

# Eastern Michigan Real Estate Investment Association

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## “Adverse possession—What is that, anyway?”

The Voice Sept/Oct 2010

Sometimes known as squatter’s rights, this legal doctrine goes back centuries to old English law which now has been codified by Michigan’s statute.

The underlying concept is that if a non-owner possesses land of the true owner for more than 15 years, the true owner loses title to that land. As simple as that sounds, the application of the doctrine to real situations can get a bit sticky.

To successfully maintain a claim of adverse

possession, the claimant must establish that he or she openly and visibly and on a continuous basis possessed the land in question for a period of 15 years. Without actual possession of the disputed land, the claimant’s claim will fail. Moreover, the 15 year period must be continuous and any significant interruption in the time frame will break the chain and destroy the claim.

Likewise, possession must be adverse or hostile. It cannot be permissive. That is, if the pos-

session is the result of permission or consent of the true owner, the possession is not adverse and therefore the claim will fail.

These cases can be exceedingly fact driven especially if there have been multiple owners over a substantial period of time. These disputes normally take on a personal nature and the litigants often will fight to the last drop of blood.



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## Want more profit and less tenant debt?

By Bill Grey

An organized landlord is a more profitable landlord. I have reviewed many thousands of tenant debtor files, and one thing is certain; by looking at a tenant file after the tenant moves out, I can usually tell you fairly accurately how the property is being managed. A

well-organized landlord who documents everything has less tenant debt, and, as a result enjoys more profit.

Organize your files logically and consistently. At least half of the files I review are a little more than a pile of ... Continued on page 4



## Deeds, Deeds and More Deeds

By Matthew M. Wallace, CPA, JD

Since you own real estate you have probably seen a deed. But did you know that the words you use on the deed can make a huge difference on how the real estate is going to be treated for transfer of ownership, probate or title purposes?

On numerous occasions, I have reviewed deeds that do not operate as intended. Someone has drafted their own deed because they found the form online or at the stationary store. I have often heard, "It's only one page long. How difficult can it be?" It may look easy to draft a deed, but it is even easier to mess it up.

Any discussion about deeds must include a discussion about the different types of deeds, the general elements of a deed, different types of ownership interests and, if you have multiple owners of the property, a description of the rights of each of the owners. This month's letter will discuss different types of deeds. The three most common types of deeds that I have seen used are warranty deeds, quit claim deeds and fiduciary deeds. More recently, I have also seen the use of covenant deeds. Each of these types of deeds conveys different interests in the real estate.

With a warranty deed, the seller or transferor, who is called the grantor, transfers or conveys an ownership interest in their real estate to the recipient or transferee who is called the grantee. The grantor in a warranty deed also guarantees or warrants that they have good title to the property and are transferring or conveying that good title to the grantee. A warranty deed is probably what you received when you purchased your real estate, especially if you took out a mortgage. Most lenders do not loan money secured by a mortgage on real estate unless you received clear title to the property by a warranty deed.

Another common type of deed is the quit claim deed. A quit claim deed is sometimes improperly referred to as a "quick" claim deed. When you transfer property by quit claim deed, you are only transferring the interest that you own in the property. You do not warrant that you have clear title. When you receive property by quit claim deed, there is generally no assurance that you are getting anything. You are only getting what the grantor has. If you are buying real estate, do not accept a quit claim deed, demand a warranty deed or a fiduciary deed.

Arguably, anybody can give a quit claim deed to anything. All you are saying to the person to whom you are giving it is, "I am giving you what I have and that can be nothing." There is no warranty of title and that could be a problem, especially when you quit claim deed to family members.

## President's Letter

However, if you transferred the property to your children with a warranty deed, they would have a claim against you for the defect in the title. If it can be determined that the defect was present when you purchased the property, you then may be able to make a claim against your title insurance to clear up that defect.

Because of this potential loss of title insurance coverage, I rarely use quit claim deeds. In most instances, I use a warranty deed, especially when I draft a deed which is transferring property to the grantor's revocable living trust or between family members. About the only time I use a quit claim deed anymore is when there is going to be a transfer of a partial interest in the real estate such as mineral interests, easements and land contract seller's or purchaser's interests.

The third type of deed that I see on a regular basis is a fiduciary deed. The grantor of a fiduciary deed is usually a personal representative of an estate or a trustee of a trust. These financial representatives are called fiduciaries, hence the name fiduciary deed.

