



# MEMPHIS DEALMAKER

March 2024

A Publication of the Memphis Investors Group

Your Next Monthly MIG Meeting is on Thursday March 14, 2024

## Don't you just love hearing Success Stories?

So many of our meetings focus on issues or problems and how to overcome them. So we decided to take a month and focus on Success Stories.

Come learn from our panel of Real Estate Investors about the successes they have accomplished. Who knows we all may learn a new secret of success that we can carry into our own investing.

Join us for a live or virtual session. The event is free



Live or Virtual

MEMBERS: \$0.00  
GUESTS: \$30.00

### Real Estate Investor Panel

**Panel:**  
Alan Higdon  
Kevin Wong  
Tom Ely

**Success Stories!**  
Hosted by Jim Trimble



Early Bird 1 - Peyton Clark - We Buy Houses  
Member Benefits - Joe Kirkland

**WHEN:** Thursday March 14, 2024  
6-9 pm central

**WHERE:** The College @ Mid-America  
2095 Appling Rd.  
Cordova, TN 38016



Register at [MemphisInvestorsGroup.com](http://MemphisInvestorsGroup.com)



for members, while guests can attend for \$30.00. Come at 5:30 pm to enjoy networking and join one of the Early Bird Sessions at 6:00 pm.

Peyton Clark with We Buy Houses. If you are not familiar with how this Gold Sponsor does business and how they

might be able to work with you don't miss this Early Bird.

Or join Joe Kirkland as he explains MIG Member Benefits. Even if you have been around awhile there is may be something new to you!

*Continued on page 2*

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Location: The College at Mid-America, 2095 Appling Road, Cordova, TN 38016

## MIG 2023 Executive Officers, Board Members (A Nonprofit, 501(C)(6), TN Corp.)

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[www.MemphisInvestorsGroup.com](http://www.MemphisInvestorsGroup.com)

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**When:** Thursday, March 14, 2024

Networking begins at 5:30 pm  
 Early Birds begin at 6:00 pm  
 Main Session begins at 7:00 pm

**Where: (Virtual Option Available)**  
 The College of Mid-America  
 2095 Appling Rd. Cordova, TN  
 38016

**Cost:** Active MIG Members Are Free, Meetup Members & Other Guests are \$30 each.

Any guest who joins at the meeting can apply this fee toward their membership.



The College at Mid-America

[2095 Appling Road](#)  
[Cordova, TN 38016](#)

## MIG Calendar March 2024 Central Time

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
					1	2
					Lunch with The Pros (Virtual) Register 12 noon Lunch with The Pros (Live) @ The Butcher Shop 12 noon	
3	4	5	6	7	8	9
					Lunch with The Pros (Virtual) Register 12 noon Lunch with The Pros (Live) @ The Butcher Shop 12 noon	
10	11	12	13	14	15	16
	MemFlips (Live) @ 901, Realtors 12 Noon			March Monthly Meeting Success Stories Panel Jim Trimble	Lunch with The Pros (Virtual) Register 12 noon Lunch with The Pros (Live) @ The Butcher Shop 12 noon	March Super Saturday Finding Properties and People On-line Joe Kirland
17	18	19	20	21	22	23
	Hard Money Lending (Live) @ 901 Realtors Register. 12 noon	WIRED: (Live) @ Perkins Cermantown 6 pm National REIA Members Call			Lunch with The Pros (Virtual) Register 12 noon Lunch with The Pros (Live) @ The Butcher Shop 12 noon	
24/31	25	26	27	28	29	30
	National REIA Member Monday	MemFlips South (Live Register) @ Check Website for Location 12 noon	Multi-Family (Live) @ Garibaldi's Pizza Noon		Lunch with The Pros (Virtual) Register 12 noon Lunch with The Pros (Live) @ The Butcher Shop 12 noon	REMINDE R All meetings & locations are subject to change. Consult calendar & each event page for details. MemphisInvestorsGroup.com/calendar



HELLO  
March

**NOTICE**  
**MEMFLIPS has**  
**changed locations!**  
**Now at 901,**  
**Realtors**

**Check the website**  
**for the most up-to-**  
**date Calendar.**  
**Things change**  
**almost daily!**

[CALENDAR](#)

# The Synergy of Real Estate and Infinite Banking:

## A Summary Guide to Leveraging Whole Life Policies in Property Investment

By Jason K. Powers *t*

**T**he dynamic world of real estate offers myriad avenues for growth and profit. But as with all investments, funding and liquidity remain the lifeblood of success.

Enter the Infinite Banking Concept (IBC).

At its core, the Infinite Banking Concept is about becoming one's own banker. By harnessing the cash value growth of a dividend-paying whole life insurance policy, investors have a reservoir they can tap into. This capital can be borrowed against and repaid at the policy owner's discretion, bypassing many of the hurdles of traditional bank financing. When integrated into a real estate portfolio, IBC can prove to be a powerful ally.

