PART I

GETTING STARTED AS A PROFITABLE PRE-FORECLOSURE INVESTOR

CHAPTER 1

How You Can Make $60,000 a Year Investing in Pre-Foreclosure Properties Part-Time

First off, I want to take this opportunity to thank you for investing your hard-earned money in a copy of *The Pre-Foreclosure Property Investor's Kit*. I also want to congratulate you on making a very wise investment decision! As you will soon find out, this book lives up to its title. It is packed with step-by-step instructions, ready-to-use worksheets, checklists, letters and agreements, and practical, no-nonsense advice on how to buy properties directly from owners with mortgage or deed of trust loans that are in default and facing foreclosure.

The Definition of Pre-Foreclosure

First things first: Before I begin to tell you how you can make $60,000 a year investing in pre-foreclosure properties part-time, I need to give you a brief description of what the term *pre-foreclosure means*. Pre-foreclosure refers to the period of time during the foreclosure process between when a lender files a foreclosure lawsuit or a notice of default in the official public records and the date the property is scheduled to be sold at a public foreclosure auction or trustee's sale. The entire foreclosure process is covered in great detail in Chapter 4.

Why the Pre-Foreclosure Stage Is the Time to Buy during the Foreclosure Process

The real trick to consistently making money in real estate is to find a steady source of readily identifiable property owners who have a compelling reason to sell their property. This type of property owner is known in the business as a *motivated seller*. And that is exactly why I like investing in pre-foreclosure properties. Pre-foreclosures provide a steady source of readily identifiable motivated sellers in the form of property owners with mortgage or deed of trust loans that lenders have publicly declared to be in default and facing foreclosure. As you will soon learn, the future looks bright for pre-foreclosure property investors in the know. The coming months and years could provide a record number of opportunities to buy properties, at a discount, directly from motivated sellers who have a very compelling reason to sell their property. In Chapter 2, you will get the lowdown on exactly why you should never bid on properties at public foreclosure auction or trustee sales or buy lender-owned repossessed properties.

The First Step to Making $60,000 a Year Investing in Pre-Foreclosures Part-Time

I do not know about you, but to me, $60,000 a year is nothing to scoff at, especially from a part-time job. And if you are willing to apply the information and advice that is contained in this book, and work hard, and don't quit the first time you run into an obstacle, you can reasonably expect to earn $60,000 a year investing in pre-foreclosures part-time. The $60,000 annual income figure that I am using in this chapter to illustrate the profit potential that pre-foreclosure properties can provide to hard-working investors is not based on wishful thinking or pie-in-the-sky logic. Rather, it is based on local foreclosure market conditions and how much time, money, and energy the average investor has to dedicate to investing in pre-foreclosures. For example, in lower cost housing markets, an investor might have to do six $10,000 deals in order to earn $60,000 annually. To accomplish this, an investor would have to buy and resell one pre-foreclosure property every two months. In more expensive housing markets, it could very well take an investor just four $15,000 deals to earn $60,000 annually. This would require completing one deal every three months. And, in high-end markets, an investor could do two $30,000 deals or even earn $60,000 from a single property. Please keep in mind that individual results will vary and that many people may not reach $60,000 in profits during their first year in business. But, what if you earn only a "measly $20,000" during your first year? I am willing to bet that most of the people reading this book could put an extra $20,000 in annual income to good use.

Why Now Is One of the Best Times Ever to Invest in Pre-Foreclosure Properties

Today's soft economy, lax lending policies, predatory lending practices, and historically low interest rates are causing overextended homeowners to default on their mortgage and deed of trust loans in very large numbers. As I write this, the Mortgage Bankers Association of America has just reported in their quarterly National Delinquency Survey that a near record number of single-family homes were in foreclosure during the last quarter of 2003. Also, other organizations that monitor residential loan trends are not making any rosy predictions about any possible future decline in the number of mortgage foreclosures. In fact, the number of home loans foreclosed on each year has steadily increased over the past 20 years. According to the U.S. Census Bureau's statistical abstract, the number of homes in foreclosure in 1980 was 114,000, while the number of homes in foreclosure in the year 2001—the latest year in which information is available—was 555,000. This is an increase of over 250 percent. The main reason that I do not see any letup in the number of foreclosures in the foreseeable future is because of the unbridled spending habits of most Americans, which are fueled by easily accessible credit in the form of credit cards. Far too many homeowners today are in debt up to their eyeballs and living on borrowed money, well beyond their financial means. They are living in houses they really cannot afford. And until Mr. and Mrs. America learn how to live a lifestyle that is based solely on their actual income, and not on the credit limits of their fantastic plastic credit cards, the number of foreclosures nationwide can only go one way: straight up!

