$65=\$100 POKER CHIPS

\$85=\$150 POKER CHIPS

CASINO CHIPS-GUESTS

\$15.00 IN CHIPS AT REGISTRATION

PURCHASE MORE TICKETS \$1-\$40

PURCHASE MORE CHIPS: \$1-\$200

\$1=1 POKER CHIP

\$40=\$50 POKER CHIPS

\$65=\$100 POKER CHIPS

\$85=\$150 POKER CHIPS

Check Event Page for Pre-Order Form and Early-Bird Incentives

Make sure to Complete the Pre-Order Form before the meeting!

We are hosting many different activities for the night, so please follow the other instructions listed on the event page.

Raffle Ticket info!



PURPLE TICKET: \$1.00

Paw Patrol Scooter

Star Wars Chia Pet-Yoda Mandalorian

4-pack Christmas Bulb Ornaments



GREEN TICKET: \$5.00

\$50 Gift Card - Outback Steakhouse

\$56.99 - Pink Razor Scooter

2 \$30 Gift Cards - Texas Roadhouse

\$40 - Bachmann's Floral Pitcher

\$65 Davanni's Pizza Party Certificate!



ORANGE TICKET: \$10.00

\$100 Gift Card - Perfect 10 Quick Lube

\$99.99 Chefman Turbofry

\$143.33 - Hoover Spot Cleaner

\$123.84 - Craftman Reciprocating Saw

\$119.00 - Craftman Circular Saw

\$97.00 - MnREIA Forms Starter Pack

\$123.99 - Maddox 9-Way Slide Hammer

\$119.28 - OEM Tools Slide Hammer



BLUE TICKET: \$25.00

\$205 - Craftman Drill and Driver

\$149.94 - Perfect 10 Car Wash

\$300 - Nail/Hand Care-1 year

\$279 - NexBurner Grill from Home Depot!



RED TICKET: \$50.00

\$397 - Land Trust Course

\$898.99 - Bobsweep

+\$1970 - MnREIA Lifetime Membership

+\$3594 - REP Lifetime Membership

Day with Mike!!

Picture with Santa Alex & his Helpers!

Santa Package Available for Purchase:



- 1. Package 1: Individual Photo**
1-Selfie with Santa on your cell phone \$5.00.
- 2. Package 2: Individual Photo**
1-Selfie with Santa on your cell phone and 1-Instant Polaroid Pic with Santa \$10.00.
- 3. Package 3: Individual or Couples Photo**
1-Selfie with Santa on your cell phone and 1-Instant Polaroid Pic with Santa and 1-Professional Photo with Santa \$15.00.
- 4. Package 4: Group of 2-10 People**
3-Selfie with Santa on your cell phone and 3-Instant Polaroid Pic with Santa and 3-Professional Photo with Santa \$45.00.

What to Expect at the Party:

Instructions & Tips for the Party!

5:30 pm Registration

- Pictures with Santa Alex and his Helpers
- Networking
- Casino Fun with Texas Hold'em, Blackjack, and Three-Way Action Poker
- Games to Win MnREIA Swag
- Review Raffle and Silent Auction Items and Sign up for Everything you Like
- Drinks

6:30 pm Dinner

- 1st Round of Raffle Prizes Drawn
- Casino Fun with Texas Hold'em, Blackjack, and Three-Way Action Poker
- Networking
- Review Raffle and Silent Auction Items and Sign up for Everything you Like

- Pictures with Santa Alex and his Helpers
- Drinks

7:00 pm Dessert

- 2nd Round of Raffle Items Drawn

7:15 pm

- Magic Show with MagicBrad
- Pictures with Santa Alex and his Helpers
- Games to Win MnREIA Swag
- Networking
- Drinks

7:45 pm

- 3rd Round of Raffle Items Drawn

8:30 pm Grand Prize Raffle Drawings for Highest Ticket Items - Winners of Silent Auction Items will be announced.

Check out the sketch of the 3-D Cake that is being made special for us by "The Intrinsic Foodie"

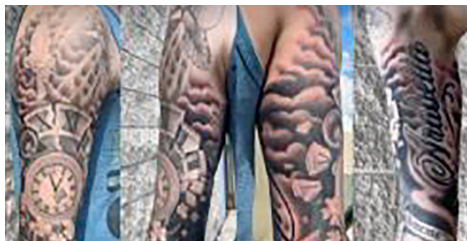


Special Thanks to Pine Financial for sponsoring the food for our holiday party, and to Junktastic for sponsoring the dessert cake masterpiece!



