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- FEB 2 NORTH DEALS N DEALS**  
8:30 AM | DIAMOND KNOT BREWPUB, MOUNTLAKE TERRACE
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6:00 PM | EMBASSY SUITES SEATAC AIRPORT, TUKWILA—BASIL’S RESTAURANT AND LOUNGE
- FEB 6 KITSAP MEALS N DEALS**  
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6:30 PM | AZTECA MEXICAN RESTAURANT, BELLEVUE
- FEB 27 BELLINGHAM MEALS N DEALS**  
6:30 PM | JALEPENOS BARKLEY VILLAGE, BELLINGHAM
- FEB 28 MAIN MEETING WITH GENA HORIATIS**  
6:00 PM | RED LION HOTEL, BELLEVUE
- MAR 2 A TIME TO PROFIT—ADVANCE TRAITING**  
9:00 AM | HILTON HOTEL, BELLEVUE

REGISTRATION IS REQUIRED FOR ALL EVENTS.  
FOR MORE INFORMATION AND TO REGISTER VISIT REAPSweb.COM

**FEBRUARY 2019 NEWSLETTER**

**CREATING DEALS & REMOTE INVESTING**  
WITH GENA HORIATIS & ANDREA WEULE  
Register online REAPSweb.com



# Creating Deals & Remote Investing

Guest Gena Horiatis and Andrea Weule

Join Member Gena Horiatis and her partner Andrea Weule as they present a myriad of techniques to create deals. Having personally invested and mentored investors across the U.S., they know deals are possible anywhere, here or 2,000 miles away. You just have to dive in and work it! They will instruct on tried and true techniques with a winning tweaks, along with innovative and creative approaches!

Here's a sampling of what's in store:

## Deal Creation

- Agents & the MLS—implement effective systems to land details
- Marketing activities that bring results
- Out of the box ideas that present new possibilities

## Remote Investing

- How your goals create your strategy & techniques
- How to select and research an appropriate remote market
- How to build a team that works for you



Gena and Andrea are hosting a one-day event on Saturday, March 2nd. See Page 9 for more details!

- ◆ **Where:** Red Lion Hotel—Bellevue
- ◆ **When:** Thursday, February 28, 2019
- ◆ **Doors Open:** 6:00pm
- ◆ **Meeting Starts:** 7:00pm

**REAPS Members FREE GUESTS:**  
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# Meet Our February Speakers

## Meet Gena Horiatis

Mom, that was my name for a very long time. John's mom. Can John's mom make a cake for the kindergarten party? Elizabeth's (then Liz's) mom. Can Elizabeth's mom handle the car pool to ballet today? Grace's mom. Can Grace's mom go on the field trip? Hannah's mom. Did Hannah's mom mean to have a fourth kid, at her age? (I most certainly did). Of course, at the same time I was also Nick's wife. Nick's wife is a really good cook. What does Nick's wife do all day? Hang out at pool with their kids? S'pose she would take ours along too?

Flashback to life before kids. (Dinosaurs had just gone extinct.) I graduated from Cleveland State University, didn't get a teaching job and ended up working at IBM. Learned that the corporation is not your friend, and left for good as soon we had our first child. Never looked back. Never. I was happy, content even, being Mom. One child followed another. Blessings. Nick, my husband, bore the weight of bringing in the mullah while I manned (wo-manned) the home front. It was a good life. A very good life indeed. Exhausting. Satisfying.

Life has seasons. There came a point when I felt I needed to step up and walk through a new door. Two kids in college at the same time, another couple to follow. Home Equity Line of Credit growing uncomfortably large. I was teaching piano – gosh, lots of piano. Teaching piano is probably the best thing you can do to increase your patience! I loved it and I endured it at the same time. Music enveloped me for a decade and I was washed in its beauty. But teaching piano doesn't pay for college tuition.

Then one late night on came an infomercial (did you know the Lord can talk to you through an infomercial?) and I heard I could be a real estate investor. Me! Wait, Me? Yes, me. I got educated and I walked with courage and fear through the door I saw cracked open before me. (Knock, and the door shall be opened.)

Fast forward a hundred plus deals later; I've been teaching real estate investment around the world. Quite a thrill for a stay-at-home Mom. Now the questions sound more like... Where did you say your mom was this week? New Zealand?

