



MEMPHIS DEALMAKER

April 2024

A Publication of the Memphis Investors Group

Your Next Monthly MIG Meeting is on Thursday April 11, 2024

Investing in real estate, particularly commercial real estate and small apartments, is a strategy that can yield substantial returns. However, like any investment, it requires knowledge, skill, and the right mindset.

This month's MIG Meeting is a fantastic opportunity to gain the insights you need to invest with confidence and success.

Currently serving as the Managing Broker and President of Crye-Leike Commercial, Eric Fuhrman oversees the Memphis metro area's commercial real estate division. Crye-Leike, Inc. Eric specializes in the sale of office, retail and industrial properties and leverages his 20 years of brokerage experience to bring originality and productivity to the service of his global client base.




MIG
Memphis Investors Group

MEMBERS: \$0.00
GUESTS: \$30.00

Commercial Real Estate & Small Apartments

Live or Virtual

Extend the Life of your Roof - Ken Cope - RoofMaxx
Investor Q&A - Jim Trimble

WHEN: Thursday April 11, 2024
5:30 - 9:00 pm central

WHERE: The College at Mid-America
2095 Appling Rd. Cordova, TN

Register today
MemphisInvestorsGroup.com

Joining Eric is Jeffrey Moore who is also with Crye-Leike Commercial. Jeffrey specializes in the sell of small apartment buildings which are often the topic of conversation in the MultiFamily Focus Group.

Also, learn how to extend the life of your Roof in the Early Bird Session with RoofMaxx or have your Investor

Questions Answered by Jim Trimble. So, whether you're a seasoned investor or just starting out, don't miss out on this chance to broaden your horizons and unlock new investment opportunities. We look forward to seeing you there!

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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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Continued from Page 1

When: Thursday, April 11, 2024

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

Don't forget to register.



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 MIG at the meeting can apply this fee toward their membership.



The College at Mid-America

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

MIG Calendar April 2024 Central Time

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
	1 April fool's day	2	3	4	5 Lunch with The Pros (Virtual) Register 12 noon Lunch with The Pros (Live) @ The Butcher Shop 12 noon	6
7	8 MemFlips (Live) @ 901 Realtors 12 Noon	9 NREIA Member Call (Virtual) Members Only	10	11 Monthly Meeting Commercial RE & Small Apartments Eric Fuhrman & Jeffrey Moore	12 Lunch with The Pros (Virtual) Register 12 noon Lunch with The Pros (Live) @ The Butcher Shop 12 noon	13 Super Saturday RE Investing inside IRA Jim Trimble
14	15 Hard Money Lending (Live) @ 901 Realtors Register. 12 noon	16 WIRED: Women in Real Estate Development (Live) @ Perkins Germantown 6 pm	17	18	19 Lunch with The Pros (Virtual) Register 12 noon Lunch with The Pros (Live) @ The Butcher Shop 12 noon	20
21	22	23	24 Multi-Family (Live) @ Garibaldi's Pizza Noon	25	26 Lunch with The Pros (Virtual) Register 12 noon Lunch with The Pros (Live) @ The Butcher Shop 12 noon	27
28	29	30 MemFlips South (Live Register) @ Check Fox and Hound 12 noon	31	REMINDER All meetings & locations are subject to change. Consult calendar & each event page for details. MemphisInvestorsGroup.com/calendar		



Check the website for the most up-to-date Calendar. Things change almost daily!
[CALENDAR](#)

How to Report Fair Market Value of Hard-to-Value Assets

By Carl Fischer and Maggie Poliano

Every year, the IRS requires that you report the value of

all the assets in your tax-advantaged retirement accounts — IRA, 401(k), HSA and ESA. The report should reflect values as of December 31st of the tax year.

This valuation of assets is especially important if you are 72 or older and have a non-Roth IRA or 401k account. That's because the value of the assets in your account form the basis for calculating your required minimum distributions (RMD), the amount you are required to withdraw each year now that you have reached the age of mandatory RMDs.