### Swift Property Acquisition

Navigating the maze of traditional bank financing often presents challenges: extensive paperwork, approval delays, and rigorous credit evaluations. For many real estate investors, these hurdles can mean missed opportunities. With IBC, investors can directly borrow against their policy's cash value, cutting out the middleman. This means a swifter acquisition



process, diminished fees, and a flexible repayment timeline that's tailored to the investor's unique needs.

### Streamlined Rehabilitation & Improvements

For those in the world of Fix-N-Flips and Rehabs, securing external funding for such endeavors can be cumbersome, time-consuming, and sometimes expensive. Infinite Banking offers a solution. By allowing investors to borrow against their policy, funds can be accessed efficiently. Once the property is upgraded and either sold or refinanced, the policy loan can be repaid, keeping the investment cycle smooth and fluid.

### Bridge the Gap with Bridge Financing

The real estate market is dynamic, with opportunities sometimes requiring immediate action. Traditional financing methods can be slow, making it challenging

to capitalize on time-sensitive deals. The Infinite Banking model shines in these moments. As a rapid-response tool, it can act as a bridge loan, ensuring investors have the agility to secure promising deals. Then, once the property is refinanced or sold, the borrowed amount can be returned to the policy, ready for the next opportunity.

### Strategic Land Purchases

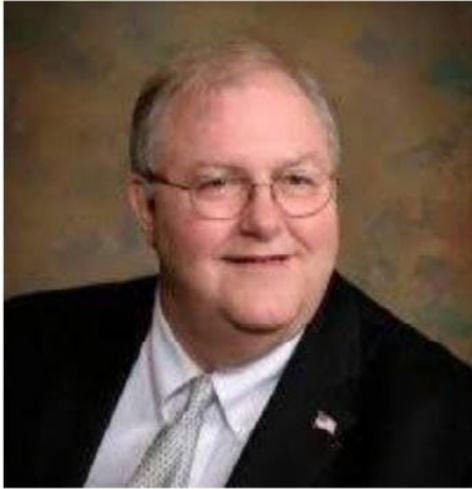
Land is a foundational real estate investment. It offers potential long-term appreciation, especially in growing areas. However, immediate development isn't always feasible or strategic. Here's where the IBC becomes invaluable. Investors can tap into their policy's cash value to finance land purchases, holding onto these assets until market conditions are ripe for development or resale, thus ensuring they don't miss out on strategic land acquisitions. Remember the unstructured loan component? You're in charge!

### Down Payments Made Easy

A sizable down payment can be a decisive factor in securing a lucrative property deal. However, arranging large sums quickly isn't always feasible. Cash value from your policy, offers a workaround. By allowing investors to borrow

*Continued on Page 9*

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At Strategic Financial Partners, we develop expertly tailored financial strategies in insurance, weath management, employee benefitis, and retirement. Let us help guide you!

# March's Super Saturday Seminar



MEMBERS: \$ 50.00  
GUESTS: \$100.00  
Early Bird Pricing through 03/14

## Joe Kirkland Using the Internet to Research Properties and People

*Live or Virtual*

Register now for Early Pricing.

Prices go up to \$60 for MIG Members and \$110 for Non-members at midnight on Thursday, March 14<sup>th</sup>!

REGISTER NOW

**WHEN:** Saturday, March 16, 2024  
doors open 8:30 ; class 9:00 am  
to 1:00 pm central

**WHERE:** THE COLLEGE @ MID-AMERICA  
2095 APPLING RD.  
CORDOVA, TN 38016



One of the most valuable skills any investor can have is how to look up records on properties and people! Here is what Joe will cover in the Super Saturday Seminar:

- How to Find Property Owners
- How to Get the Owner's Mailing Address
- How to See if a Property is in a Flood Zone
- How to Search for Liens on a Property
- How to Search for Liens on People
- How to Search Court Records
- How to Search Bankruptcy Records
- How to Get Property Descriptions
- How to Get Probate Records
- How to Find Tax Information on Properties
- How to Find Pending Lawsuits
- How to Find Old FEDs (Evictions)
- How to Find Judgements
- How to Search for Criminal Records

**And, Do it All From Home, Most for FREE!**

## Gold Sponsor Update Welcome Walter!



We are thrilled to welcome **Walter Jones** as a Gold Sponsor at our highest level, joining us as an individual and not as a company.

Walter is a Realtor with BEST Real Estate company and ready and able to help you with your Real Estate Investments. Contact him at **501-891-3141** or **walterjones3@gmail.com**.

Please say a special MIG Welcome to Walter at our March meeting.

Walter originally joined MIG in 2017, and purchased his first investment property, a 4-plex, in 2018 using a licensed agent in the Memphis Investor Group. He previously held an Alabama real estate license from 2007-2010, but continued his W-2 work in the restaurant and health care industries in corporate field support. By 2020 he added 2 more duplexes to his rental portfolio, and after a Covid related job loss he decided to make the jump to being a full-time investor and real estate agent with BEST Real Estate Company.