The love of my life, my husband of 38 years, was able to leave his job and let me bring in the mullah while he basks in his new career as an actor. My son is my business partner. Life is miraculous.

I'd be honored to help you push open a door or two. Here we go.

## Meet Andrea Weule

Having grown up in rural Montana, I'm a farm girl at heart, I got transplanted to the big city after college. The city of Denver is where I met my man Chip. A match made in heaven, we married and raise our son Caleb, who is about to enter adolescence. Watch out world. I worked happily at a builder business, putting to use my marketing degree and communication/negotiation skills. Chip and I began investing in real estate the expensive way – the way where you save by not investing in education, but spend more because of the mistakes made. We got ourselves painfully deep in debt, then realized education was the answer and dug deeper still. Never to be denied, we worked tirelessly and not only got out of debt, but became successful investors - wholesaling, flipping and holding rental properties in multiple states! Chip chose to continue in his professional career, while I chose to leave the J O B to invest and mentor in real estate full time.

This choice has given me time to exercise my passion for my community. I love my role as President of the local Kiwana's organization and can be found in any number of volunteer roles, especially at Caleb's school. I have been able to complete hundreds of real estate deals and teach thousands of new investors around North America. I love the opportunity to give back and can't wait to get you started on the path to your own personal Time to Profit.

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# Aaron D. Cunningham, CEO Inland Capital

I bought my first investment property in 2003 at a courthouse auction. Since then, I have bought and sold over 300 properties. Using that experience and applied toward our businesses we have successfully helped investors buy and sell over 2,000 properties and underwritten over 1,300 hard money loans. When I look at the real estate market in the Pacific Northwest today, I can't help but shake my head and say, "I don't know what's next". I can however provide some thoughts based on our past experiences:

1. If you look at the housing market, it has been on an upward swing since 2012...and price appreciation has been stronger than anything we've seen in the last 20 years. This has made it easier for new investors to enter the market, overpay for property, and still make a profit.
2. There is only about 2.8 months' worth of inventory on the Northwest Multiple Listing service, the lowest ever seen was 2.7 months in September on 2018. The last time we saw an inventory shortage like today was in early 2006, which was followed by the Great Recession.
3. The overall economic conditions are different than they were prior to the Great Recession. Much of what was driving the real estate market in the early to mid-2000's had to do with irresponsible lending by traditional banks. Banks allowed borrowers - without capital or stated income to purchase properties that could not afford. This lending practice encouraged overbuying, overpaying, and eventually the bubble had to burst.
4. The real estate market over the past 6+ years seems to have been driven by much different circumstances than what we saw in the early 2000's. The Pacific Northwest has seen gigantic job growth and the economy has been strong due to what seems to be true organic growth. Yes, real estate prices have gone crazy, yet there seems to be much more substance behind it.
5. A good portion of economists and CEO's are predicting a recession within the next 24 months.
  - a. Large scale investors are preferring the short-term bond market to the long-term bond market, essentially saying they'd like their liquidity and prefer not to tie up their capital longer than necessary.

b. Interest rates are rising. This usually means the FED is trying to slow the market down. It also means that borrowers won't be able to buy as much home as they could before.

When looking to purchase real estate over the next 12 months, this will be my approach, it hasn't really changed much over the last 17 years.

1. Buy LOW. You make money on the BUY, NOT the sell. Being patient for deals that make sense. Our patience paid off by spending 6 months reviewing deals prior to purchasing our first investment in 2003. We bought the property right- and we made great money.
2. Be conservative and don't bank on short term appreciation. It's foolish to assume that prices are always going to increase based on the past 6-year trend. The market changes and it's not worth the risk. Assume that your investment will only be what's it's worth today if it was hitting the market all cleaned up and ready to go.
3. Don't over extend yourself. It means exactly that, don't overleverage your capital or your time. You can only do so much and knowing how much capacity that you have.
4. Building a business is about long-term approach. Getting rich quick sounds exciting right? But the reality is that most people don't strike gold on their first deal. The journey is really as much a part of the reward as the reward itself. Most of the time people build wealth utilizing a disciplined approach that they can duplicate over time. Setting up a model for your business that works with changing market conditions and multiple exit strategies for your properties is a wise decision.