It's easy to value the traditional assets you find in retirement accounts, such as cash, cash equivalents, and publicly-traded securities (stocks and bonds). For securities, simply look at their values reported by the public exchanges on which they are traded. Same goes for precious metals, which trade at exchanges all over the globe.

But owners of self-directed IRAs or 401(k)s may have a harder time with certain assets. These assets are not traded on public exchanges, so there's no easily available independent reporting on their estimated value on any given day.

Examples of hard to value assets include:

- Real estate equity (all types, from single family homes to



apartment buildings, warehouses, office space and raw land)

- Real estate debt (mortgages, promissory notes and tax liens)
- Equity or debt investments in private companies that don't trade on public markets

So how do you submit an accurate value of these hard-to-value assets? Let's look at how to do it, one asset class at a time.

Real Estate Equity

Publicly traded REITs and real estate mutual funds are easy to value. Privately-held real estate, REITS, partnerships and funds are another matter. The value of these holdings are set by what a buyer on the open market is willing to pay for them. If you have not listed the property for sale recently, how do you determine its value?

Single-Family Homes, Townhomes and Condos

If the real estate is a single-family dwelling, you have an "easy out" for estimating its value. The IRS will always accept a certified

their documentation based on today's technologies.

You probably know some of the more popular companies in this niche — Zillow, Trulia, Realtor.com, Redfin, etc. Each of these companies tracks data on nearly every type of single family residential real estate in the country — even if it is not currently for sale.

They provide an up-to-the-minute estimate of the property's value, based on data like recent sales of similar dwellings in the same neighborhood, city or town, and from property tax records. Zillow famously calls this a "Zestimate."

As any good REALTOR will tell you, these estimates are not necessarily a completely reliable indicator of what the home will sell for, since estimates don't take into account condition of the dwelling or the value of added amenities, such as a finished basement or remodeled kitchen.

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Walter Jones, Realtor

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Bartlett, TN 38134

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Walter Jones is a fellow Real Estate Investor who knows how to help you get started or grow your existing real estate portfolio. Call Walter Today!



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April's Super Saturday Seminar



Jim Trimble

**Real Estate
Investing in your
IRA**

Live or Virtual

MEMBERS: \$ 50.00 GUESTS: \$100.00

WHEN: Saturday, April 13, 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



Register now for Early Pricing.

Prices go up to \$60 for MIG Members and \$110 for Non-members at midnight on Thursday, April 11th!



Real estate is a valuable asset that can provide excellent returns. By investing in real estate through your IRA, you can combine the tax advantages of an IRA with the profitability of real estate, making this a potentially lucrative investment strategy.

Now is your chance to learn all about how to increase profits by limiting taxes! Jim has been investing in Real Estate inside of his IRA for years now and has a lot to teach us.

This event is designed for both novice and experienced investors. Whether you're just starting out or want to take your investing to the next level, you'll find valuable insights and strategies to help you succeed. Jim is known for his practical, no-nonsense approach, and he will provide you with the information you need to start investing in real estate through your IRA.

This opportunity isn't just for those who can attend in person. If you're unable to make it to the venue, you don't have to worry. We offer a virtual attendance option, allowing you to participate and learn from anywhere. All you need is a stable internet connection.



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Learn more by visiting nationalreiau.com

Using Senses to Sense Scents Makes Sense

By David Pickron

Oh, I had a friend bring her little dog over maybe once or twice while I

lived there.” That’s a direct quote from a recently moved out tenant. Funny thing is, I went to the property the day after she moved out and all of the windows were open... in August... in Phoenix.

As I walked in, I caught the overwhelming odor of what seemed skunky but just could not put my finger on it. No wonder she wanted the windows open to air out the place and somehow save her security deposit. When I asked her if she had been smoking or vaping marijuana, she adamantly denied. Did you ever have any pets in the property? Refer to the first sentence of this article to see her answer. I shut the property up and a few days later returned to start the rehab for my next tenants. Sure enough, when I opened the property

that had been sealed shut for just a few days, the smell of urine overwhelmed me.