The grantor of a fiduciary deed generally conveys an entire interest in the real estate, but does not guaranty or warrant the title. Because of this, when you are receiving an interest in real estate with a fiduciary deed, it is especially important that you obtain title insurance to protect your interest.

Another type of deed that have seen recently in foreclosed property sales is a covenant deed. This deed is given by the financial institution that now owns the property after a foreclosure.

The grantor of a covenant deed, like a grantor of a fiduciary deed, generally conveys an entire interest in the real estate, but does not guaranty or warrant the title. Because of this, when you are receiving an interest in real estate with a covenant deed, it is also especially important that you obtain title insurance to protect your interest.

As you can see, small words such as "convey", "warrant" or "quit claim" can make a huge difference in the interest you are receiving in the real estate. A good real estate attorney should be able to assist you to make sure your interests are protected.

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## Want more profit and less tenant debt? Cont.

unorganized papers thrown into a file folder; and often very important documents are missing altogether. What does an organized file like this tell you about how the landlord manages his or her property? File your documents and paperwork logically and neatly in a file folder with brackets on each side of the folder. Two-hole punch the top of each document and file them in a way that works for you. Some landlords put all “pre-move in” documents on one side and all other documents on the other. It makes no difference how you organize the material, as long as you or a co-worker can put their hands on a specific document quickly and efficiently.

What should be included in the file? Remember, my view of the industry is from that of a tenant debt perspective. I am sure there are documents, such as marketing results, welcome letters, etc., that you will want to include in addition to what I suggest.

Here are the documents I am looking for when reviewing a landlord file that has a balance owed by a previous tenant:

### **Signed rental application**

The best landlords require the prospective tenant to fill out the application completely and legibly. Don't let your eagerness to rent the unit get in the way of requiring a complete, legible and signed application.

The signature is required to authorize you to view the applicants credit. The application should be completed in black ink. Colored ink does not copy well. Also, do not use colored paper or ink colors other than black to print the blank application; they do not copy well either.

### **Court ordered money judgment**

This is not required in order to attempt to collect the debt. But, if you have sued the previous tenant and won, this document is needed.

### **Copies of driver's licenses for all adults who sign the lease**

This picture ID may be needed for various reasons,

but for my purposes, I may need it to verify or debunk later claims of identity fraud by the now previous tenant who owes you money.

### **Complete executed lease and addendums**

All adults who live in the unit must sign the lease.

### **Move-out statement**

This document is called by different names in different states. It is a document that gives all the tenant information on one page. It is not the ledger. This page should include the move-in and move-out dates, the unit address, the names of all adult occupants and a breakdown of all charges after the tenant moves out, such as unpaid rent, damages, etc. It should also show how any deposits were refunded or were applied to the amount due upon move-out.

### **Move-in/move-out inspection**

A common mistake for landlords is failing to inspect the rental unit with the tenant before they move in. This mistake alone costs landlords a great deal for profit. It is very important that both the landlord and tenant sign the move-in checklist. At the move-out, always attempt to inspect the unit with the tenant. Hopefully, they will be available to inspect the site with you and sign the move-out portion of the form. Take pictures during both inspections. Some landlords also use a black light stick to identify pet urine in the carpet during both inspections.

### **Co-signer agreement and application**

If the tenant had a co-signer, you should have a rental application and agreement signed by the co-signer on file. Why do some landlords not review the credit of a co-signer? This puzzles me. What good is a co-signer if they do not pay their bills?

### **Roommate release**

Anyone who wishes to leave your rental unit before the lease expires must be released from the lease by all other signees, including the landlord. A copy of this release should be given to everyone involved.

An organized landlord is a more profitable land-

Organize your files logically and consistently.

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## Want more profit and less tenant debt? Conclusion

### Communications log

If you are not using a communications log, begin using one immediately; they are extremely important. Log any communication from and to the tenant.

### Receipts

Keep copies of all receipts for carpet cleaning, trash removal, legal fees, etc.

### Copies of rent checks

Few landlords copy the checks tenants use to pay their rent. The check contains information such as the bank name, account number and cell phone numbers that may be helpful for recovering debt after move-out. Of course, also keep copies of any returned checks.