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REAPS is a member of  
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## Organization Notes

### Mission Statement

REAPS is a not-for-profit Professional Association for Real Estate Investors. We are one of the largest Real Estate Investor's Association in the country. We provide professional, educational and networking resources for real estate investors, those who want to be investors and anyone who provides valuable goods or services to our members.

### Membership

Membership includes free admission to regular monthly meetings, networking opportunities, well-informed speakers, our monthly newsletter, access to the REAPS library and many other resources.

### Disclaimer

The Real Estate Association of Puget Sound recognizes that many opportunities are presented to its members and guests. As an individual, it is your responsibility to investigate and verify the validity of these opportunities. Each individual should consult an accountant, attorney and other advisors as to legal, tax, economic, investment and related matters concerning real estate and other investments.

### Code of Ethics

1. I understand that all aspects of the Real Estate Professional are represented within our membership. This, consequently, makes me an ambassador to the real estate industry and the community.
2. I shall not discriminate against any person with regard to race, color, religion, age, national origin, sex, handicap or familial status.
3. I will provide assistance to fellow REAPS members whenever prudent and appropriate and encourage others to do the same.
4. I shall engage in legal and ethical practices and always conduct business in a professional and honest manner.
5. I shall not knowingly make promises I am unable or unwilling to keep and I shall endeavor to keep the promises I make.
6. I shall exercise due diligence in all my business affairs.
7. I will keep myself up to date with local, state and federal laws and stay informed on matters affecting housing and my community.
8. I shall act as a positive role model for our industry when dealing with tenants, the public, the media, government officials and all others.

## REAPS Leadership

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NORTH MEALS N DEALS Gena Horiatiss	LEGISLATIVE Doug Owens	MEMBER BENEFITS Steve Olds	

# Get Them Talking With Open Ended Questions

What will I say when they ask me X? That's a petrifying thought. What if I don't know the answer? I'll look like a fool. We have a tendency to panic and then not do anything.

Well, I have a solution...Ask open ended questions. Focus less on what you're going to have to say and focus more on how to keep them talking. The best way to gather information is to listen. If you want to listen, you have to ask questions that allow the other party to talk. Questions that require one-word answers aren't going to cut it. For example, "Do you like two story homes or single story homes?" That's probably not going to lead to a lot of discussion.

So let's talk about questions that can get you more information without you leading the majority of the discussion.

Realtors:

- What areas are moving the fastest in today's market?
- What have you heard about business growth in town and what areas are going to benefit from that?
- What areas have your other clients excited with possibilities and why?
- Do you have other people in the business you can recommend to me (i.e. lenders, contractors, etc)?

Other Investors:

- What are you doing right now to find deals?
- Can you tell me about the last deal you did?
- What was your favorite deal over the years and why?
- What are your biggest struggles right now as an investor?
- Do you have other people in the business you can recommend to me (i.e. title companies, property management companies, etc)?

Asking the right questions and listening can yield endless knowledge growth. Being genuinely interested in what others have to say makes conversation fun and are quite valuable. So ask the right questions and get the knowledge you need to move yourself forward!

Come meet Gena and Andrea February 28th at the Red Lion Hotel Bellevue. Doors open at 6:00 pm. Visit us online at REAPSweb.com to get registered!



# Deal Creation & Remote Investing Bootcamp

This month we are excited to host Gena Horiatis and Andrea Weule as they uncover how to create profitable deals and delve into why and how to invest in remote markets.

With the guidance and direction of Gena and Andrea you will:

- Refine your investment strategy based on your personal goals.
- Determine who you need on your team and how to evaluate performance.
- Learn market trends and how to adjust your business plan accordingly.
- Decide which marketing techniques to use, outline them and start implementing on the spot!
- Walk through the analysis of one or more remote markets of your choosing.
- Use Gena & Andrea's worksheets to decide your direction.
- Explore multiple creative financing techniques to get deals done.
- Adopt best practices to stay on target with your goals.

Register online today! **REAPSweb.com**  
**REAPS Members \$39**  
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- ◆ **Where:** Hilton Hotel Bellevue
- ◆ **When:** Saturday, March 2, 2019
- ◆ **Time:** 9 AM—5 PM

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- Same investment model is used from past successful projects

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Selecting Your Self-Directed IRA Provider

By Anne Marie Hollands

The last decade brought about a sweeping change to the world of investing. The genesis of this change occurred around 2007 when Americans faced the hardship of the financial crisis. Despite the struggles of many nationwide, Americans began seeking new opportunities to regain their financial stability. Though Self-Directed IRAs have been in existence since the 1970s, it's apparent that there is a link between their dramatic increase in popularity and a change in mindset for the average American.

