

BRIC NEWS

First Quarter 2009 Edition

A Newsletter for Boca Real Estate Investment Club

Publisher – David Dweck

Editor – Meghan DeLuca

Letter From the President

I hope you had a wonderful holiday season and I wish you great success in the New Year. Eleanor Roosevelt said, "Yesterday is history. Tomorrow is a mystery. Today is a gift. That's why it is called the present." Moving forward into 2009 we should be grateful that we are in a very desirable place to live and call home that now affords us more opportunities than we have seen in over a decade. Remember the Dweckism "It is time to assume the asset acquisition position".

We start off the year with a longtime friend for over a decade, Cameron Dunlap. Cam has a lot of experience and knowledge and as a former South Floridian knows our market. I will be speaking at the February BRIC meeting. We are delighted to have the Economy Stinks Part 2 taking place in the first quarter. For more information visit www.theeconomystinks.com to get updated on that event. Frank McKinney will be kicking off his not one, not two, but his three book tour at our March meeting which you will not want to miss!

While there is blood in the streets, there is still a silver lining. Speaking of silver lining, I was fortunate enough, no pun intended, to be featured in Fortune Magazine. The special edition is still on newsstands and I urge you to pick it up and read it for yourself. At the same time, please take advantage of everything BRIC has to offer you and I encourage you as an individual or a corporation to please join us. We have not raised our fees in well over 5 years! In fact, since the economy stinks, during the month of January we will offer an additional 3 months of membership for the annual rate! That is 15 months for the price of 12 months. You will receive the membership kit and all of the other benefits with it. For your convenience, you will find a membership application on the last page of this newsletter.

Wishing you great success,

DAM

David Dweck
President

First Quarter Calendar:

Thursday, January 8, 2009
1st BRIC Meeting of 2009
Cameron Dunlap

Distressed Real Estate Workshop
Embassy Suites Boca Raton
January 11, 2009
9-5pm

February 12, 2009
BRIC Meeting - David Dweck

February 20-21, 2009
BRIC Boot Camp and
Mother of All Bus Trips!

March 12, 2009
BRIC Meeting—Frank McKinney

March 2009
The Economy Stinks...
So What! Now What? Part 2

Calendar is subject to change.
Please check our website or call (561) 391-REAL for updates.
Check out the BRIC website! www.bocarealestate.net

Be a BRIC Meeting Sponsor!!

Your **Benefits** include:

- Present your product or service for 10 minutes at an upcoming BRIC evening meeting.
- Recognition in the regular monthly flyer and on the BRIC website.
- Ability to place your flyers on every seat at the BRIC evening meeting.
- All of this for an investment of \$275 for BRIC members or \$350 for non-members.

Advertise in BRIC News!

Size	Members	Non-members
Business card	\$35	\$60
1/4 page	\$75	\$125
1/2 page	\$100	\$175
Full page	\$150	\$250

For more information, please contact:
David Dweck (561) 391-REAL

BRIC Mission Statement: The purpose of the Boca Real Estate Investment Club is to educate, motivate, syndicate and provide an active network for Real Estate Investors and Professionals to exchange information and conduct business.

BRIC WOULD LIKE TO WELCOME OUR NEW MEMBERS AND RENEWALS!

Luis Alguacil
Rhona Campton
Darwin Cruz
Fay Dressler
Keld Edvardsen
Brian Hartman
Daniel Herz
James Hill
Jeffrey Hines
Richard Fairchild
Eugenio Perez
Darlene Torres
Gayle Serra

Lauren Olson
Linda Joseph
Mark Israel
Lex Levinrad
Joe Metcalfe
Thomas Michael
Richard Patrick
Modifications.com
Daniel Sawicki
Harlan Searles, Jr.
WCS Lending
Independence Title

BRIC Needs Sponsors And Door Prizes!

The sponsorship gives you a spotlight both in our monthly mailings and our meetings with an opportunity to speak. It is affordable for our nonmembers and even more affordable for our members. Please call David Dweck for details at (561) 391-REAL. If you are interested in supplying a door prize please call us as well. As always we appreciate your support!

BRIC Code of Ethics

1. We shall not discriminate against any person with regard to race, color, religion, age, national origin, sex, handicap or familial status as defined by current Florida law.
2. We shall refrain from engaging in any illegal practices, or defrauding any member, customers or associates, with the aim of always conducting business in a professional manner.
3. We are all individually responsible for our own due diligence and continuing education. Members are expected to verify any and all assumptions regarding business decisions to prevent falling victim to fraud, misrepresentations, and illegal practices.