**Being organized is simply a good business practice.**

### Certified mail receipts and returned mail

Many states require that the landlord mail the previous tenant a statement within a certain number of days after move-out that shows how the landlord applied any deposits. Often, these statements are returned as undeliverable or unaccepted. It is very important to keep all mail receipts and any returned mail in the tenant file. Many landlords staple the mail receipt to their copy of the move-out statement. You may have to prove that you followed the law in notifying the previous tenant of how you applied the deposit.

Being organized is simply a good business practice. When you manage one rental unit or a thousand, being organized and consistent will make you a better landlord and put more of the profit in your pocket.

## EPA delays enforcement of certification for RRP the Voice Sept/Oct 2010

EPA distributed a memo on June 18, 2010, that changes a few of the enforcement policies regarding the new Renovation, Repair & Painting Rule (RRP). Major concerns were raised from the rental property management and builder industries regarding difficulties in obtaining the training necessary under the rule within the short time frame that was given, i.e. October 2009 through April 22, 2010. In addition to the short time frame, very few training organizations were approved to give the training during this time period making it nearly impossible to get the required training in time.

Acknowledging those concerns, and to facilitate the transition to full implementation of the RRP Rule, EPA will offer additional and sufficient time for renovation firms and workers (including landlords) to obtain necessary training and certifications to comply as follows:

- Until October 1, 2010, EPA will not take enforcement action for violations of the RRP Rule's firm certification requirements.

- For violations of the RRP Rule's renovation worker certification requirement, EPA will not enforce against individual renovation workers if the person has applied to enroll in, or has enrolled in, by not later than September 30, 2010, a certified renovator class to train contractors/landlords in the practices necessary for compliance with the final rules. Renovators must complete the training by December 31, 2010.

Be aware that this moratorium on certification requirements does not change any other requirement under the Rule. EPA noted in their memo that "In view of the paramount importance of ensuring that all contractors and landlords follow lead-safe work practices in the RRP rule, EPA will continue to enforce the work practice requirements in the Rule which protect children and reduce lead exposure." In other words, whether or not landlords have had the training and are certified, they still must use lead-safe work practices.

# Landlord's Quarters—A place for landlords

the Voice Sept/Oct 2010

Landlord duty to maintain and repair rental premises requires achieving basic habitability requirements

A landlord's maintenance duties are governed by: state statutory law, local ordinances, common law (I.e., the law developed by judges through decisions of courts), and the lease.

## Landlord maintenance duties

Statutory laws (state and local) usually require residential landlords to maintain housing "that satisfies basic habitability requirements." Local building, health, sanitary, and housing codes usually dictate specific housing requirements. Generally, landlords are required to make available: heat, water, and electricity. They also are required to provide: clean, sanitary, and structurally safe premises. More specifically, landlords may be required to meet certain minimum requirements, such as for: light, ventilation, and electrical wiring. Some localities may also require residential land-



lords provide certain safety features, such as: smoke detectors and other security measures.

## Tenant duty to maintain

Generally, a tenant has the duty not to "commit waste." In other words, the tenant has a duty to, in

**...Generally, landlords are required to make available: heat, water and electricity.**

accordance with any related laws, maintain the rental unit as clean and sanitary. Lease terms may also require the tenant to: obey specific rules for property use (i.e., such as no criminal activities); not damage the rental property negligently or deliberately; and return the property to the landlord in a clean and repaired condition, excepting reasonable wear and tear.

**Generally, the law in most jurisdictions allows landlords to enter rented premises to make needed repairs.**

## Lease terms delegating maintenance

Generally, tenants cannot waive (through lease terms) statutory laws related to rental housing. However, landlords can and should clarify landlord and tenant repair and maintenance responsibilities in the lease. Examples of such lease terms may include:

- A provision specifying the tenant's responsibility to: "keep the rental premises clean and sanitary"; and "to pay for any damage caused by his or her abuse or neglect";
- A provision requiring the tenant to notify the landlord of defective or dangerous condit-

ions on the rental premises;

- A provision restricting tenant repairs and/or alterations without landlord permission; and
- A provision outlining the landlord's legal right to access to the rental premises, such as in order to make repairs.

## What if the tenant made the damage?

The fact that a tenant damaged the rental premises, requiring repair, does not excuse the landlord from having to make the repair. The landlord must still make the repair so as to insure habitability. However, the landlord could pursue legal recourse against the tenant to recover expenses related to the damage and repair.