Featuring our Silent Auction Items!

Take a look at some of the awesome items that are available for Silent Auction! Remember, Silent Auction lasts the whole night and the winners will be announced at **8:30PM!**



2 \$600 Gift Certificates for Tattoo Work with Sithixay Khammounheuang from Mafia Ink!

Sithixay from Mafia Ink Tattoo (Spring Lakes Park location) has generously donated his talents to us with 2 Gift Certificates of \$600 Value each for Tattoo work with him!

He will also be at the meeting; talk with him about your next tattoo and wish him a very happy birthday!

Minimum Bid: \$200.00



\$1,500 Trash Out Gift Card from Junktastic!

Junktastic has donated a \$1500 Trash Out Gift Card!

They also have generously sponsored the various cookies and the 3-D Cake made by **The Intrinsic Foodie!**

Junktastic Website: www.junktasticremoval.com

Minimum Bid: \$300.00



3-Day Cabin Stay!

Annette Rodriguez, from Rebuilding Together Minnesota, generously donated a 3-day stay in June, July, or August.

The cabin can fit up to 8 and is half a mile from Taylors Falls, MN and 50 miles from the city on Deer Lake in WI.



Minimum Bid: \$600.00



Scan the QR Code below to check out the event page, instructions, early bird specials, raffle and silent auction items and more!

Click on "Instructions & Tips for the Party! On the event page under What to Expect at the Party."

How you can Help Raise Money for Rebuilding Together Minnesota:

- Purchase Raffle Drawing Tickets
- Purchase Orange We Buy Houses Shirts
- Purchase Poker Chips for Casino Games
- Cash Donations
- Purchase Santa Picture Packages with Santa Alex and his Helpers
- Enter the Silent Auction

NOVEMBER 2022 MEETING RECAP

Thank you to everyone who participated in the "We Buy Houses Orange Shirt Challenge!!" Our group photo has 61 members and guests for November! Way to go Team MnREIA! I knew we could surpass our goal and make the front page of the newsletter for December!

Thank you to Mike Jacka for teaching us about Creative Seller Financing at the main monthly meeting. We learned what it means and how to use it as the seller and/or the buyer. You explained why the MAO formula is so important to determine the offer we should make to the seller. You discussed the various types of seller financing including purchase money mortgages, lease options, contract for deed, subject to, and wrap around mortgages and discussed the pros and cons of each option.

Join us on December 6th for our Holiday member appreciation party and Rebuilding Together Minnesota fundraiser!!! Be sure to pre-register by November 25th to ensure there is plenty of food, drinks, and dessert for all who attend!

Watch your email and our private Facebook page, December 6th event page, and website for updates to raffle items, sponsors, instructions on how to poker chips, raffle tickets, t-shirts, and instructions on how to enter the silent auctions.



November Haves and Wants

HAVES & WANTS

\$20K seller financing available
Southern Minnesota - Ceylan, MN on Iowa Rd
4BR/2 BA
needs major renovation
Mike 651-705-6405 - text for info

21RS WD
30' whirlpool S.S. FRENCH DEER RTR
62423-1771 OR 612 593-6969

651 1st St South (Horn-Lisa)
Available on 3 CR/1000 sq ft Deck
612 979 8568

21 Unit Portfolio of 13 STRs
3LTRs For Sale @ \$3,335,000
Seller Financing Available up to 3
See: <https://tinyurl.com/RRPartfolios>
Cap Rate 11.29% 2023 Gross 636k

5 Bed/3 Bath/3 car 2500 sqft Brooklyn Park
9131 Louisiana Ave N Brooklyn Park
Purchase Agreement for Sale \$310,000
Randi White 952-334-5671

1 Bed 1 Bath 1 car Garage Condo - Gate Rent
6015 Broadway Ave W, New Hope \$196,900

Haves + Wants

Have 2 land in order for sell

1. in zip 56727 160 acre ask \$140,000.00
2. in 55616 240 acre ask one million

612-558-2194

WANTED: 3bed/2bath, 3car Garage North Branch area
612-505-7767

WANTED: OFF MARKET Apartment Buildings
651-500-0311

Have Investment opportunity
100k for \$80K capital investment
will pay 10% interest. 612-500-0311