With National REIAU, we have made learning from some of the best fast, easy and inexpensive. National REIAU delivers great low-cost, high-quality investor training on exactly the subject you want, exactly when you want it.

Learn more by visiting [nationalreiau.com](https://nationalreiau.com)

# Staying on Top of Economic Insights & Trends is Paramount for Your Business

By **Rebecca McLean, Executive Director, National REIA**

I hope this update finds you and your family well! Keeping abreast of trends and being briefed about how the changes in the economy may affect your business is just one of many ways you benefit from being a member of National REIA. I wanted to share some interesting economic insights that have emerged recently that may affect how you plan for 2024 as a real estate investor. For other benefits, both old and new, please visit [nationalreia.org](http://nationalreia.org) and check out the many ways we can help you be more successful and profitable in your investing journey.

Just a few days ago, the Bureau of Economic Analysis revealed that the U.S. economy expanded at an impressive rate of 4.9% in the third quarter, 2023. This is a significant jump from the 2.1% growth we saw in the second quarter.

While we're still waiting on numbers from other major global players, it appears that the U.S. is outpacing most, except for perhaps India and China. Interestingly, China had a 5% annualized growth rate but is now grappling with economic challenges. We are all waiting for the other shoe to drop as everyone knows that they've been propping up their economy even more than we have and an economic crisis is inevitable.

A key driver of this U.S. growth is consumer spending, which makes up a huge portion of our economic activity. In September alone, spending increased by 0.7%, following a 0.4% rise in August. This boost is largely attributed to increased spending on services like international travel, housing, utilities, health care, and airline transportation.

But let's jump to October. We're now seeing some potential challenges on the horizon for consumers. Credit card interest rates are soaring above 20% for unpaid balances. Mortgage rates have hit 8%, auto finance rates are at 7%, and student loan payments are no less than \$500 a month. I can't even imagine what those stats will look like after the major spend for the holiday season is over.

But here's the most concerning statistic; Consumer debts aren't being paid on time. Vantage Score Credit Gauge, a credit risk tool



developed in partnership with the nation's three largest credit reporting agencies (Experian, Equifax and TransUnion) reported Oct. 31 that early-stage delinquencies spiked from 0.84% in August to 0.91% in September across all consumer loan products. And we're seeing this trend extend to mortgage and auto loans as well.

Recent data from the Federal Reserve Bank of New York confirms this trend. Household debt has climbed to a staggering \$17 trillion, with about \$1 trillion coming from credit cards. Notably, mortgages remain the largest debt for many Americans, totaling around \$12 trillion.

What may be more concerning is that, after prolonged stability, mortgage delinquency rates are beginning to inch upward again.

According to the National Mortgage Professional, the national delinquency rate for September reached 3.29%, marking a 12 basis points rise from August and a 13 basis points year-over-year increase. This shift represents the most significant, and only the second, annual uptick in the past two-and-a-half years.

As for auto loans, in September, the percentage of auto borrowers who were at least 60 days late on their bills rose to 6.11% according to a Fitch Ratings report. That marks the highest default level since 1994. A big part of the reason for these defaults is the monthly car payments, which have risen sharply ever since interest rates started climbing. A Financial Times report concludes one out of every five car owners with a loan has a \$1,000 monthly car payment.

I am curious to see what the fourth quarter will look like when the numbers come out in late January. Some predictions show that the economy will grow by 4 or 5 percent.

However, how much will the debt levels of the American consumer grow?

With the labor marketing making it appear that anyone interested can find a high paying, flexible job, it can often boost consumer confidence to the point that overspending occurs, whether the consumer can actually afford it or not. This surge in consumer spending—often beyond means—raises concerns, especially as we approach the peak retail spending season.

For us as real estate investors and small business owners, this race to spend can have disastrous results as 2023 turns to 2024. Rent may not be paid on time, ability to finance purchase of a newly rehabbed house might be tougher and paying back any private money loans may become a challenge. If banks begin to be concerned the ability to get conventional loans may lessen. Any change in the economy can radically affect our industry. Let's stay aware and ready for potential challenges in the coming quarters. For well-informed and well-prepared investors, opportunities always abound!

One way is to stay connected with your local REIA for information about the local economy and to National REIA for national trends and data. Visit [RealestateInvestingToday.com](http://RealestateInvestingToday.com) daily for updates and use the National REIA data portal powered by Homeworthi to see how your area is performing against national averages.

Rebecca McLean is the Executive Director of National Real Estate Investors Association

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# *nationalreia* NOW



## Keeping those Resolutions!

Many of you - research suggests over 40 percent - probably made some New Year's resolutions. Lose a few pounds, go to the gym five nights a week, check out [Real Estate Investing Today](#) on a regular basis—the list goes on. Sadly, according to some studies, just 8 percent of you will actually achieve these resolutions.