Turns out it was a combination of the nearby dairy and the urine smell that made me think it was initially marijuana. And just this week I met the carpet guys at the property and to no one’s surprise, when the carpets were pulled up, there were urine stains over every square inch of the carpet and pad. That little dog must have had some kind of bladder for just being there once or twice.

Now before you think I am anti-pet, I’m not. I have three adult Bernedoodles, Wellington, Winston, and Aspen, that bring me pure joy. And I’m not anti-tenant either, as I have multiple short, mid, and long-term rental properties that produce a great income and are valued assets. My challenge here lies in the fact that tenants will go to great lengths to avoid any extra expense that comes after they vacate a property.

When it comes time to perform a move-out inspection, it’s critical to engage your senses to ensure that you don’t miss something that could end up costing you thousands down the line. Here’s what I recommend:

Sight

If you have a copy of photos from the initial move-in inspection, compare those with the current condition of the property. Things like holes in walls are obvious, but do you remember the paint color that was in the property at time of move-in? Or what appliances were there when they took possession? Was that room pink with stars on the ceiling? If you own multiple properties or if a tenant has been in the home a long time, you may not

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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

How to Report Fair Market Value of Hard-to-Value Assets ...Continued from page 3

As long as you average estimates from three sources, the asset's value should comply with the terms of your retirement account.

If the IRA or 401(k) is only a partial owner of the property, take the average of the three values and multiply them by your percentage ownership interest. For example, if your self-directed IRA holds a 25% interest in a property, you will report one quarter (25%) of the averaged value as the asset value within the IRA/401K.

Government property taxing authorities may also prove to be accurate sources of FMVs dependent on the methods and acceptable standards.

Harder-To-Value Properties

Commercial properties like multi-family dwellings, apartment complexes, office buildings, retail and mixed-use spaces, industrial facilities and real estate ventures in which the IRA or 401k is a participant don't have as online estimates of value. The same goes for unique or hard-to-classify property, such as parcels of raw land or historic properties on the national register.

For real estate ventures in which the retirement account is a partial owner, the sponsor of the venture or general/operating partner usually issues some form of valuation, such as a statement of net asset value, in the case of shares owned by the IRA or 401k. In the case of more directly-owned hard-to-value real estate equity interests, you may need to acquire an opinion of value from a licensed real estate appraiser or broker. Note that this doesn't have to be a full-scale appraisal, with all the costs and burdens that come with it. It just needs to be a formal opinion of value by an established professional qualified to make such an appraisal.

The caveat is that the appraiser or broker you use has to be an independent third party, with no personal or business interest in the property other than being hired to opine on its value.

LLCs and Partnerships

If the retirement account has invested passively in a syndicated LLC or partnership, the sponsor of the syndication is required to submit Form K-1 to each investor. This tax form includes, among other things, the value of the investor's ownership interest. The retirement account administrator may accept this form as validation of the asset value within the retirement account. Please note that the values declared on the K-1 may not take into account depreciation or other factors, so we always recommend seeking advice from your financial or tax specialist.

Real Estate Promissory Notes

If the IRA or 401(k) owns the mortgage note on real property, valuing this asset is usually fairly easy. The value is the principal balance owed, plus any accrued or unpaid interest. If the note is serviced by a third-party company, ask them for a statement. If all else fails, you can solicit the opinion of a third-party appraiser or qualified financial professional to estimate the value of the note. Since valuations are what a buyer would expect to pay at the time of the valuation, some notes are often sold at a discount, so the true valuation may be less than the unpaid balance and accrued or unpaid interest. Consult your financial or tax specialist.

Private Equity

If the retirement account owns stock or some other equity interest in a private company — whose shares are not traded on a public stock exchange — there is no daily public statement of the value of that equity position. Sponsors or general partners of these types of investments usually provide estimated valuations, share prices or net asset values. In the absence of an independent audit, valuations like these should merit close inspection of the basis used for valuation. In the case of a poorly-supported opinion by the investment

sponsors or operating/ general partner, you should solicit the opinion of a third-party expert.