Have 3/4 acre 2 houses on one lot
West Bloomington 612-979-3508

Haves + Wants

SIDING/ROOFS
Must be friendly \$
651-283-6151
Igor Boz
Buzzi Exteriors

12971 3rd St S
① Rehab property in Afton!
Asking Price = \$290K 3 bed/2 bath

② Rehab property in Coon Rapids
8431 Palm St NW
Asking Price = \$200k 3 bed/2 bath
IF interested, text or call Lauren 612-712-9919
(K4G Investments, LLC)

Mobile Home Contract 4 Sale: 3bed/2bath/1car - \$70,000
Cosmetic rehab - Randy 952-334-5671 ST. Francis Mobile L6

Landlord Inflation/Deflation Leveraged Downward Debt Trap Spiral

By Ron Orr Jr.



Assuming you, the reader, are a homeowner with a 3-4% fixed interest rate, that doesn't want to sell, now believe house prices are going down for many reasons into the future for reasons such as: layoffs, unemployment, higher rates, and possibly higher inventory.

Let's not forget comps are being repriced downward weekly as there are very motivated sellers liquidating to very few cash buyers such as:

Blackrock	Failed BRRRR
Open Door	Failed Rehabs
Zillow	Divorce
Builders	Death/Probate
Hedge Funds	Failed Eviction Moratorium
Failed Airbnb's	Foreclosure

Because sellers don't want to wait 7-14 years for a rebound in equity and house prices, they have other better options to invest that money for retirement. Due to aging and health, many will outlive their money if they don't sell now.

It is not too late to buy your own "We Buy Houses" Shirt if you didn't get yours last month. They will be on sale at our Holiday Party with all proceeds going to Rebuilding Together Minnesota! Just \$20.00-Sizes Small-2XL



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Lake Elmo, MN 55042

Member of a landlord association

Use a property management company

Tenant Screen

- Use credit reports
- Use eviction or skip search
- Use criminal background check

Require an HO-4 policy

Own more than one rental property

We can also provide specialized coverages for motorcycles, off-road vehicles, boats, personal watercraft, motor homes, travel trailers and manufactured homes!

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(continued on page 6)

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So much of the GDP engine of economy was from people doing cash-out refi's on residential and commercial real estate at low interest rates only and that's coming to a halt.

Going forward your house 's appreciation and inflation won't save you from buying at the wrong profitable numbers upfront.

High interest rates will limit credit lending now, whereas low interest rates are what allowed housing to keep going up in price for the past decade and made the buyers ability to pay easier.

Imagine house prices going down monthly for years and years

So, for example: a landlord's \$300,000 rental property going down \$3000 to \$5000 per month in equity for a while due to lower buyer demand because of higher interest rates.

The landlord can't make sense of a rate/terms refi going from a 3% to 9% interest rate because they'd have negative cash flow. Then multiply that negative cash flow by 5-10 properties.

If the landlord does a cash-out refinance to get access to \$50,000 in equity to try to buy more time in the downward spiral with inflation burning their cash flow, that doesn't last long with a monthly mortgage payment at a 9% interest rate vs. a 3% interest rate.

That \$50,000 in equity gets eaten away very quickly once they cash it out, but they won't even be able to cash it out soon even if they wanted to because remember house values are dropping by the month and comps are being repriced (marked to market, known as price discovery).

In addition, lenders will just keep lowering

the Loan to Value % lower and lower as they become more conservative with each passing month with tighter lending.

Also lenders will want to see solid and very recent comps vs. loose standards of not even looking at the house inside like in recent years. It will be common for lenders to throw out the relevancy of comps and cut appraisal prices lower. For example, a spring refinance appraisal isn't the real world now

If the landlord goes 30 days late on one payment, forget the option of ever refinancing and tapping into that equity

Lenders don't want to lend on late house payments

Read the Conclusion of Article by Visiting www.ronorr.com

Or Scanning the QR Code Below





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Promo Code (MnREIASetup) to save \$100 on the Setup Fee

www.MnREIA.com >> My Dashboard >> Property Analyzer Tools

November Trivia

Answers and winner
on page 13...

Questions:

Trivia Question 1

Seller Financing is?

- A) Contract for Deed
- B) Lease Option
- C) Subject to (Sub2)
- D) Purchase Money Mortgage (AKA: Seller Carry Back)
- E) All of the Above

Trivia Question 2

Does a Contract for Deed Transfer ownership to the End Buyer?