Six Factors Contributing to the Skyrocketing Number of Foreclosures Nationwide

The following is a list of the six main factors that most financial experts claim are contributing to the skyrocketing number of mortgage and deed of trust loan foreclosures nationwide:

1. *A downturn in local economic conditions:* Many local economies that are not well diversified and are overly dependent on one or two types of low-tech industry are experiencing a downturn due to foreign competition and the

ever-growing practice of outsourcing jobs offshore to countries like Mexico and India. This has resulted in massive layoffs that have caused many borrowers to lose their homes through foreclosure.

2. *Overextended first-time homebuyers:* An aggressive push for homeownership on the part of state and federal government agencies and lenders has helped a record number of first-time homebuyers buy homes of their own. However, most first-time homeowners do not have the cash reserves necessary to pay for emergency home repairs and the other unexpected costs that are a part of homeownership. And, once they get behind on their bills and miss a loan payment, they are usually never able to make up the missed payment and they end up in foreclosure.
3. *Predatory lending practices:* So-called predatory lenders prey on borrowers with low credit scores, excessive debt, and past bankruptcies and foreclosures that keep them from being able to obtain conventional loans at market terms and rates. They make what are called subprime loans that typically have repayment terms that include extremely high late payment fees and interest rates that cause many borrowers to eventually have their loans foreclosed.
4. *Government-backed loan programs:* Government-backed home loan programs such as Federal Housing Administration (FHA) insured loans and Department of Veterans Affairs (DVA) guaranteed loans have less stringent qualification standards than conventional loans that are not backed by any government agency. Lax loan underwriting standards result in lenders making loans to borrowers with marginal credit, less than stellar job histories, and higher than normal debt ratios. This is proving to be a recipe for financial disaster for many borrowers who end up in foreclosure.
5. *Loans with high loan-to-value ratios:* Conventional and government-backed loan programs offer loans at 95 to 100 percent of the value of the property securing the loan. The practice of making loans to borrowers who pay little or nothing as a down payment has led to many borrowers just walking away from their home the first time they experience any type of financial difficulty.
6. *Historically low interest rates:* The lowest interest rates in 40 years have allowed borrowers to buy larger, more expensive homes than ever before. However, most residential loans are based on two incomes. The problem with large loans that are based on two incomes is that when one of the borrowers loses his or her source of income, the borrowers usually cannot continue to make their loan payment on just one borrower's income and wind up having their dream home foreclosed.

The National Delinquency Survey

As I briefly mentioned, the Mortgage Bankers Association (MBA) compiles and publishes the quarterly National Delinquency Survey (NDS) that shows the seasonally adjusted delinquency rate for mortgage and deed of trust loans on one-to-four-unit residential properties. According to the MBA, the NDS currently covers more than 32 million loans that represent about half of all outstanding first-lien residential loans in the United States. The loans surveyed are reported by approximately 130 lenders, including mortgage bankers, commercial banks, thrifts, and life insurance companies. To review the National Delinquency Survey, log on to the MBA Web site: www.mortgagebankers.org and click on News Room and scroll down until you find the NDS.

Nothing Illegal or Unethical about Buying Property from Owners in Foreclosure

In spite of what many uninformed people may believe, there is nothing inherently illegal or unethical about buying properties directly from owners with mortgage or deed of trust loans that are in default and facing foreclosure. The fact of the matter is that the vast majority of pre-foreclosure property investors nationwide are honest, ethical business people, who provide much needed debt relief to tens of thousands of financially distressed property owners annually. And during the course of reading this book, you are going to learn how to be a profitable investor without having to resort to the vulture tactics that are commonly employed by predatory foreclosure investors. Treating property owners in foreclosure in an honest, ethical manner is not only the right thing to do, but also the best way to avoid being the subject of the lead story on your favorite local television evening news broadcast exposing sleazy real estate investors who prey on homeowners in foreclosure.