*Entering rental property for maintenance or repairs.* Generally, the law in most jurisdictions allows landlords to enter rented premises to make needed repairs. Some states allow landlords to enter rental premises just to determine whether repairs are necessary. Most states require a landlord to provide advanced notice (usually 24 hours) before entering a rental unit. However, most states also allow landlords to enter rental units without advance notice if: there is an emergency (i.e., fire or extensive water leak); or the tenant has given permission.

## Making repairs

*Delegating repair work to tenants.* Depending on the law of the jurisdiction, a landlord usually can

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delegate repair tasks to tenants. This is usually permitted when the tenant agrees to perform the work (or hire someone to perform the work) in exchange for a rent reduction.

*Ensuring the repair is done properly.* Whether the tenant, a property manager, maintenance employee, or private contractor makes necessary repairs at the rental unit, if those repairs are insufficient, the landlord risks liability. Particularly for major repairs, landlords are wise to: hire competent, licensed professionals to make repairs; obtain receipts for work; and keep records of all maintenance work performed.

### Consequences for failure to maintain

*Violation of statutory/local code*

*requirements.* Landlords who violate local codes may face penalties for violations, as specified in the codes.

*Tenant self-help.* If a tenant requests repairs, the landlord fails to make the repairs, and the rental unit fails to meet the habitability requirements or code standards, then the tenant has options (which may vary by state law). The tenant could:

- make necessary repairs herself, and then deduct costs from future rent payments;
- Withhold rent or make lower rent payments until the repairs are made;
- Contact the municipal code enforcer (often, the local building inspector), who then may

order the landlord to make repairs;

- terminate the lease early, without liability for future rent payments; or
- sue the landlord, such as for: damages resulting from injuries proximately caused by the landlord's failure to properly maintain the property; breach of the lease; breach of express warranty of habitability (i.e., provision in lease specifying landlord's maintenance and repair responsibilities); or breach of implied warranty of habitability (i.e., court construed unwritten promise from landlords that they will maintain the rental unit in the condition required by the housing code.

## Maximize your properties income potential

By Fast Forward Property Management

At Fast Forward Property Management, our management executives are constantly striving to help property owners from all over the Bay Area discover new ways of making their investments more profitable. Over the years, while interacting and working with some amazing people, we have amassed a wealth of incredible information. Property owners have shared with us their secrets to success, and in turn, we've provided them with our company's strategies, as well. And now, in the following article, we are going to let you in on some of these secrets and strategies, for success both in managing property and in life.

One of the simplest lessons we have learned is that the most successful people not only have winning attitudes but are, furthermore, committed to succeeding. They are

**The smartest property owners and managers are always pondering new ideas in order to manage their properties more efficiently and profitably.**

constantly training to become better at their jobs. It is the same for property owners and managers, the smartest of whom constantly seek out methods for increasing their properties' income and reducing expenses. They are always pondering new ideas in order to manage

their properties more efficiently and profitably.

Many people are set in their ways, thinking they know all there is to know about property. Our philosophy is, instead, to constantly learn and improve. This allows you to always absorb new ideas and techniques to make and save money.

Key ways to stay on top of the trend include attending seminars and reading books and magazine articles that can improve your business and personal life. This magazine, for example, regularly offers articles pertaining on how to run a profitable rental business, such as

# Maximize your properties income potential By Fast Forward Property Management

this article, which will provide you with a number of proven techniques you can use to maximize your income. Even if you have mastered the landlord business, there is always room for a few more ideas.

## Increasing Revenue

There are practically countless ways for you to increase revenue for your properties. Additional sources of potential income on a rental can include renting out extra parking spaces, extra storage, a laundry room, a clubhouse, as well as offering advertising space for tenants and their businesses in your newsletter, providing vending machines for snacks or DVD's, and more.

At most of our properties, we charge for water, sewer, and trash, which provides substantial, additional income. You also might consider slightly lowering your rent, if you currently include these features in the monthly price. If so, you can advertise lower rental rates and bill for these services separately. Utility expenses regularly go up, and most tenants feel better about a utility increase that they do about an increase in their rent.

It is absolutely crucial that you charge the correct amount of rent. Make sure that rent at your properties is set at the most profitable market value. If your prices are too low, this will produce a lower-than-optimal cash flow. Conversely, if you raise your prices too high, it can drive current tenants away and dissuade future tenants from occupying your vacancies.