Personally, part of the problem is that after a strong month or two to kick off the new year, my resolutions are all but forgotten until the following December, when I suddenly have one month left to clean my attic and lose 20 pounds.

The key to success is to put in the work on the front-end so you're not scrambling at the back end—which was, in many ways, the theme of our recent Winter Cruise. Our subjects covered more than just preparing for a year of change, but possibly even a "season" of change. With the economy being analyzed by everyone and many of them coming up with completely opposite conclusions, it feels like we need a plan A, B, C and maybe even a D for good measure. Keep an eye out for clips from the cruise on our social media platforms and other data to keep you informed on [RealEstateInvestingtoday.com](#).

For those of you who are rental property owners it's the time of year that we fret about broken pipes, frozen driveways, and more. Hopefully you did some weatherization and preventive maintenance before the season turned. It's truly the most proactive thing you can do to keep your properties in tip-top shape year-round. From scheduling to do-it-yourself repairs, and to calling in a professional, you'll find a wealth of information to save significant time and money this year in your National REIA benefits information at <https://nationalreia.memberflow.com/Home/Benefits>.

For some, another resolution may be to make more money. That was another great topic on our Cruise! Look out for those clips, articles, and REIA Now webinars throughout 2024 to help you reach that goal! Keeping the money you make, growing it, and saving money where you can is another way that National REIA and your local REIA can help. Check out the benefits of National REIA at the link above and with your local REIA by visiting their website.

For others, connecting with colleagues is a worthwhile 2024 goal. Many of you got a jump start on that with Winter Cruise, but there are many more opportunities coming your way. Stay connected with National REIA and your local REIA to hear about events where you can network and stay up to date about your local market conditions and opportunities.

Here's to the start of a new year - and meeting those resolutions!



**Rebecca McLean**  
*NREIA Executive Director*

## The Synergy of Real Estate Investing and Infinite Banking ...Continued from page 3

from their policy's cash value, they can swiftly arrange for down payments, often giving them a strategic edge in negotiations. This not only ensures quicker deal closures but also conserves other liquid assets for different opportunities.

### Ready for Rainy Days

The unpredictability of the real estate market demands a well-prepared investor. Unexpected expenses, such as sudden repairs or unforeseen legal issues, can crop up, demanding immediate funds. The IBC serves as a financial safety net. Having access to the policy's cash value ensures that investors can manage unexpected costs without destabilizing their portfolio or resorting to high-interest emergency loans.

### Stay Liquid in Lean Times

Economic downturns and market recessions are inevitable. During such times, traditional lenders often become risk-averse, like they are right now, making it hard for investors to access funds. However, those integrated with the Infinite Banking Concept have an edge. They can access their policy's cash value,

ensuring liquidity even in lean times. This liquidity advantage allows them to capitalize on undervalued properties when others are cash-strapped, setting the stage for significant future gains. Estate Planning with an Edge

Any robust real estate portfolio requires foresight, not just for current investments but also for future wealth transfers. The Infinite Banking Concept offers dual benefits in this regard. First, the death benefit of the insurance policy provides, usually, a tax-free wealth transfer mechanism. Second, the liquidity from the policy ensures that estate-related expenses or taxes can be managed without hastily liquidating properties, ensuring the legacy remains undisturbed. So, in the intricate dance of real estate investment, the Infinite Banking Concept can be a game-changer. By merging the liquidity and flexibility of IBC with real estate's potential, investors set the stage for sustained success. As with all financial strategies, it's pivotal to engage professionals well-versed in both realms, ensuring the nuances of policy loans, dividends, and real estate intricacies are harmoniously

intertwined. That's where we come in.

Reach out today, and let's see what the Infinite Banking Concept can do for you.

Jason K Powers is a Multi-Business Owner, Real Estate Investor and an Authorized IBC Practitioner. In an exclusive partnership with the National Real Estate Investor Association, Jason is the go-to expert for all aspects of Infinite Banking and Life Insurance. Jason works with clients across the country showing them how to achieve their financial goals by taking control of the banking function in their life and creating financial goals by taking control of the banking function in their life and creating financial velocity that can last for generations. Connect with Jason today to explore how the Infinite Banking Concept can empower you to reach your financial goals.

For more information, visit [www.1024wealth.com/NREIA](http://www.1024wealth.com/NREIA)

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Saint Patrick's Day

MARCH 17TH



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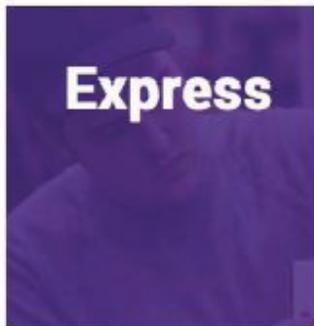
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## National REIA members Ship for Less with the FedEx Advantage Program



Like anything else, shipping costs can be one those little things that can eat into your bottom-line in a big way. That's where the National REIA Shipping Program, managed by PartnerShip comes into play. By enrolling in their FedEx Advantage program, NREIA members can save big on FedEx Express and FedEx Ground without sacrificing confidence, consistency, or customer support. After enrolling, they'll analyze the pricing on your FedEx account and if your current discounts are better, they'll let you know, and you can stay on that pricing.