- A) Transfers Equitable Title, Not Legal Title
- B) No
- C) Only after the contract has been paid off
- D) Only if the contract has been recorded

Trivia Question 3

When Buying a Property Subject To (Sub2):

- A) You become the owner of the property.
- B) The lender must be notified
- C) You must pay off the mortgage
- D) The mortgage stays in the Sellers name
- E) A and B
- F) A and D

Trivia Question 4

An Option Consideration is?

- A) Deposit to Secure the Option
- B) Taxable to the seller and deductible to the buyer only if the option expires or is exercised
- C) Applied to the down payment when the option is exercised
- D) All of the Above

Trivia Question 5

What needs to be in a contract for it to be assignable?

- A) And/or Assigns (as part of the buyers name)
- B) An Assignability Clause
- C) Nothing at All
- D) All of the Above

Trivia Question 6

What does the "Right of First Refusal" mean?

- A) You have the right to purchase a property at the same terms as a seller may have accepted from another party
- B) You have the right to refuse an offer
- C) You have the first right to exercise an option
- D) All of the Above



Jeff Winship
Sales Manager
NMLS #400982

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WELCOME NEW MEMBERS!!

CONGRATS
to the
NEWEST
MnREIA
MEMBERS!

Zekrea Mohamed
Pete Husband
John Jackson
Luke Jackson
Pauline Drake
Vladimir Dimitrov
Tiffani Albrecht
Samuel Glubka
Vikas Le-Kumar
Melanie Anderson
Dustin Schwichtenberg

Shane Winter
George Masmanides
Justin Woodford
Raymond Hassman
Simon Knauss
Lori Jackson
Fred Miller
Jenna Nylund
Michelle Leisen
Diana Miller
Sam De Leon

Lauri Kenyon
Kellie Book
Coach King
Allison Livermore
Rohit Kumar
Chue Kue
Colleen Sivets
Janna Vukelich
Gabriel Andrews
Meera Doshi
Pedro Hernandez

Aryssa Arneaud
Jeremy Clay
Miles Lerner
Talaia Jones
Andrew Eisenhart
Alison Stienessen
Roger Chen
Keith Rasmussen

Beginners Luncheon

with... Glenn Williams

New members will have a Q & A session with current member, Glenn Williams, Owner of K & G Investments, LLC. Glenn will share the best ways of building systems and processes to ensure successful outcomes.

11:30 AM-1:00 PM on December 29th, 2022.

(Must Pre-Register for each months location)

Once Pre-Registered, you will receive an email with the location.

This month's topic is Finding the Best Ways of Building Systems and Processes to Ensure Successful Outcomes.

Come Network with other Like-minded Real Estate Investors for Lunch. Networking is Important and so is Lunch.

MnREIA Members Only

\$20.00 per Member - Lunch Included



Be sure to pre-register early. Seating is limited to 15 people.

REAL ESTATE RESOURCES: DAWN KERN 651-707-4932
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Thank you to our Sponsors and Donors for the Holiday Party

Thank you to Pine Financial for Sponsoring Dinner for Everyone on December 6th!



Thank you MagicBrad for Providing Magic Entertainment!



Thank you to Home Depot for Donating a Nexgrill 4-Burner Gas Grill!!



Thank you to Sithixay Khammounheuang for donating \$1,200 in Tattoo Work!



2 \$600 Gift Certificates for Tattoo Work with Sithixay Khammounheuang from Mafia Ink!

Thank you to Austin Brownie, Owner of Junktastic, for Donating \$1,500.00 in Junk Removal Services AND Sponsoring our 3-D House Cake and Cookies for Dessert!



Thank you Annette Rodriguez of Rebuilding Together Minnesota for Donating the 3-Day Cabin Stay!



3-Day Cabin Stay!

Annette Rodriguez, from Rebuilding Together Minnesota, generously donated a 3-day stay in June, July, or August.

The cabin can fit up to 8 and is half a mile from Taylors Falls, MN and 50 miles from the city on Deer Lake in WI.

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Thank you to “The Intrinsic Foodie” for Making the Fabulous 3-D House Cake, Landscaping, and Cookies for the Night!



Thank you to Jeff Winship of Novus Home Mortgage for Donating the bObsweep-PetHair SLAM Wi-Fi Connected Robot Vacuum and Mop Jet!