One of the best ways we've found to ensure that your rent is set at the best price is to do your own research. This can include:

- Surveying similar units in your area of town to see what your competitors are charging for units of similar size and quality.
- Calling other buildings that are similar to yours to see what they are charging.
- Taking a tour of these properties to see how they compare with yours.

Also, don't forget to keep the long-term balance sheet in mind when determining your rent. Often,

an apartment at top dollar can take two months or more to rent. Had rent been set at a lower price, the vacancy could have been filled much sooner and thus made better returns at the end of the year. In other words, Higher rent can be detrimental to your long-term earnings.

You also should make sure to collect rent on time and to vigorously pursue rent that has not been paid on time. Write a late fee into your lease, and enforce it when rent is late. Although you might feel inclined to let some people off the hook, making special exceptions could be considered discrimination. Further, some people will take advantage of landlords when timely rent collection is not enforced.

People tend to give bills that charge late fees top priority and pay them first. For example, credit card and car payments enforce substantial penalties for late payments. If these bills have enforced deadlines and yours does not, it is very likely that your tenants will pay you last, only after paying all other bills.

When you do not receive rent on time, make sure to file a 3-day pay-or-quit notice- in other words, a notice that gives the tenant three days to pay or be evicted-the next day. An eviction can take months to process, and if you wait to file the correct forms, the procedure can take even longer. Then, if the tenant does catch up on her or his payments in the meantime, the legal proceedings can easily be stopped.

## Reducing Expenses

There are numerous ways for landlords to reduce their expenses. Whether you self-manage or use a property management company, be sure to regularly check on the following areas where money can be saved.

### *Review your insurance policies annually.*

Rates change regularly, and what might be the best deal this year may not be the best value the next. If you own or manage multiple properties, be aware that the insurance company that is cheapest for one property may be the highest for another. Make sure, then, that you know your property values so you are not under or over insured. Review your liability and workers' compensation insurance.

To ensure you are receiving quality rates and service, check insurance companies' rating with Standard and Poor's and with A.M. Best Rating Company. You can also

Make sure that rent at your properties is set at the most profitable market value.

When you do not receive rent on time, make sure to file a 3-day pay-or-quit notice.

# Maximize your properties income potential By Fast Forward Property Management

lower your premiums by regularly reviewing and implementing your safety standards. By being on top of risk management, your property insurance, workers' compensation, and liability insurance will have lower premiums.

## ***Have your property taxes reassessed.***

Annually property taxes can be a significant expense. Did you know, that you can appeal your property taxes and have your property reassessed? If you do this on a regular basis, it can save you a great deal of money. Reassessments from county assessors are free and have saved us literally hundreds of thousands of dollars over the past forty years.

## ***Settle disputes with tenants before the matter goes to court.***

Going to court for evictions and lawsuits is not only time-consuming but can be prohibitively expensive. Additionally, judges tend to favor tenants, so you can have spent a great deal of money only to lose the case. Therefore, it is always best to settle disputes with clients before they go to court. You can handle the matter privately or use a mediation service to help fine a solution to which both parties can agree.

Either method is far more cost-effective and efficient than courtroom trial most of the time. Even if you lose a little money in the short term- for example, paying your tenant to move out quickly, despite the fact that he or she owes you rent-it can save you money in the long-term, as the apartment will be available for rental to a new tenant, sooner.

## ***Buy in bulk***

If you have a large number of properties, you can save a great deal of money on construction materials including paint, carpet, building supplies, and appliances by buying bulk at wholesale prices. This may cut your expenses for these products nearly in half. Many large retail hardware stores have commercial divisions where people can negotiate with sales clerks-the more you purchase, the a deal you can find. Another excellent money-saving method is to combine your purchases with those of other owners or a large property management company.

## ***Hire a maintenance staff.***

Consider hiring your own maintenance staff or a property management company with a maintenance staff. Trust us; this will save you time and money. Contractors cost more, because they need to cover additional expenses, such as advertising to find clients, and can take longer to finish because they are not exclusively working for you. Your own staff will complete work more promptly, which will equal reduced cost, as well as shorter vacancies and increased tenant retention, which will equal even more money for you.

## ***Minimize Vacancies***

For owners and managers, vacancies are the banes of our existence. Each one amounts to lost income that can never be recovered. Therefore, it is essential that we fill them as quickly as possible. There are a number of



proven rental techniques that can help you regularly enjoy a low vacancy rate.