FedEx Express and FedEx Ground without sacrificing confidence, consistency, or customer support. After enrolling, they'll analyze the pricing on your FedEx account and if your current discounts are better, they'll let you know, and you can stay on that pricing.



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- 45% off** FedEx Standard Overnight
- 45% off** FedEx 2Day A.M.
- 45% off** FedEx 2Day
- 45% off** FedEx Express Saver
- 45% off** FedEx International Express



- 25% off** FedEx Ground
- Tier 6 for** FedEx Ground Multiweight 200 - 499 lbs.
- Tier 506 for** FedEx Ground Multiweight 500 lbs. or more



- 25% off** FedEx Home Delivery



[www.PartnerShip.com/73NREIA](http://www.PartnerShip.com/73NREIA)



# MARCH FOCUS EVENTS



**MIG** Memphis Investors Group MEMBERS: NO FEE GUESTS: NO FEE

**Lunch with the Pros**  
The Butcher Shop STEAKHOUSE

**Lunch with the Pros virtual**

107 S Germantown Pkwy, Cordova, TN Register at [MemphisInvestorsGroup.com/calendar](https://www.MemphisInvestorsGroup.com/calendar)

**WHEN:** Every Friday in March  
And Every Friday!  
12:00 PM - 1:30 PM

**WHERE:** The Butcher Shop or Via Zoom




**MIG** Memphis Investors Group MEMBERS: NO FEE GUESTS: NO FEE

**WE ARE 901 REALTOR**  
901-213-7229

**MemFlips**

875 N. White Station, Memphis, TN 38122

**WHEN:** Monday March 11, 2024  
12 noon - 2 pm **LIVE** Wholesalers, Rehabbers, Fix & Flippers

**WHERE:** 901, Realtor Office



**Discussion Focus: Private Money Lending**  
Free - Just buy your dinner

**MIG** Memphis Investors Group MEMBERS: NO FEE GUESTS: NO FEE

**WIRÉD: Women in Real Estate Development**

1340 S Germantown Pkwy @ Wolf River Germantown, TN

**WHEN:** Tuesday, March 19, 2024 6 - 8 pm **LIVE**

**WHERE:** PERKINS RESTAURANT

Register at [MemphisInvestorsGroup.com](https://www.MemphisInvestorsGroup.com)



**MIG** Memphis Investors Group MEMBERS: FREE GUESTS: FREE

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901-213-7229

**Hard Money Lending / OPM**

register, bring your financials, bank book, and business plan!

875 N White Station Rd, Memphis, TN 38122

**WHEN:** Monday March 18, 2024 12 noon - 1 pm

**WHERE:** 901. REALTOR **LIVE - Registration Required**

Register @ [MemphisInvestorsGroup.com](https://www.MemphisInvestorsGroup.com)



**MIG** Memphis Investors Group MEMBERS: NO FEE GUESTS: NO FEE

**CHAMPPS KITCHEN + BAR**

**MemFlips SOUTH**

Fox & Hound Sports Tavern

**WHEN:** Tuesday March 26, 2024 12 noon - 2:00 pm **LIVE**

**WHERE:** 6565 TOWNE CENTER XING, SOUTHAVEN, MS 38671

REGISTER @ [MemphisInvestorsGroup.com](https://www.MemphisInvestorsGroup.com)



**MIG** Memphis Investors Group MEMBERS: NO FEE GUESTS: NO FEE

**GARIBALDI'S PIZZA**

**Multi-Family and Landlording Group**

3530 Walker Ave Memphis 38111

**WHEN:** WEDNESDAY, MARCH 27, 2024 NOON - 2:00 PM

**WHERE:** GARABALDI'S PIZZA

**HOST:** WALTER JONES

Register @ [MemphisInvestorsGroup.com](https://www.MemphisInvestorsGroup.com) for notification of last-minute location changes

# 901.MORTGAGE

CATALYST FUNDING, NLMS 1858600



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## BENEFITS UPDATE



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[www.NationalReia.org](http://www.NationalReia.org)  
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### Instant Term Life Insurance; The Fast-Track to Peace of Mind in Real Estate and Beyond

A new tailored benefit from Jason K Powers & Unbridled Wealth will help meet the unique needs of real estate investors. In the dynamic world of real estate, where deals move at breakneck speeds and opportunities present themselves in the blink of an eye, being prepared for the unforeseen is paramount. The same quick thinking and swift action that's expected when locking in a property deal is exactly what they're bringing members of National REIA with Instant Term Life Insurance.