It Takes Knowledge and Persistence to Be a Profitable Pre-Foreclosure Investor

Trust me; you do not need a degree from Harvard Law School in order to make money buying properties directly from owners with mortgage or deeds of trust loans that are in default and about to be sold at a public foreclosure auction sale. Please do not get me wrong: Finding, researching, inspecting, negotiating, buying, and reselling pre-foreclosure properties can be a lot of hard work. But it can also be a very lucrative line of work, provided you are knowledgeable, well organized, and have the good old-fashioned stick-to-itiveness that is necessary to be a profitable pre-foreclosure investor in today's competitive foreclosure market.

How I Got Started Buying Pre-Foreclosure Properties 20 Years Ago

When I started out as a real estate investor in 1980, there were no books available on how to buy properties directly from owners in foreclosure before the auction. In fact, everything that I read on the subject of investing in foreclosures told me to buy property on the county courthouse steps at public foreclosure auction sales. I attended a few public foreclosure auction sales, but I was not impressed by what I observed. I saw investors get caught up in the frenzy surrounding the competitive bidding process and end up overpaying for property. So, I decided to forget about investing in foreclosures. However, in 1985, Archie, one of my birddogs in South Tampa, called and told me about a single-family house on Fitzgerald Street, near MacDill Air Force Base, that was scheduled to be sold at a public foreclosure auction sale in 30 days. Archie also told me that due to the husband being injured on the job, the owners were six months behind on their house payments, and the owners had decided to vacate the house and move in with relatives before the scheduled sale date. The next day I mailed the owners a short note that read: "What do I have to do to buy your house?" I enclosed a business card and told them to call me anytime. I received a telephone call from the wife two days later. She told me that she and her husband did not understand how I could possibly buy their house while they were six months behind on their payments and owed the bank over $3,000 in loan payments, late fees, accrued interest, and legal fees. I told her that it was possible, and I made an appointment to meet with her and her husband. That evening, I negotiated a deal where the owners sold me their equity in exchange for my bringing their loan current and assuming their non-qualifying Veterans Administration (VA) mortgage loan. As far as I understood it at the time, I had done nothing more than take over a delinquent loan from a homeowner in distress. Now in hindsight, I realize I had done my first pre-foreclosure property deal without even knowing it. However, I quickly realized that the concept of taking over loan payments from financially distressed property owners had a lot more profit potential than bidding against every foreclosure investor in Tampa on the Hillsborough County Courthouse steps. And, I have been refining the process of buying properties directly from owners in foreclosure ever since I struck that first deal back in 1985!

How I Made a $14,000 Profit on My First Pre-Foreclosure Property

I turned around and resold the house on Fitzgerald Street one month later to a staff sergeant in the United States Air Force for a $14,000 profit. Here's an in-depth, step-by-step analysis of the actual transaction:

1. *The type of property:* The property was a three-bedroom, one bathroom single-family house of concrete block construction.
2. *How the property was found:* The property was found by what is known in the business as a property locator or birddog, who was paid a $300 finder's fee on the day the transaction closed.
3. *The type of existing loan:* The existing loan on the property was a fixed-rate, 30-year, non-qualifying VA-guaranteed mortgage at 12 percent interest.
4. *The cost to reinstate the existing loan:* I paid the lender $3,125 to reinstate the loan. I was able to get the lender to waive $875 in legal fees.
5. *The cost to close the transaction:* I paid a total of $850 in closing costs to include a title search, title insurance, and title transfer taxes.
6. *The purchase price of the property:* I bought the house for the amount of the existing loan balance, which was $28,250.
7. *The cost of buying the owner's equity:* The owners agreed to accept my cost of reinstating and assuming their mortgage as payment for their equity. They just wanted to get the lender off their back and avoid having a foreclosure on their credit report.
8. *The cost of buying subordinate liens:* Surprisingly, the only outstanding lien against the property was a delinquent property tax bill of less than $150 for 1984. The owners had claimed the property as their homestead, so the first $25,000 of assessed value was exempt from taxation.
9. *The cost of fixing up the property:* There was no fix-up cost as I sold the house in an as-is condition.
10. *The total cost to acquire the property:* The total cost to acquire the house was $4,125.