Bank and Private Lender Deals By David Dweck

According to an article in December's Daily Business Review, bank owned home sales in Miami-Dade County are at very much a high at 32% in the third quarter of 2008. Banks are cutting prices and dealing and if you see an opportunity you need to seize it or you will lose it.

Case in point: I was looking for a condo for my nephew in West Palm Beach. I found a bank owned property on Flagler Drive and I could not believe the price. By the time I finished showing it to various family members, in less than 3 days it went under contract. The unit did not need very much work in fact it was very livable. The bank underpriced it to move it fast. This property was on the water and very desirable.

Private lenders are also interested in unloading deals, so be sure and visit www.floridalenderforeclosures.com. The site should be live very soon.

If you suffer from the paralysis of analysis you will lose deals. Go with your gut, make a good business decision and take action.

Check out the following useful web sites BRIC is featuring:

www.bocarealestate.net.....Boca Real Estate Investment Club

www.frank-mckinney.com.....Frank McKinney

www.realtor.com.....National Property Listings

www.resultsnow.com.....Mentor Financial Information

www.johnschaub.com.....Investor John Schaub's web site

www.papergame.com.....Making Money With Paper

www.tenantlawcenter.com.....Legal Information for Property Managers

www.improve.net.com.....Help with Planning Specific Rehab Projects

www.homes.com.....Home Repair Services

www.improvenet.com.....Home Repair Professionals and Contractors

www.flreia.com.....Florida Real Estate Investment Association

www.housesboughtcashfla.com.....my house buying website

www.ezequityloans.net

www.adkessler.net

www.resultsnow.com

www.banditsigns.com

www.smsprproducts.com

www.craigslist.com

www.loopnet.com

www.craigslist.org

www.iraplus.com

www.legalwiz.com

www.ree.com

www.realestatesuccess.com

www.cashflowconcepts.com

www.vistaprint.com

www.creonline.com

www.getthedeed.com

www.co.palm-beach.fl.us/papa.....PBC Property Appraisers Office

Need help with rentals?

www.mrlandlord.com

www.landlord.com

www.rentalprop.com

www.vrbo.com

Need help with a project?

www.homedoctor.net

www.naturalhandyman.com

Need help with tenant checks?

www.atshome.com

Need to find someone?

www.555-1212.com

www.anywho.com

If you use a web site that provides interesting information, pass the site on the BRIC and we will update our list for all members!

Other Local Investor Associations

Broward Real Estate Investor's Association: Meets the 1st Wednesday of each month. Call 866-289-2274.

Broward County Landlord Association: Meets the 2nd Wednesday of every month at the El Palacio Hotel, 4900 Powerline Rd. Call 954-753-6052.

Florida Real Estate Investors' Association: Meets the 3rd Thursday of each month at 6:15 PM. Contact Juan Restrepo at 561-819-1900 for more information.

We Appreciate Our Corporate Members

1-800-GOT JUNK - Guy Vallagi

Agape World - Ricardo Morales (954) 294-5420

All County Title Services - Gerald Schilian (561) 750-6201

Attorney Charles Simon (954) 749-4577

Colonial Guaranty & Title -
Maria Elena Arias (305) 827-0500

DFH Business Consultants - Daniel Herz (954) 452-7398

E Three Realty - Seth Becker (561) 886-8193

Entrust Administration Services -
Paul Hugens (954) 476-5315

EZ Equity Loans - David Dweck (954) 354-1400

Gold Coast School of Real Estate -
John Greer (954) 315-8200

Hochberg & Dirienzo P.A. -
Carolyn Hochberg (754) 422-5419

Houses Bought Cash, LLC - David Dweck (954) 354-1000

Insurance - Patrick Couchman (888) 435-4678

Investor's Mortgage - Pat Kiehl (954) 772-1110

JVD Properties - Jim VanDyke (561) 241-1936

Lanzaro & Halperin, CPA - Scott Halperin (561) 395-3930

Max Value Insurance - Mario Pino (305) 669-1879

Palm Beach Realty Advisors -
John Freeland (561) 541-0055

Planck Solar - Christopher Prendergast (561) 245-7396

RealEstat.com - Marc Thomashaw (954) 558-0748

Residential Home Loan Center -
Jeffrey Hines (410) 451-5573

Remax Professionals Real Estate -
David Dweck (954) 354-1000

Say No To The Bank - Mia Lutz (561) 447-0013

Tennessee Real Estate Connection -
David Kobrin (561) 351-3040

Trinspeed Inc. Commercial & Residential Remodeling -
Arnold Ramroopsingh (954) 647-7834

Wellness Educator - Rick Iacona (561) 482-5530

Women's Prosperity Network -
Nancy Matthews (954) 727-9700

Xima Real Data - Francisco Mago (786) 515-3786

WHY YOU SHOULD BECOME A CORPORATE BRIC MEMBER...