It's Not Just the Leaves Changing Color!

By Pam Christensen

The leaves are glowing with their fall hues and as I write this article I'm looking out over Puget Sound's offer of a spectacular fall sunset. It seems that Benjamin Moore planned Caliente as the color of the year around Nature's fall brilliance. To quote Ellen O'Neill, Benjamin Moore & Co. "Caliente is the signature color of a modern architectural masterpiece; a lush carpet rolled out for a grand arrival; the assured backdrop for a book-lined library; a powerful first impression on a glossy front door. The eye can't

# Colors of the Year by Pam Christensen

Don't you love a bright shiny New Year? It's great to be filled with ideas for all the possibilities a New Year brings and take time to reflect on and celebrate the accomplishments of the outgoing year. We staged 293 homes last year with an average time on market of 13 days. The final numbers are not quite in but even as the market slowed during the 4<sup>th</sup> quarter of last year we helped our clients sell quickly and at or over their asking price. I am proud that we continue to help our clients realize a high return on their staging investment.

On to more fun stuff ☺ My favorite topic to share with all of you are the colors of the year chosen by the leaders in the industry. First and always foremost is Pantone. And Pantone has chosen ...Living Coral. Described as an animating and life-affirming coral hue with a golden undertone that energizes and enlivens with a softer edge. Pantone further describes it as "vibrant, yet mellow, it embraces us with warmth and nourishment to provide comfort and buoyancy in our continually shifting environment."

In reaction to the onslaught of digital technology and social media increasingly embedding into daily life, we are seeking authentic and immersive experiences that enable connection and intimacy. Sociable and spirited, the engaging nature of PANTONE 16-1546 Living Coral welcomes and encourages lighthearted activity. Symbolizing our innate need for optimism and joyful pursuits, PANTONE 16-1546 Living Coral embodies our desire for playful expression."

I do love this color! I think with the uncertainty of our world right now, a playful color that encourages optimism will help us to stay positive. Last years Ultra Violet was dramatic and mystical, more serious. A little bit of lighthearted fun is a much-needed change. To work this bright and cheery color into your designs I suggest sticking to accessories. I don't recommend that you all run out and repaint your Functional Gray walls Living Coral. But when we stage those gray walled rooms, we could add some bright Coral towels, accent pillows, throws and accessories to add a warm and brilliant pop of color.

What about the more conservative Paint companies? Sherwin Williams color of the year is Cavern Clay. While it's much more subdued, it's still a warm orangey tone but much more earthy. House Beautiful describes Cavern Clay as "A warm terracotta color with ancient, elemental roots...a nod to midcentury modern style, but with the soul

of the American Southwest". Sue Wadden, Director of Color Marketing for Sherwin-Williams even goes as far as to say that the company believes 2019 will be a "renaissance of the 1970s." Being a child of the 70's I'm not quite sure how I feel about this one. I see Cavern Clay as a wall color that could be immediately embraced in the Southwest, but probably not catching on here in the Northwest.

Benjamin Moore has chosen to stay elegant and sophisticated with their choice of Metropolitan AF-690, a stylish gray with cool undertones. "Comforting, composed and effortlessly sophisticated, Metropolitan AF-690 exudes beauty and balance," said Ellen O'Neill, Benjamin Moore Director of Strategic Design Intelligence. "It's a color in the neutral spectrum that references a contemplative state of mind and design. Not arresting nor aggressive, this understated yet glamorous gray creates a soothing, impactful common ground."

What's my recommendation? Metropolitan walls (or any other gray hue) paired with Living Coral accents would create an elegant yet fun color combination that would pop even in our dreary Northwest winter days. Combine this color scheme with lots of lighting and buyers won't be able to resist!

Please visit my Facebook page at [www.facebook.com/stagingforcharisma](http://www.facebook.com/stagingforcharisma) and post a comment. I'd love to hear your questions or challenges, if I don't know the answer I'll find an expert who does!