Jeff Winship with Novus Home Mortgage



JEFF WINSHIP

Branch Manager - NMLS #400982

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612-558-7334 mobile

JWinship@NovusHomeMortgage.com

100 Fuller St. S. Ste. 155

Shakopee, MN 55379

MyHomeLoanRanger.com

Thank you to Texas Roadhouse for Donating 2-\$30.00 Gift Cards!



Thank you to Outback Steakhouse for Donating 5-\$10.00 Gift Cards!



Thank you to Perfect 10 Car Wash for Donating a 6-Pack Car Wash Gift Certificate Valued at \$149.94!



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Thank you to Perfect 10 Quick Lube for Donating a \$100.00 Gift Card!



Thank you to Brooklyn Park Hy-Vee for Donating 50 Cupcakes for our Event!



Thank you to Davanni's in Edina for Donating a Pizza Party for 12 People!



Thank you to Bachman's of Fridley for Donating an Item for our Raffle!



Our Success Story as Real Estate Investors and Active MnREIA Members

By: Yekaterina (Katia) Harnois



We are a husband-and-wife team. A long time ago, way before we joined MNREIA, we looked at our 401k accounts through our employers, did the math and realized that it is a joke. We came up with an idea and called it “our own 401K plan,” which consisted of buying 1-2 rental properties a year. The goal was to have 20+ rental properties “free and clear” by the time we retire and live off that income when we retire happily ever after. We did not think of putting too much time into it and had no idea about any other real estate investment strategies. Our goal was to achieve financial freedom through passive real estate investments.

We have a very active lifestyle – traveling, scuba diving, snowmobiling, hunting and all other adrenalin related activities. We were not planning to give it all up to make more money and owning rentals looked like a good fit. This plan worked well for years until the housing market changed and there was no way to find more rental properties on MLS anymore for quite a while – prices were too high to make any cash flow. There was a lot of advertising going

on about real estate investments on TV and the radio. We kept receiving invitations in the mail to attend free real estate classes and meetings. We kept throwing it away but at some point, we thought: why not? We started to go to all kinds of classes and meetups related to real estate investments and found MNREIA.

We joined MNREIA in 2017 and I cannot think of a better place to be for any real estate investor to be. We were able to find wholesalers and got our first flip deal right after the first MNREIA meeting we attended. MNREIA is where we found contractors, real estate agents that know how to work with investors, real estate investor friendly title companies, and financial and tax services. MNREIA is where we learned new real estate investment strategies, met all our partners and made a lot of good friends.

Let me tell you the best thing about MNREIA - EVERYTHING we ever needed for our ventures was ready for us and waiting either on the MNREIA website or at the MNREIA meeting. We discovered so much attending all meetings and classes! Since we joined in 2017, we tried all kinds of different strategies: flipping, slow flip (rent-to-own), joint ventures with other investors and much more. We discovered the whole world of real estate investing, considered it all and tried most of it.

Just 2 years after joining MNREIA, in 2019, my husband Russell quit his job to be able to rehab houses full-time. At some point we considered hiring full time crews and going bigger. Over the years we met other investors and watched them building big real estate businesses. It is amazing!

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Last year we rehabbed 8 houses. This was a year we worked all the time. As silly as it might sound, this is when we decided to downscale instead of upscaling.

There are no right or wrong choices about what to do about any kind of endeavors in your life. Time was always more important for us than the amount of money we make. We tried different things and came up with a “time vs money” balance that works for us. In the last 5 years we added plenty of houses to our portfolio and decided to slow down. As the market is going down right now, we are planning to have more fun for a year or two. Being his own boss, Russell found an idea of taking the winter off very attractive. We already booked 2 scuba diving trips out of the country starting December and several out of state hunting and snowmobiling trips. Russell is still planning to rehab houses, but we decided that it should be 1 major rehab or 2

light rehabs a year at the most. The rest of the time we plan to spend on maintaining our existing rentals and have a lot of free time to spend on our adventures. As much as we both love rehabbing houses and making a world a better place by turning any run-down house into a great place for any family to call home, we decided to stick with our goal and practically retire right now.

It took us 5 years to be where we are now, but to be honest, we did not put too much effort into it since we never stopped traveling and taking time off for ourselves. I am sure that most people would be able to achieve the same if not more in half of the time it took us to be where we are now. In fact, I think inability to travel during COVID-19 contributed to our success a great deal. So, here it is: it does not take much time to achieve financial freedom through real estate investments without giving up your lifestyle. The sky is the limit and the choice is yours. Good luck!