Instant Term Life Insurance is a fast solution to life insurance, custom-tailored for moments when time isn't a luxury. Traditional insurance coverage often involves tedious waits, medical exams, and piles of paperwork. With Instant Term, you bypass the bureaucracy. By answering a few health-related questions one can get near instant offers. The rest? They're typically get an offer within the next 24 to 48 hours. Once your offer comes in, and you accept it, you complete the final application and can be approved and issued within days!

Unbridled Wealth offers the Infinite Banking Concept, which is the best place to warehouse your wealth that has guarantees and safety, while providing ready access to your money allowing you to take over the banking function in your life. Big journeys begin with small steps.



[www.1024wealth.com/NREIA](http://www.1024wealth.com/NREIA)

### CamaPlan Offers NREIA Members a Wide Range of Self-Directed Retirement Account Options

Thanks to a new strategic partnership, National REIA has added CamaPlan as a preferred vendor for a wide range of self-directed retirement account options - including IRAs, 401ks, and HSAs. These options allow investors to diversify their portfolios with alternative investments such as real estate, private equity, and more.



CamaPlan can show you how to invest in single family and multi-unit homes, apartments, condominiums, commercial property, land, and foreign property with a self-directed IRA/401k. Best of all, the earnings on your investment are tax-free or tax-deferred, providing you the opportunity to maximize your investment returns. Investing with your IRA or 401K is easy and inexpensive.

National REIA members can save up to \$784, including a free consultation with the founder, one year of VIP customer service, and the opportunity to set up a new account for only \$1. Plus, there are no annual fees until your first investment. You'll also receive one free expedited transaction processing and two complimentary outgoing wires for your real estate deals.

- Now through 12/31/23, open a new account and fund it for \$1
- No Annual Fees until your first deal
- Free Consultation with a CamaPlan Founder
- One year VIP Customer Service
- One free expedited transaction
- Two complimentary outgoing wires

To get started, call (386) 742-6888 or visit:  
<https://www.iraasset.app/nationalreia>

## Memphis Investors Group - MIG, National REIA & Home Depot Pro Xtra 2% Rebate Program



The Home Depot Rebate checks for the 2nd half of this year (July 1st – Dec 31st) are set to go out at the end of January.

You should login to the Home Depot Pro Xtra Center to verify that all your recent transactions have been tracked so you get full credit for your 2% Rebate check later next month. While there make sure your cards and tenders are up to date and all your gift cards are also listed.

### 1) NATIONAL REIA REBATE INCENTIVE PROGRAM FROM THE HOME DEPOT®

The Home Depot will give MIG members a 2% rebate on all your purchases! This rebate is paid twice a year:

January through June Paid at the end of July

July through December – Paid at the end of January

**MIG/National RE REBATE INCENTIVE PROGRAM FROM  
THE HOME DEPOT**

All you need to do is enroll in the program and register your payment methods. It is FREE to enroll with your MIG Membership. Just sign up with National REIA (Your membership with NREIA is included in your MIG Membership.) After logging into National REIA, go to member benefits and follow the directions for creating a Home Depot Pro Xtra account, or identifying your existing account as eligible for National REIA programs, rebates and incentives.

\*\* All rebates issued that total up to \$1,000 will be paid by a Home Depot gift card.

### 2) NATIONAL REIA HOME DEPOT PAINT PROGRAM



The new National Paint Program for all National REIA Members is very simple. **You will receive 20% off Interior and Exterior Paints and Primers** including all of The Home Depot quality paints - Behr, Kilz, Glidden & Zinsser (1-gallon minimum purchase required)! **All you must do is key in the number you used to register in Pro XTRA at the checkout to take advantage of the savings.**

Other valuable benefits of the paint program include a PRO Paint Specialist in every store to help with your paint projects and free job site deliveries on all orders over 25 gallons.

Email [HomeDepot@nationalreia.org](mailto:HomeDepot@nationalreia.org) to make sure your account is set up properly and that you are escalated to Gold Status for your 20% Paint Discount.

*FREE JOB SITE DELIVERY FOR ALL ORDERS OVER 25 GALLONS!*

#### 4) NATIONAL REIA HOME DEPOT CABINET PROGRAM



Now, we have an exclusive cabinet program with discounts for National REIA members of up to 20%! This program offers faster delivery times and includes 3 door styles in 8 different finishes! The stores stock 31 cabinets and accessories per finish backed up with 74 additional products via special order, including bath cabinets. The cabinets come fully assembled and ready to install. Special order items ship in as little as 48 hours but no more than 2 weeks. Login to NationalREIA.org and look at the Member Benefits/Home Depot section. Instructions and required downloadable form are clearly listed there.

Kitchen designs with CAD drawings and quotes are typically returned to you from the design team within 48 hours after receiving your measurements and quote request. In addition to the great selection, quality, and lead times, you can save 10% on all orders. This can be combined with bulk pricing saving members as much as 20%! Plus, don't forget the 2% biannual rebate!

#### 5) HOME DEPOT 11% REBATE PRICE MATCH / SHOPPING TIPS

Home Depot offers up to 11% rebate price match program to match competitor pricing.