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# Stepping Out of Your Backyard

If you want to branch out into remote markets, we approve! We know that can be a great opportunity; we've successfully invested in 10 different states now. The keys to investing out of your area are going to be research and communication. Consequently, this will cause it to take a bit longer to get started elsewhere.

Here's what we recommend for first steps:

1. Firstly, what is your investment goal? You have to be clear about why you are branching out and what you wish to accomplish. This will define the general areas of the country that are best suited.
2. Research these other markets of interest ...what are home values doing (going up or down), what is the unemployment rate for the area, is it a good rental market, rehab market, etc. A few good websites start your due diligence are:
  - a. Trulia.com – their “local info” is rich in information
  - b. Bestplaces.net – cool info on vacancy rates and other such stuff
  - c. City-data.com – more than you could ever need to know
  - d. Google alerts - set them for news in those cities of interest about real estate
3. Once you've found your new market, start building your power team there. We always recommend that you start with buyers.... how many are there and what

are they looking for? (this will give you a good feel for what you will be looking for). Additionally, you'll want to find realtors, property managers, title companies, other investors, attorneys etc... everything you did in your local market.

4. Now take the system you're already using and get the ball rolling there.

Congratulations on all your success and best of luck as you expand your business!

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# National REIA Benefit Spotlight—Arcana Insurance

Arcana Insurance Services, LP is excited to be the new insurance property and casualty provider for National REIA members. We are excited because we share the same business values and goals as National REIA's Board of Directors and its members. We are not a commodity but a committed business partner. We view relationships as a mutual journey versus an annual contractual arrangement. National REIA was built on three words, Promote, Protect and Educate. Arcana shares these commitments; we have always believed in PROMOTING our insurance clients through joint long-term planning and the investment of capital to enhance our client's position in their respective markets. Our customized insurance programs PROTECT your investment capital and real estate collateral. We strongly believe in EDUCATING our insureds through various media outlets and on-site presentations and discussions on the insurance topics of the day to make you better informed.

Why should you be excited about us? Arcana's executive management team has worked in multiple leadership roles for more than 30 years in providing the Investor markets competitive pricing, comprehensive insurance products and end-user empowerment through technology and a high degree of customer service. Arcana presents; multiple insurance products specifically designed for Investors and their tenants, no Underwriting or inspections, 24/7 desk top and smartphone Certificate delivery system, outstanding Claims Management service, the best time-tested cash flow Insurance products available in the insurance market, and a very knowledgeable and courteous staff to take care of your insurance needs.

We look forward to meeting each and every one of you over this upcoming year!



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# National REIA Benefit Update—Home Depot and Podio



**Make Sure You're Getting the Home Depot ProXtra Benefit the You Deserve!**

Due to recent back-end changes with Home Depot's ProXtra account, members are reminded that they must log into their ProXtra account to make sure they have entered the "NREIA" agreement code as well as ensuring they've added their preferred credit cards. For new accounts, Home Depot will send members a "Welcome to Home Depot ProXtra" email along with a link to access their account. The "NREIA" code is vitally important as this allows Home Depot to track purchases for rebate determination. Please direct any questions to our Home Depot Liaison, Karen Boehms at karen@nationalreia.org or call 888-762-7342. Remember, National REIA members receive a 2% rebate on all Home Depot purchases, 20% off interior & exterior paints and primers and 15% off on in-store purchases of exclusive Hampton Bay cabinets (excludes Designer Series). With savings like these, it pays to be a member of National REIA.



**Podio Helps Bring Focus & Clarity to Projects**

A new benefit from National REIA allows for a customizable work management solution that puts content, conversations, and processes structured & together in one tool. It's called Podio and it creates the focus and clarity you need to get your best work done. What is Podio exactly? It is all the stuff in your daily work life that you wish could just go somewhere for your team to see - can all be put on Podio. Whether you're completing a design project or closing a sales lead - getting everything related to the job on one page, instantly makes collaboration easier. Attach files, view the status and add comments with everything updated in real time. Podio works seamlessly with many of the most popular file-sharing services, customer support products and marketing tools in order to be the one platform that ties all your team's work together. Thanks to a new arrangement with Podio, members of National REIA can save 10% off the monthly price. This discount can apply to Podio, ShareFile, or RightSignature. To get started, send an email to Lori@nationalreia.org to be added to their affiliate list (similar to CallFire).



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