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November Trivia Answers & Winner

Trivia Question 1 Answer:

- (E) All of the Above
- **Correct Answer**

Trivia Question 2 Answer:

- (A) Transfers Equitable Title,
Not Legal Title
- **Correct Answer**

Trivia Question 3 Answer:

- (F) A and D - **Correct Answer**

Trivia Question 4 Answer:

- (D) All of the Above - **Correct Answer**

Trivia Question 5 Answer:

- (C) Nothing at All - **Correct Answer**

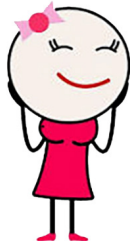
Trivia Question 6 Answer:

- (A) You have the right to purchase
a property at the same terms
as a seller may have accepted
from another party
- **Correct Answer**

Congrats to last month's WINNER Zack Jones!!

Thank you for everybody who participated in our Trivia game. Be sure to visit our vendors for a chance to win \$50 REIA bucks!

Meet Moly! Moly just used her REIA Bucks toward a new MnREIA T-Shirt!



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Meet Tom Zeeb, National Speaker

WHOLESALING: 60 DAYS TO DONE!



A funny thing happens when you nearly drown -- you start to think about what you really want to do with your life. You lose patience with the obstacles holding you back. Like the 9-to-5 grind, a whopping 2 weeks' vacation per year, and not quite enough money to pay the bills each month, much less for any of the extras that make life real special.

It was on the Ganges River in India. I was on a raft with some friends, crashing through Class 5 rapids when I suddenly found myself overboard and underwater.

A near death experience does wonders for your life. When I finally surfaced and stopped choking, I realized my friends had been laughing. For them, this had been a spectacle. For me, it was a new beginning.

I knew the time had come to stop dreaming and finally become the entrepreneur I always wanted to be. In the past, it seemed that the time wasn't right. On that day I realized it would never be exactly right. It was up to me to make it so.

And that's just what I did!

I ran out, quit my job, and fell flat on my face a few months later. Teetering on the edge of financial ruin, once again my friends were laughing. But this time they tried to hide it behind a facade of polite concern. But I knew they were thinking. "We knew he'd never make it. He should have kept his good job while he had it."

But that near-death experience had changed me. And I kept at it.

After flipping my first property, I paid some bills and went on a vacation to Italy. My business and lifestyle took off and I've never looked back. Now my old friends aren't laughing anymore.

Yes, one deal can change it all!

Since then I've been featured by CNBC, Kiplinger's Magazine, The Washington Post, The Washington Examiner, Financial Lifeline Radio, and the National Real Estate Investors Association's Magazine, among others.

Success brings its own breed of problems. You want to be able to keep your business running without having it interfere with your vacations and time with family. For fun, I'm racing a friend to see who can be the first to visit 100 different countries! I am currently at 86.

The answer was in modern technology. I figured out how to structure my business so that I can operate remotely from anywhere in the world and no one even knows I'm gone.

Sure enough, people started asking me "How do you do it?" The truth is there have been ups and downs, I've made mistakes, and have had my share of frustrations and setbacks, as well as my share of growth and dizzying success.

A teacher at heart, I've now helped hundreds of average people to replace their income, quit their jobs, and turn full time to real estate investing. It may sound funny, but I think of this as saving lives -- saving them from debt, isolation from family, income & lifestyle limitations, and sheer boredom!

All this led me to where I am now: Active investor, President of Traction Real Estate Investors Association (www.TractionREIA.com) and Founder of Traction Real Estate Mentors (www.TractionRealEstateMentors.com). And I sit on the Board of the National Real Estate Investors Association.

I'm now asked to speak across the US and overseas at seminars, workshops and bootcamps. I teach my techniques for wholesaling and business building through my presentations "How to make money without money in real estate" and "The Rapid Cash Generator MasterClass: How to go from spinning your wheels to profitable deals!" And I love that people find my talks to be entertaining, informative, and above all - practical.

Some may wonder, so I'll tell you. I graduated from Case Western Reserve University in Cleveland, Ohio and the University of Leeds in the United Kingdom. However, everything financially worthwhile I learned afterwards.

If you are looking to quit your job and build your own mini real estate empire, or just to build a separate income stream to support your family and enhance your lifestyle, you will want to mark your calendar and be sure to be at my presentation!