Who should that expert be? It depends on the size of the business and the industry. Certain accountants who specialize in the industry or type of business may be qualified to offer an opinion of value that the IRS will accept. You might also try a certified valuer or appraiser, a business advisor, business broker, or mergers-and-acquisitions specialist.

Private Debt

If you have loaned money to a private company or individual, the debt can be valued in similar fashion to a real estate promissory note. The value of the debt is the remaining principal balance left owing, plus any accrued or unpaid interest outstanding. If need be, a third-party appraiser, valuer, or business advisor can offer an expert opinion of the value of the debt which should be acceptable.

If you have a self-directed IRA or solo 401(k), reporting to the IRS the value of hard-to-value assets may feel like an extra layer of burden on top of an already burdensome relationship between you and the government.

But as many happy retirees can attest, the ability to control your retirement strategy and enjoy index-beating tax-deferred returns can make the extra hassle well worth it.

The preceding article is not intended as, nor should it be considered, advice of any kind. It for educational purposes only. Please consult qualified financial and tax specialists

Carl Fischer and Maggie Polisano are the founders and principals of CAMA Self-Directed IRA, LLC (dba CamaPlan). CamaPlan is a national, self-directed tax advantaged plan administrator company headquartered in Ambler, PA.

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Using Senses to Sense Scents Makes Sense ...Continued from page 6

remember exactly what was in place. I've seen tenants break my nicer appliances or fixtures and replace them with cheap ones, hoping I wouldn't notice. Always, always take pictures of the property before a tenant takes possession so you don't have to rely on memory.

Smell

As my story above illustrates, the nose always knows. What I didn't tell you is a week prior to their moving out, I visited the property and it smelled great. The tenant asked specifically when I would be arriving and dolled the place up with air fresheners. Quite literally, if it doesn't pass the smell test, something is likely wrong at the property. To get the best results, turn off the HVAC system for a couple of days and seal the house up. Smells like cigarette or marijuana smoke, mildew, or pet urine will become more pronounced once the air stops moving.

Sound

When I walk into a vacated home, I listen for all types of sounds. Is there an unreported leak somewhere that I can hear like in the toilet? When the HVAC

system turns on, does it sound right? Maybe I should inspect the filter to see why the A/C is struggling. Same goes for dishwashers and washers and dryers. Run all the faucets in the home and listen for any issues that might be related to the plumbing.

Touch

In the move-out inspection I like to feel for things like drywall repairs the homeowner may have completed. Open the cupboards and make sure they glide smoothly. A lot of homes now have stone countertops, and depending on the stone, it may visually hide gouges or cracks caused by homeowner behavior. I also feel with my feet as I walk the property as unreported water leaks can lead to warped or loose floors that I may not see but can definitely feel.

I teach new landlords all the time about the importance of finding the right tenant to be their "business partner" in maintaining and caring for a property. But even the best tenants can and do create problems for us as housing providers when they move out of our properties. Little things are expected, but when it comes to professionally and effectively managing our portfolios, we have to use everything in our arsenal to protect our assets. Using your senses to sense scents (and other issues) just makes sense.

Speaking of making sense, require a security deposit big enough to cover

carpet replacement as that is usually the biggest replacement item that holds those offending odors.

David Pickron is President of Rent Perfect, a private investigator, and fellow landlord who manages several short-and long-term rentals. Subscribe to his weekly Rent Perfect Podcast (available on YouTube, Spotify, and Apple Podcasts) to stay up to date on the latest industry news and for expert tips on how to manage your properties.

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Memphis Investor Group Members and National REIA Members Special Meetings this month!