11. *How the purchase was financed:* I paid the lender $45 to assume the existing fixed-rate, 30-year, non-qualifying VA-guaranteed mortgage at 12 percent interest.
12. *The resale price of the property:* I resold the house in 1985 for $42,500 with owner financing.
13. *How the sale was financed:* The buyer paid $4,000 as a down payment, and I financed the purchase by using what is known as a wraparound mortgage. I lent the buyer $10,000 of my equity in the form of a purchase money second mortgage at 12 percent interest. My second mortgage was figuratively wrapped around the existing first mortgage, hence, the term *wraparound mortgage.* The property's title was transferred to the buyer, but the first mortgage stayed in my name. The new buyer's mortgage payment covered both the first and second mortgages. I paid the monthly payment on the first mortgage and kept the rest.
14. *Net profit before taxes:* The net profit before taxes was a little over $14,000 because the property was sold on a wraparound mortgage that included a $10,000 purchase money second mortgage that was amortized over 10 years, with a balloon payment due in 5 years. The interest income earned during the 5-year lifespan of the second mortgage was a little over $4,000. The buyer refinanced the loan in 1990, paid the balloon payment as agreed, and cashed me out of the deal.

Today, I value my time at $100 an hour and will not pursue a pre-foreclosure property unless I can make at least a $15,000 profit before taxes and without offering any type of seller financing. Most professional pre-foreclosure investors that I know around the country tell me that they average between $25,000 and $35,000 profit per deal.

A One-on-One Graduate Level Seminar That Is Not Available at Any College

As the old saying goes, they don't teach this stuff at Harvard Business School or anywhere else for that matter. To the best of my knowledge, there is not a single course available on how to buy pre-foreclosure properties at any fully accredited junior college, community college, college, university, or graduate-level business school within the United States. However, because you had the good sense to invest in a copy of *The Pre-Foreclosure Property Investor's Kit,* you are now going to receive the college equivalent of a one-on-one graduate level seminar on the finer points of the pre-foreclosure property investment business complete with examples of real deals. But best of all, you are going to be able to learn at your own pace and within the comfort and privacy of your home. In other words, you are going to get a useful education without having to take out a student loan to pay for it or be subjected to the usual dry, dull, useless pap that's being pushed on most college campuses today by long-winded, know-it-all professors with no practical, hands-on experience. And to top it all off, you will be able to actually put your newfound moneymaking knowledge to immediate use!

It Is Hard to Succeed When You Are Unemployed, Broke, and Have Lousy Credit

I don't know how you are wired, but my internal bullspit detector automatically goes off when I read about the exploits of some novice investor who claims to have bought his or her first pre-foreclosure property for the paltry sum of $10 and then realized a whopping $53,000 profit by magically reselling the property three days later. The fact of the matter is that in spite of what some real estate fairy tale authors may tell you, it does take a certain amount of money and credit to be a successful foreclosure investor. I don't want to come across as some sort of real estate killjoy, but for the average person with absolutely no real estate investment or business experience, it's almost next to impossible to succeed as a pre-foreclosure property investor when you are unemployed, broke, and have lousy credit. The problem is that virtually all legitimate pre-foreclosure investment strategies require a certain amount of cash—or the creditworthiness to borrow money—to implement. The best advice I can give to any aspiring pre-foreclosure property investor who is currently unemployed, flat broke, and has lousy credit is to get a steady-paying job, save your money, and rebuild your credit.

How to Invest Without a Large Income, Big Bank Account, and High Credit Score

I just gave you a reality check on why an unemployed person who happens to be flat broke and has lousy credit to boot has an extremely slim chance of making it as a pre-foreclosure investor. Now I am going to tell you how you can get started investing in pre-foreclosure properties without a six-figure income, a large bank account, and a super-high credit score. First off, the amount of money that you will need to do your first deal depends on what segment of your local real estate market you target. For example, my target market in Hillsborough County, Florida, is stable, blue-collar neighborhoods where houses sell for $90,000 to

$140,000. Please keep in mind that a house that sells for $140,000 in Tampa would cost double that amount in the Northeast and triple that price in California. And depending upon the circumstances, it usually costs me between $8,500 and $11,500 to reinstate the loan and buy the owner's equity at a steep discount. However, if I were to put the same property under contract and then turn around and assign or sell my purchase agreement for a $5,000 profit to an experienced, professional investor who has the financial wherewithal to close the deal, my out-of-pocket expenses would probably be less than $1,500. If I decided to ask a foreclosing lender to modify the terms of an existing loan so that the loan could be assumed, I would need a FICO Score of only 620 and an annual income of around $40,000 to assume the loan on reasonable terms. (The term FICO refers to the name of the company, Fair Isaac Corporation, that developed the popular credit scoring model named FICO.) So, as you can see, in my target market, you can get started as a pre-foreclosure investor with an annual income of $40,000, less than $2,000 in savings, and a FICO Score of 620. In Chapter 5, I give you complete details on realistic ways that you can finance the purchase of a pre-foreclosure property.