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Coming up in January---National Speaker, Tom Zeeb on January 3rd and 7th, 2023!!! Main Monthly Meeting with... **Tom Zeeb**

“Wholsaling: 60 Days to Done!” with National Speaker, Tom Zeeb

📅 Tuesday, January 3, 2023

🕒 6:00 PM - 9:00 PM

📍 Banquets of Minnesota-Fridley | 6310 Highway 65 NE | Fridley, MN 55432



Log into your MnREIA account and Pre-Register today for the Main Monthly Meeting on January 3rd, 2023, with National Speaker, Tom Zeeb!



Log into your MnREIA account and Pre-Register today for the weekend workshop with National Speaker, Tom Zeeb on January 7th, 2023!

Check Event Date for Updates to Pricing After November 25th*

National Speaker, Tom Zeeb

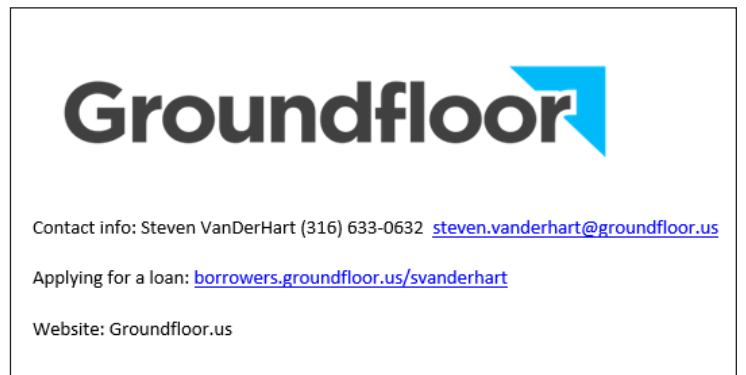
“Find the Deal, MAKE the Deal, GET PAID Workshop! With National Speaker, Tom Zeeb.

EVENT PRICE TBD-This is not a free event. **Price Details Still Pending

📅 Saturday, January 7, 2023

🕒 9:00 AM - 4:00 PM

📍 Banquets of Minnesota-Fridley | 6310 Highway 65 NE | Fridley, MN 55432



Minnesota Real Estate Investor's Association, Inc.
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 St. Paul, MN 55109
 (763) 432 2809

NETWORKING ~ TRAINING ~ EDUCATION

Upcoming Events for December and Special Events for January

- December 6th:** Holiday Party-Pre-Register by November 25th to ensure your spot!
- December 7th:** Wholesaling 101
- December 8th:** House Hacking with Chafic
- December 9th:** Buy-Sell Trade Mastermind Group
- December 14th:** Cashflow 101 & 202 Game Night (S)
- December 20th:** Landlord Tips & Tricks with Katia
- December 21st:** Rehab Property Wak-Through
- December 23rd:** Buy-Sell-Trade Mastermind Group
- December 28th:** Cashflow 101 & 202 Game Night (N)
- December 29th:** Beginner's Luncheon with Glenn Williams
- December 30th:** Lifeonaire Local Connect Group
- January 3rd:** Main Monthly Meeting with National Speaker, Tom Zeeb
- January 7th:** Workshop with National Speaker, Tom Zeeb

CALENDAR OF EVENTS: DECEMBER



Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
27	28	29	30	1	2	3
		Lifeonaire Local Connect Group 6:30 PM - 8:00 PM				
4	5	6	7	8	9	10
		Main Monthly Meeting- Holiday Party 6:00 PM - 9:00 PM	Wholesaling 101 6:00 PM - 9:00 PM	House Hacking with Chafic 6:00 PM - 8:00 PM	Buy-Sell Trade Mastermind Group 10:00 AM - 11:00 AM	
11	12	13	14	15	16	17
			Cashflow 101 & 202 Game Night (South) 7:00 PM - 9:00 PM			
18	19	20	21	22	23	24
		Landlord Tips & Tricks with (Katia) Yekaterina Harnois 6:00 PM - 8:00 PM	Rehab Property Wak-Through 7:00 PM - 8:00 PM		Buy-Sell-Trade Mastermind Group 10:00 AM - 11:00 AM	
25	26	27	28	29	30	31
			Cashflow 101 & 202 Game Night (North) 6:00 PM - 10:00 PM	Beginner's Luncheon 11:30 PM - 1:00 PM	Lifeonaire Local Connect Group 6:30 PM - 8:00 PM	