Maintaining excellent customer service and maintaining your property are of the utmost importance. You don't want to ever lose a tenant due to dissatisfaction with living in your building or with the treatment they receive from you and/or your staff.

The key to reducing your vacancy rate starts from the first phone call and meeting with prospective residents. Make sure that you and your staff always answer your phone in a consummately professional manner. It is just as important to be friendly, well dressed, and professional when taking prospective tenants on tours of the property. We regularly send people undercover to visit our own properties and those we manage to make sure our staff is behaving correctly.

When sending people to visit other owners' properties, we have often found less-than-ideal situations, such as untrained staff members who exhibit extremely unprofessional conduct. We sometimes find managers who will unlock a vacant apartment for us to view, but then rather than conduct an engaging sales tour highlighting the property's features, stand outside and smoke a cigarette. A surprising number of building managers act like it is a huge hassle or inconvenience to show a vacant unit, and that is no way to entice people to move into your building.

Gone are the days of tenant flooding in as a result of ads in the newspaper or a "For Rent" sign in the front window of a vacant unit. Rental properties must have good marketing plans to attract residents in today's competitive market. The most successful owners and managers stay current with industry trends and practices. On-line advertising is a must, as are good pictures to accompany the ads. Additionally, you should have a website showcasing your properties' key features.

We have learned that strategically placed ads, both on-line and in local papers, renewed several times a week, will keep people interested and the calls flowing. If you continue following these steps, in conjunction with charging the correct rate and maintaining your facilities, you should retain tenants and ensure a low vacancy rate filled with the best results.

### *Using Proven Rental Techniques*

Finding great tenants can require a lot of work and due diligence. In addition to having well-trained staff of consummate professionals, there are a number of proven systems to ensure that applicants will be quality tenants. Put each applicant through a rigorous background check, including credit history, criminal background, and prior eviction judgments.

Verifying bank accounts, previous landlord references, and proof of income will pay off in the long run, increasing the probability that your tenants will be responsible and pay their rent on time.

### *Adding Value to Your Property*

Wish that you could have higher property values? There are many ways to make this aspiration a reality. When the bottom line of your financial statement improves, the value of your property will automatically go up from 15 to 30%, depending on the improvement.

Over the years, we have learned that increasing revenue and reducing expenses improves your bottom line and cash flow significantly. Apartments and commercial properties are generally appraised based on the income they produce. If you can keep your expenses low and maximize your profits, you will increase your properties' values. Having higher equity not only increases your net worth, but also gives you the choice to refinance with lower rates or to sell the property at a significant profit, and increases your borrowing power.

### *Experiencing True Piece of Mind*

Most owners wish they could put their investments on automatic pilot and maintain their cash flow, with no extra work. Many new owners imagine that this is how it will be, but the longer you are in the business, the more you will come to realize that successful property management is hard work. We have managed a wide variety of properties for over forty years and have experience in all of the day-to-day problems that go hand in hand with being a landlord. Making sure that your properties are run smoothly, with all liabilities minimized, takes effort and time.

To be a successful landlord, you must cross all of your T's and dot all of your I's to ensure that all areas are fully compliant with federal, state and local laws, including tax laws, fair housing, building codes, and legal actions. Over the past few years, legislation and laws pertaining to rental properties have changed significantly and continue to be modified on a constant basis. It is absolutely crucial that you keep yourself educated on these alterations. Not knowing these laws' fine points can cost you dearly.

If you are among the most successful property owners and people in general, you are always on the lookout for ways to improve yourself and your business. If there is one thing we have learned from our forty years of experience, it is that successful people take action. They always stay on the cutting-edge and do whatever they need to do to get the job done. To succeed in business, you must have a winning attitude and never settle for second-best. We hope that this article has given you some tools and ideas to implement in taking yourself to the next level in your business pursuits.



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8:30 a.m. - 5:00 p.m.  
Friday  
8:30 a.m. - 4:00 p.m.

### Board of Directors

President	Matt Wallace	810-985-4320
Vice President	Judy Harris	810-385-3284
Secretary	Ken Montgomery	810-385-3150
Treasurer	Edward Schultz	810-385-2332
	David Oppliger	810-966-1881
	Renae Kiehler	810-385-2332
	Kathy Swantek	810-388-1200
	Dianna Maxwell	586-801-6068
	Virginia Irland	810-982-6239