You can enter your purchase date to begin your submission at the Home Depot 11% rebate portal <https://www.homedepotrebates11percent.com/#/home>

Please ensure your purchase was made at a participating The Home Depot ® retail store.

If you have multiple receipts, you must submit each receipt separately.

If you haven't already registered for the Home Depot Pro Xtra 2% Rebate program for MIG Members, then you should do so now so that you get the 2% Rebate check for all your Home Depot Purchases for the current cycle of Jan 1st – June 31st.

To begin the enrollment process: Be sure you are an active MIG Member and if necessary, Join or Renew Today!

Terms & Conditions: Minimum rebate period spend of \$5,000 required to receive a rebate from Home Depot. Rebates from Home Depot under \$1000 will be via a Home Depot gift card



## Plug Into MIG

*Nobody can do everything, but everyone can do something.* Every Organization needs Volunteers and MIG relies on its members to thrive. Don't miss an opportunity to be part of this larger community of real estate investors. Let us plug you in!

### **Some ways to plug in:**

- Outside Door Monitor: Keeps people from entering the meeting until they have paid/checked in.
- Inside Quiet Monitor – helps keep the noise in the back of the room to a minimum
- Home Depot Desk/Registration - Assisting people in registering for Home Depot benefits as well as registering for the National REIA website to get full discounts.
- Registration Table Set-Up - arrive at 3:30 or 4:00 – registration begins at 5:30
- Registration Table Take Down (Stay 30 minutes after meeting)
- Sign Set-Up & Take Down (arrive at 4:00 or 4:30 – stay 15-30 minutes afterwards)
- Printed materials handed out prior to meeting (arrive at 5:00)
- Sound System Set-Up & Take Down (arrive at 3:00-4:00, stay 15-30 minutes afterwards)
- Sound System – Run sound during meeting
- Video – Set up/Take Down and operate video camera during meetings. (Arrive 1 hour prior, stay 15 minutes afterwards)
- Video Technician – someone who can edit videos for YouTube and other internet needs. This person will transfer all videos to a MIG owned hard drive and delete videos from the camera's memory card.
- Guest Welcomers: Greet Guests and hand out literature about memberships and answer questions regarding the membership levels. (Arrive by 5:00)
- Social Media – We need people who love to do social media who would like to post/tag pictures and keep a great conversation going!
- Got Questions? Ask ME! – Be there to answer questions and wear a nametag so you can help those who are new to our organization.

**Send your contact information and what you would like to plug into to:**

**MIG@MemphisInvestorsGroup.com with the subject: I WANT TO PLUG INTO MIG**



# Millennial Title

Real protection—for all time

1661 International Drive, Suite 408

Memphis, TN 38120

Jennifer Jenkins, Closing Coordinator; Email: [Jennifer@MillennialTitle.com](mailto:Jennifer@MillennialTitle.com)

Ph: (901) 437-4730; Cell: (901)-210-7851

*Our Memphis Millennial Title office is here to serve southwest Tennessee and surrounding regions.*

*With our flexible, knowledgeable staff, you are guaranteed to find answers to all of your real estate and title questions.*

## INFINITE BANKING



Big journeys  
begin with the  
small steps

Imagine a life without the bank . . .  
What would life be like if you never had to borrow from an outside bank again?  
What if you could borrow from yourself?  
What if you could create a privatized family banking system that would allow you and your loved ones to have access to, throughout your life & long after you're gone?

*Jason K Powers*



The Infinite Banking Concept is the best place to warehouse your wealth that has guarantees and safety, while providing ready access to your money allowing you to take over the banking function in your life.

[1024wealth.com/NREIA](http://1024wealth.com/NREIA) | 720.458.6900 | [jpowers@unbridledwealth.com](mailto:jpowers@unbridledwealth.com)

*Jason K Powers is a Multi-Business Owner, Real Estate Investor & Wealth Strategist with an eclectic and exciting background ranging from real estate investing to international non-profit work to wealth planning. As an Authorized IBC Practitioner, Jason is passionate about helping others create financial velocity in their lives.*

*Through carefully crafted strategies and a customized approach, Jason works with his clients to help them fulfill their financial dreams, take control of their financial world, and leave a legacy which can last for generations to come.*

*Reach out to Jason today, to see what Infinite Banking can do for you in your life.*



Scan to Learn More!