Corporate Benefits include:

- Your company name, contact name & phone number printed quarterly in this newsletter.
- Your company name and phone number on our website.
- The opportunity of presenting your product or service and displaying promotional materials at our monthly meetings. (Regular members can present a house or houses in which they have an equitable interest, but regular members may NOT display other products or services.)
- Free admission for 2 people from your organization.
- Participation in any special event that BRIC offers for the benefit of its members.
- Cost is \$449 per year. For more information, call David Dweck at (561)391-REAL.

Thank you to our Corporate members who speak at the beginning of every meeting. Your participation is key so the members know who to call and can put a face with a name. Also, thank you to those who keep to the 30 second infomercial! Everyone appreciates your courtesy.

We would like to thank our lifetime members: All County Title, Vicky Brooks, Katrina Campins, Roshell Goodkin, Frank McKinney, Tom Nardone, Mari Pereira, Robert Shemin, Bruce & Carina Morton, Kendra Todd, Elijah Thomas, Judy Friedmar, Diane Lashbrook, Kim & Mike Bell, Bilyana & Hugh Keogh, The Lee Family, David Cohen, Edward & Maureen Mangan, Robert Brabb, Patrice Krupa & Rick Iacona for their support of the club!

We want to hear from you...
 What topics or speakers are of interest to you? Please let us know if there are any specific topics or speakers you would like to hear from. We still have spots open in our 2009 calendar so we encourage you to respond and send us your suggestions. Please email them to info@bocarealestate.net



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 954-354-1000

David Dweck's Real Estate
 & Motivational News

This newsletter will include articles directly from David Dweck that you cannot get anywhere else. You will get David Dweck's Real Estate & Motivational News mailed 6 times per year. Cost is \$29 for BRIC Members & \$49 for Non-Members. Call 561-391-REAL to subscribe. Or visit www.bocarealestate.net to sign up.

Affordable Vacation Rentals
 In Western North Carolina
www.mountaincreekvistas.com

For more information,
 please call David Dweck at
 954-354-1000

The BRIC Library is open! 1st & 3rd Wednesday of every month from 10:30 AM-12:00 PM-Call for your appointment
 Our address is
 4851 W. Hillsboro Blvd., Suite A-4, Coconut Creek.
 561-391-REAL

Investor vs. Foreclosure Rescue Consultant
 By David Dweck

I would like to make a clear delineation between a real estate investor vs. a foreclosure rescue consultant. If it were not for the investor community, the amount of transactions that are currently on the rise would be significantly lower. While the blemishes of the few unsavory characters cast a dark cloud on the real estate investor community as a whole, if the investor buyer the acts in good faith, it helps to stimulate and actually affects the current market in a positive way.

Whenever the economy sours, the fraudsters come out of the woodwork preying on the weak and vulnerable. Yes, we live in a sunny place for shady characters so we must keep our guard up. However, without investors the economy would be worse off than it is currently. If you are acting purely as a buyer of a property in foreclosure, you don't have much to worry about. If you are a Foreclosure Rescue Consultant, be careful and know the law.

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- **Fast professional service.**
- **Residential & Commercial.**
- **Loans up to 65% of the value after repair.**

Call David Dweck 954-354-1400
Call Mari Rubi 786-251-1436
Call Patrice Krupa 561-306-9335
www.EZEquityLoans.net

BOCA REAL ESTATE INVESTMENT CLUB



BRIC Boot Camp and the Mother of ALL Bus Trips



February 20, 2009: Classroom
February 21, 2009: Bus Trip—Palm Beach/Broward
9AM—4PM Both Days!