HINT; All MIG Members are automatically National REIA Members. If you have never created a login for National REAI follow this link: <https://nationalreia.memberflow.com/account/join-now/102>

Be sure to use the same email address you used to create your MIG account 😊 Click on the meeting below to get more information and register. Or go to the National REIA Calendar: [Calendar - National REIA](#)



🗨 Infinite Banking Strategies for Syndication Limited Partners

Webinar: Infinite Banking Strategies for Syndication Limited Partners

Start:
4/09/2024 8:00 PM EST

End:
4/09/2024 9:00 PM EST

Event Type: Virtual 🗨



🗨 The Infinite Banking Concept & Real Estate

Monthly Webinar: The Infinite Banking Concept & Real Estate

Start:
4/18/2024 8:30 PM EST

End:
4/18/2024 9:30 PM EST

Event Type: Virtual 🗨

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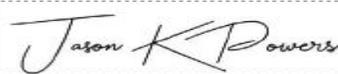
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Jason K Powers is a Multi-Business Owner, Real Estate Investor & Wealth Strategist with an eclectic and exciting background ranging from real estate investing to international non-profit work to wealth planning. As an Authorized IBC Practitioner, Jason 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.

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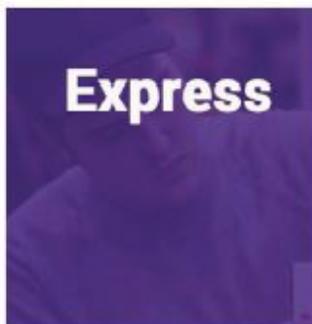
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April FOCUS EVENTS



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

WHEN: Every Friday in April
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

MemFlips

875 N. White Station, Memphis, TN 38122

WHEN: Monday April 8, 2024
12 noon - 2 pm **LIVE** Wholesalers, Rehabbers, Fix & Flippers

WHERE: 901, Realtor Office



MIG Memphis Investors Group MEMBERS: FREE GUESTS: FREE

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Hard Money Lending / OPM

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

875 N White Station Rd, Memphis, TN 38122

WHEN: Monday April 15, 2024 12 noon - 1 pm

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

Register @ MemphisInvestorsGroup.com



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

Discussion Focus: Prep Lender Presentation

WIRÉD: Women in Real Estate Development

Free - just buy your dinner

1340 S Germantown Pkwy @ Wolf River Germantown, TN

WHEN: Tuesday, April 16, 2024 6 - 8 pm **LIVE**

WHERE: PERKINS RESTAURANT

Register at 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, APRIL 24, 2024 12PM - 2:00 PM

WHERE: GARABALDI'S PIZZA

HOST: WALTER JONES

Register @ MemphisInvestorsGroup.com for notification of last-minute location changes

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

CHAMPPS KITCHEN + BAR

MemFlips SOUTH

Fox & Hound Sports Tavern

WHEN: Tuesday April 30, 2024 12 noon - 2:00 pm **LIVE**

WHERE: 6565 TOWNE CENTER XING, SOUTHAVEN, MS 38671

REGISTER @ MemphisInvestorsGroup.com



901.MORTGAGE

CATALYST FUNDING, NLMS 1858600



Pablo Pereyra,
 ABR, AHWD, GRI, SRS, MMDC
Pablo@901.Mortgage
 Office: 901-676-6555 Cell: 901-550-4359
 875 N White Station
 Memphis, TN 38122

Catalyst Funding ~ Fix and Flip Funding, financing for investment properties. www.901.Mortgage

BENEFITS UPDATE



promote | protect | educate
NATIONAL REAL ESTATE INVESTORS ASSOCIATION

A non-profit Trade Association serving the Real Estate Investing Industry for over 20 years.

National REIA
 ph 513-827-9563
www.NationalReia.org
 @nationalreia

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

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 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



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
Silver Sponsor		\$800

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 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 or call (901) 300-6577 & press "0".

We Sincerely Thank Our Valued Sponsors of the Memphis Investors Group

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Pablo@901.Realtor (901) 213-7229 (office) (901) 550-4359(cell) 875 N White Station, Memphis, TN 38122

Gold Sponsor

Walter Jones, (BEST, Real Estate)
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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THE HEARTBEAT OF THE MEMPHIS REAL ESTATE INVESTMENT COMMUNITY

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

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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

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