**MIG**  
Memphis Investors Group

**MEMBERSHIP LEVELS**

Renew Manually / Renew Automatically

Single \$300 / Single \$275

Kinship \$400 / Kinship \$375  
Members living at the same address - for 2 add \$100 for each additional person

Non-Local \$150 / No discount for auto renewal

Sponsorships must be approved by the Board

Gold Sponsor \$2,000

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[WWW.MemphisInvestorsGroup.com](http://WWW.MemphisInvestorsGroup.com)

**MIG NEWSLETTER ADVERTISING RATES**

Each month the MIG newsletter reaches a select, eager group of active real estate investors and business professionals. If you have a trade, service or business that would benefit from increased exposure to the heart of the Memphis real estate investment community, then you should strongly consider investing in your business through advertising in our monthly newsletter. Our rate schedule is as follows:

AD SIZE [in inches]	1 [ISSUE [1 mo.]]	3 [ISSUES [3 mos.]]	12 [ISSUES [12 mos.]]
1/8 PAGE (2.25 x 3.67)	\$45.00	\$120.00	\$450.00
1/4 PAGE (4.5 x 3.67)	\$75.00	\$210.00	\$810.00
1/2 PAGE (4.5 x 7.5)	\$120.00	\$330.00	\$1,275.00
FULL PAGE (9 x 7.5)	\$225.00	\$600.00	\$2,160.00

**Set Up Charges:** With the exception of pre-printed inserts, all ads submitted for publication must be in a digital format that can be emailed, copied & pasted into Microsoft applications (like MS Word & MS Publisher). Any ads not submitted in such a format will be assessed a \$20 setup charge and the newsletter editor will do his/her best to replicate as closely as possible the author's original piece.

**Deadline & Payment:** All advertisements must be prepaid and received no later than the 17th of the month for inclusion in the following month's newsletter. Mail check payable to Memphis Investors Group, 4728 Spottswood Ave #289, Memphis, TN 38117-4817. Email digital ad to [mig@MemphisInvestorsGroup.com](mailto:mig@MemphisInvestorsGroup.com) or send hard copy to physical address above (\$20 setup fee will be assessed).

**Editing and Right of Refusal:** MIG reserves the absolute right to edit or refuse any advertisement for any reason at the editor's discretion.

**Sponsor Discount—Consider MIG Sponsorship:** MIG Corporate Sponsors automatically receive complimentary newsletter advertising as a benefit of their sponsorship. In addition MIG sponsors also receive an additional 10% discount on any additional advertising they may desire to purchase. For more info or questions about newsletter advertising or corporate sponsorship, e-mail [mig@memphisinvestorsgroup.com](mailto:mig@memphisinvestorsgroup.com) or call (901) 300-6577 & press "0".

# We Sincerely Thank Our Valued Sponsors of the Memphis Investors Group

## Closings/Title Insurance

### Gold Sponsor

Executive Title & Closing, Inc. ~ Joseph T. Kirkland, Jr., Senior

Underwriting Counsel; 700 Colonial Road, Suite 230, Memphis, TN 38117; Ph: (901) 537-1344; *For all Your - Real Estate Closing Needs.*

### Gold Sponsor

Millennial Title ~ 1661 International Drive, Suite 408, Memphis, TN 38120; 615-385-5944; Andly Maloney, Closing Coordinator; *Our Memphis Millennial Title office is here to serve southwest Tennessee and surrounding regions.*

### Silver Sponsor

Titan Title Company, LLC ~ Kay Wheeler, Senior Closer; [Kay@TitanTitleCo.com](mailto:Kay@TitanTitleCo.com); (901) 75-.7910; 7500 Capital Drive, Germantown, TN38138

## Financial Services

**Gold Sponsor** Strategic Financial Services - Maria Popa, Financial Advisor - Specializes in helping Investors prepare for the future. Phone: 901.767.5951 [mpopa@strategicfinancialpartners.com](mailto:mpopa@strategicfinancialpartners.com)

## Home Buyers

### Gold Sponsor

WeBuyHouses.com Memphis ~ *We pay cash and close fast.* Eric Hobbs-- (901) 444-3841; [eric@webuyhouses.com](mailto:eric@webuyhouses.com); [webuyhouses.com](http://webuyhouses.com)

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Walter Jones, (BEST, Real Estate) [WalterJones3@gmail.com](mailto:WalterJones3@gmail.com) (501) 891-3141

*Visit our website for information on investing in your business by becoming a sponsor of MIG! Download your sponsor application from the website today!*

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**REAL ESTATE INVESTMENT COMMUNITY**

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**THE MEMPHIS INVESTORS GROUP**

***Monthly Member Newsletter***

This newsletter is published monthly by the Memphis Investors Group (MIG), a non-profit association devoted to helping its members learn, grow and prosper as members of the Memphis-metro real estate investment community.

Subscriptions are included in the annual membership dues for Regular Members and Corporate Sponsors. For more information about membership/dues, you may contact us below.

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On the web: [WWW.MemphisInvestorsGroup.com](http://WWW.MemphisInvestorsGroup.com)

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**Meeting Location Information:**

When local meeting restrictions are in effect, MIG meetings may be either Virtual or Live.

To receive links to Virtual Meetings, register from the event page.

Live events will follow local restrictions, including mask mandates, as required.

Live events meet at various locations. Check the event pages (linked from the calendar page) for the most up-to-date location and time information.

**[WWW.MemphisInvestorsGroup.com/calendar](http://WWW.MemphisInvestorsGroup.com/calendar)**

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