REGISTRATION STARTS AT JUST \$895

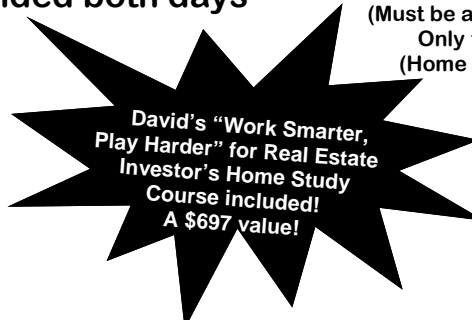
- Look at bank owned & distressed houses.
- Inspect & analyze each property.
- Comps, rehab, etc..
- Make offers & put contracts on properties
- Continental Breakfast will be provided both days
- What's working now!
- Buy your first property!

REGISTRATION FEES

Early Registration/BRIC Members.....\$895
by January 31, 2009
Spouses/partners.....\$295
Non-Members & On-Site\$995
per person

BUS TRIP ONLY

(Must be a BRIC Member).....\$195
Only 10 total spaces available!
(Home study course not included)



"Many years of knowledge and hands-on experience will give you the inside information to get your investing off the ground! This class answered all the questions we had and everything makes sense. There is nothing like real live demonstrations. The 2 days were AWESOME!"
-The Hendersons

Two days of instruction with BRIC President David Dweck. Learn how to buy-fix-sell and buy-fix-hold. Home Improvement Store tour, bus tour, including instructions on finding the best property for your money, how to inspect, what to look for, what's the going rate for the neighborhood, all this and more. Non Stop information Friday through Saturday. Course Material included.

There is no product selling at this event.

We're lining up properties that can make you \$\$\$!
Return this form ASAP! Small Group Setting. Space is Limited!

The best experts in town to teach a full range of topics!
Students from the last Boot Camp are now property owners.

Mail Payment to:
Boca Real Estate Investment Club
4851 West Hillsboro Blvd Suite A-4
Coconut Creek, FL 33073
(561) 391-REAL

Register now and save!
Refund policy: Full refund less \$50 prior to 2/1/2009. No refunds after 2/13/2009.

Name _____

Address _____

Phone/Fax _____

Email _____

Method of Payment Visa
 MasterCard
 Discover
 Check-make payable to BRIC

Member of BRIC

Credit Card # _____ Exp. date _____

Signature _____

Membership Application Please fill out completely and sign

_____ \$180 Advantage Membership Single
_____ \$250 Advantage Membership Double
_____ \$449 Corporate Membership
_____ \$100 Corporate Members Website Link

I authorize payment by:
_____ Check _____ Credit Card _____ Cash

NAME: _____ **SPOUSE/PARTNER** _____

ADDRESS: _____

CITY: _____ **ST:** _____ **ZIP:** _____ **PHONE:** _____

FAX: _____ **EMAIL:** _____

REFERRED BY: _____

I agree to allow BRIC to email me periodically.

Signature: _____

Please send checks to: **BRIC, 4851 W. Hillsboro Blvd., Suite A-4, Coconut Creek, FL 33073**
(We accept VISA, MasterCard & Discover only)

Credit Card # _____ **Exp. Date:** _____

Signature: _____

1. How did you hear about BRIC? _____
2. Please list a subject matter of interest for a future meeting. _____
3. Are you available to volunteer during a meeting? _____
5. Would your company like to sponsor a BRIC meeting? _____

****DISCLAIMER AND RELEASE- READ CAREFULLY BEFORE SIGNING BELOW****

BRIC does not give legal, tax, economic or investment advise to anyone. Further, BRIC does not undertake to investigate its members, officers, directors, employees, agents and/or contractors, and does not recommend that anyone deal with, invest with, trade with, or in any way do business with any other person or firm, including, without limitation, any such officers, directors, employees, agents and/or contractors. BRIC disclaims all liability for actions or inaction of any person taken as a result of communications from or to BRIC members, officers, directors, employees and/or contractors. Each person should consult his or her own counsel, accountant and other advisors as to risk and legal, tax, economic, investment and BRIC other matters concerning any real estate and other investments. The undersigned applicant, in consideration for his or her acceptance of BRIC hereby releases, discharges and agrees to indemnify BRIC, it's respective officers, directors, employees, agents and/or contractors from any and all liabilities now accrued, or which may hereafter accrue, on account for any actions, inactions or communications made by BRIC and/or such officers, directors, employees, agents and/or contractors in or through their respective connection with BRIC. BRIC has the right to refuse membership or admission. BRIC Memberships of any kind are non-refundable. *By submitting this application, the above signed hereby acknowledges that he or she has carefully read and fully understands the above "DISCLAIMER AND RELEASE".