Learn How to Use My 14-Step Process for Investing in Pre-Foreclosures

Over the past 20 years, I have developed and refined a 14-step process for investing in pre-foreclosure properties. In Part Two of this book, you will learn chapter by chapter how to use my 14-step process and avoid the pitfalls and problems that plague most uninformed and unsuspecting novice pre-foreclosure investors just starting out. Here is my 14-step process along with a brief description of each step.

Step 1: Find Property Owners with Loans That Are in Default and Facing Foreclosure

In Chapter 7, you will learn where foreclosure notices are filed in your county and how to use them to find property owners with mortgage or deed of trust loans that are in default and facing foreclosure. You will also find out how you can access your county's public records online to obtain information on foreclosure actions on the very same day they are recorded in the official public records.

Step 2: Contact Property Owners in Foreclosure

After you have finished reading Chapter 8, you will know the methods that professional investors use to contact property owners with mortgage or deed of trust loans that are in default and facing foreclosure. There are also sample copies of six very good letters that you can send to property owners in foreclosure. Plus, you will get the scoop on how to use classified newspaper ads to find owners with delinquent loans that have not yet been made public information.

Step 3: Get the Lowdown on Loans in Default from Foreclosing Lenders

Chapter 9 contains complete step-by-step instructions on how to quickly get the lowdown on loans in default from foreclosing lenders and their attorneys and trustees. You will find out how to quickly verify loan information without having to constantly deal with snotty loan clerks who can be a royal pain in the butt.

Step 4: Perform Due Diligence on Pre-Foreclosure Properties

In Chapter 10, you will receive a mini-course on how to perform due diligence on pre-foreclosure properties. You will also learn how to use the Internet to access the numerous public records that are available online to find current information on a pre-foreclosure property and its owner.

Step 5: Thoroughly Inspect a Pre-Foreclosure Property

In Chapter 11, you will learn how to avoid being bamboozled by an unscrupulous owner trying to surreptitiously mask a pre-foreclosure property's major defects. This chapter also comes complete with 13 ready-to-use checklists for conducting your own pre-buy property inspections.

Step 6: Accurately Estimate the Current Market Value of a Pre-Foreclosure Property

By the time you have finished reading Chapter 12, you will know how to accurately estimate the current or as-is market value of a pre-foreclosure property. This is the single most important aspect of the entire buying process, so please make certain that you fully understand it before you go out on a buying binge!

Step 7: Negotiate with Property Owners in Foreclosure

Chapter 13 gives you the step-by-step guidelines on how to negotiate with property owners with mortgage or deed of trust loans that are in default and facing foreclosure. You will learn all of the little nuances that you need to know about when dealing with property owners in a state of denial.

Step 8: Get Subordinate Lienholders to Discount Their Liens by 50 Percent or More

The real hallmark of a profitable pre-foreclosure property investor is the ability to get subordinate lienholders to discount their liens by 50 percent or more. In this business, your profit margin is tied directly to how well you are able to negotiate discounts with subordinate lienholders. In Chapter 14, you will learn how to get lienholders to discount their liens by 50 percent or more.

Step 9: Negotiate with Foreclosing Lenders and Their Attorneys and Trustees

To be a successful pre-foreclosure property investor, you need to know how to negotiate directly with foreclosing lenders and their hardball attorneys and trustees. In Chapter 15, you will learn what to say during face-to-face negotiations, so that you get the best possible deal every time.

Step 10: Do a Short Payoff Sale on Pre-Foreclosure Properties with Little or No Equity

The much-ballyhooed short payoff sale acquisition technique is covered in Chapter 16. You will get step-by-step instructions and realistic advice on how to submit a short sale package that will impress lenders and get them to accept your short payoff of a mortgage or deed of trust loan.

Step 11: Prepare Your Purchase Agreements

You will get all of the nitty-gritty details on how to properly prepare your purchase agreements in Chapter 17. Please pay close attention to what is in this chapter so that you do not end up being sued by sellers claiming that you took unfair advantage of their financial situation when they were in foreclosure.

Step 12: Close on a Pre-Foreclosure Property Transaction

In Chapter 18, you will learn how to use everything that you have learned in the previous 17 chapters to close on the purchase of a pre-foreclosure property. You also get the straight scoop on how to fully protect your rights and interests so that you do not get ripped off by unscrupulous property owners when buying pre-foreclosures.

Step 13: Fix Up Pre-Foreclosure Properties for Maximum Curb Appeal and Resale Value

How to fix up pre-foreclosure properties for maximum curb appeal and resale value is the subject covered in Chapter 19. You will find out how to give a pre-foreclosure property an industrial strength cleaning and cosmetic facelift on schedule and within budget.

Step 14: Package, Market, and Resell Pre-Foreclosure Properties for Maximum Profit

The detailed information that you will find in Chapter 20 will show you exactly how to package, market, and quickly resell pre-foreclosure properties for maximum profit. You will get the lowdown on how to use the Internet to market your pre-foreclosure properties to a global audience. Plus, you will learn how to structure a tax-efficient sale so that you can keep your federal tax bill to a minimum.

Some Sage Advice for All of the Overly Skeptical People Reading This Book

First, I am very well aware that the majority of people who reside within the borders of the United States worship the trappings of wealth and are pretty much open to any cockamamie get-rich-quick scheme they perceive will give them a fast ride to Easy Street. Second, given the vast number of scams that are being perpetrated against the American public on a daily basis, I definitely believe that a cautious dose of skepticism is the first line of defense against being ripped off by scam artists. However, an overdose of skepticism can have a blinding effect and keep a person from taking advantage of the numerous legitimate business opportunities that are available every day of the week to knowledgeable and open-minded people who know a real opportunity when they see one. As far as I am concerned, one of the very worst things that any person can do is to make financial and business decisions based solely on the advice of ignorant people who have never accomplished anything worthwhile in their entire adult lives! Yet, that is exactly what happens thousands of times a day all across America. Bright, ambitious people full of pep and vinegar listen to overly skeptical cynics who repeatedly tell them that it cannot be done, and then they, too, believe that it cannot be done and end up doing nothing. So, to all of you overly skeptical people reading this book, please do yourself a huge favor, and stop listening to the world-class skeptics in your life, who are most likely immediate family members such as good old mom and dad, along with brother Bob, sister Sue, Uncle Elmo, and close, personal friends or casual acquaintances like Billy the barber, Barbie the barmaid, and Harriet the hairdresser. I am not telling you to disown your overly skeptical family, friends, and acquaintances; I am just asking you to please stop taking unsolicited financial advice from them!

No Foreclosure Investment Strategy Will Work Unless You Do

This book was written for serious, rational, reasonable, intelligent, goal-driven, reality-based, and action-oriented adults who are willing to take calculated risks in order to profit from the many moneymaking opportunities that pre-foreclosure properties provide. As you will soon find out, *The Pre-Foreclosure Property Investor's Kit* is not your typical cash-in-a-flash real estate book. In other words, if you are looking for some magic formula that will tell you how to make a million bucks from pre-foreclosures by next Thursday, you are reading the wrong book. The pre-foreclosure investment strategies that I have outlined in this book will work only if you do! So if you really want to be a profitable pre-foreclosure investor, you must first be willing to put in the time and effort necessary to fully understand the information that is contained in this book! Then, you must be willing to get up off your keister, go beyond where most people fear to tread, and put what you have learned to practical use. One of the real truisms in life is this: Action is what separates the wannabes from the doers. You can have the equivalent of a PhD in pre-foreclosure property investments and be able to recite the contents of this book verbatim from rote memory, but it would all be meaningless if you did not possess the financial courage to go out and actually buy properties from owners in foreclosure.

How to Contact the Author Directly

Please feel free to contact me if there is something that you still do not understand after reading this book twice. Unlike 99 percent of all real estate authors in America, there are no gatekeepers between my readers and me. I answer my own e-mail and telephone, and I am fully wired to communicate from anywhere within the United States. You can e-mail me directly at tjlucier@thomaslucier.com. Or, call me direct at my office in Tampa, Florida, at (813) 237-6267. No other real estate author in America offers his or her readers this free service!