FOREVER CASH

Forever Cash Real Estate Podcast 010

7 Tricks to Get the Most out of Your Real Estate Investing Title Insurance and Title Company: Part 1

Hosted by: Jack and Michelle Bosch

Intro: Are you ready to transform your financial future? Here's your chance to see inside the mindset of self-made millionaires, Jack and Michelle Bosch as they go back the curtain on secrets that can make you rich. Discover how everyday people are breaking the norms and building empires from the ground up using a little low yet proven and time-tested wealth building real estate strategies. It's my pleasure to welcome you to the ForeverCash.com podcast and introduce you to our hosts, serial entrepreneurs, investors, educators and best-selling authors, Jack and Michelle Bosch. Strap yourself in for the ride of your life.

Jack: And, hello everyone! This is Jack Bosh and...

Michelle: Michelle Bosch.

Jack: Wonderful! We are excited to share with you yet another podcast in today’s episode on number...

Michelle: Ten, I believe.

Jack: Number ten. Number ten, wonderful! Episode number ten. And the subject, Michelle, what are we going to talk about today?

Michelle: Well, I wanted to talk today about ownership transfer. And, I’m thinking that this is such a big topic that I would like to break it into two parts. So, this is kind of like a part one where I want us to describe the overall process of transferring ownership from one person to the other in a typical real estate transaction.

Jack: All right. Let’s talk about buying and selling basically. It's not the marketing aspect of it, but the actual title transfer aspect of it. It's almost like the legal aspect but we are not attorneys nor did we sleep in Holiday Inn Express last night. We don't give legal advice here on our podcast. So, I want to make sure that what we give you is just experiences from our business of having done over 3,000 different tax delinquent real estate deals. And by the way, if you guys don't know us yet, you are listening to Jack and Michelle Bosch.

Since the year 2002, we have done over 3,000 going on 3,500 real estate deals particularly in the land and also house areas. We've also sprinkled in a couple of our few commercial deals. And mainly, by doing this, by going after people who have not paid their property taxes. Now, in the process of having done that, we have had to do a good fair share of research in the county office on basically the legal ownership situation of properties and so on and so forth, which give us a tremendous... Humbly, I might say or...

Michelle: So modest, yeah.

Jack: So modestly, I might say, a very good experience pool of doing title searches and really looking at title issues so much that in many cases, we actually had the pleasure of correcting our title insurances and out title attorneys and telling them how they could fix title issues when we came along them or when we came across them just as a little side note.

So, before we get started though, one comment that is... First of all, thank you for listening to this podcast. And, as a gift to you, we have a course that we would like to give to you. It's a multi-part tax delinquent real estate course on one of our techniques in tax delinquent real estate investing that you can get for free at www.ForeverCashFreedom.com. Again, ForeverCashFreedom.com. So, write it down.

Michelle: That's /podcast, right?

Jack: No, that's actually under ForeverCash.com/Podcast.

Michelle: Oh!

Jack: It's a different link. Thank you very much Michelle for that comment though. So, under www.ForeverCash.com/Podcast, you will find also the meeting notes about this podcast. You will find the podcast itself again so you can listen to it if you don't haven't downloaded it already. And, you will also find the transcript of the podcast as well as some tweetables and some things that you can take and just tweet out, place and post on Facebook and share with the world about this podcast. So, very good comment. But, the free course is actually on ForeverCashFreedom.com. All right. So now, let's get started.

Michelle: Okay. So today, I wanted for us to go a little more in-depth into not necessarily the actual documents that go into transferring of ownership or the different ways that people own property and based on those, how you transfer ownership. There is a multitude of information in terms of joint tenancy, community property, warranty deeds and quitclaim deeds. There is a lot of information around that. And, I think that could be the topic of another podcast.

So basically, what I mainly wanted to touch on today were "What are some of the benefits of using title insurance when acquiring a property?" and using a title company versus doing it yourself or getting you the services of an abstract company to do some of the legwork behind the title search or research that that goes into making sure that when you acquire a property, it's free of liens. So, that's basically what I would like to focus on today.

Jack: I like it.

Michelle: So, why don't we start then at the beginning in terms of what a title search mean and what does it do? And, if you want to answer, you can chip in.

Jack: Sure! We can do a little back and forth here. It's not that we don't do this outside at home all day long either.

Michelle: Uh-huh.

Jack: So, yes. What does title search mean? Well, let me back off for a second and let me see what the word "title insurance" means because a lot of people don't know what it means. I mean, if you are listening to this as an experienced investor, you probably know in your sleep. But, if you are a newbie, I always get the question of like, "What is a title company?" and "What do they do?" and so on and so forth.

Well... So therefore, we'll spend just 30 seconds about that. Basically, a title company or a title attorney in some states, they do the title work by an attorney. In some states, it can be like an agency like First American Title and so on. In effect, they actually are the intermediary between you and the buyer or you and the seller depending on which role you play. So basically, the intermediary between the buyer and the seller. Because in many cases or in most cases, it's like if you buy a $100,000 house, you're not just going to send the seller $100,000 and then they are going to give you a deed because the seller might take a $100 grand and disappear to Mexico.

On the contrary, the seller is not going to give you a deed to the property before he sees the $100,000 and you are not going to give him the $100,000 before you have the deed. So therefore, there is a problem. And, that problem is being solved by having an intermediary in the middle that handles or that basically collects the money and writes up all the documents or sends all the documents...

Michelle: It's a neutral party in essence, yeah.

Jack: It's a neutral party in the middle that handles this. And, since most people or usually, neither the seller nor the buyer have any clue how to actually do a title search, that intermediary or that neutral party also does the research about that property to make sure that there are no mortgages on there and so on.

So now, we know what a title company or a title attorney does. They do research and they become the neutral party. They collect the payment from one party. They collect the signed documents from all parties. And then, they send the documents for recording and send the money to all the parties that need to receive the money. Now that we know that, we can perhaps actually go a step deeper and say like, "Well, why is even a title search necessary?"

Michelle: Uh-huh.

Jack: And, "What is a title search?" Well, here is the thing. Imagine the following situation. Imagine that you want to buy that $200,000 house. And, what do most $200,000 houses have on them as we call it? They usually have a mortgage on them. Right, Michelle?

Michelle: That is correct.

Jack: They usually have a mortgage. Now, perhaps that person that owes that mortgage also hasn't paid the property taxes even though usually that's being paid with the mortgage. But, for whatever reason, they perhaps haven't paid the property taxes and there are a couple of years on property taxes to it. Perhaps, the person that owns that house has had a company come in to remodel their kitchen for $20,000 but hasn't paid those guys.

Michelle: Maybe, they were unhappy with their work. But, the guys that did the work or the contractor still want to get paid.

Jack: Yeah, they want to get paid.

Michelle: So, they usually put a lien against the property. So, the first lien that Jack described was a property tax lien when you haven't paid your property taxes.

Jack: The second one is the mortgage.

Michelle: Yeah. And...

Jack: And, the third one is what's called the...

Michelle: A mechanic's lien.

Jack: It's the guy that rehabbed the kitchen but didn't get paid so he puts what's called a "mechanic's lien" against the property. So, if you don't know this and you now gave the seller $200,000... You got it from your bank. You got $200,000. You sent them the $200,000. They gave you a deed. And now, you have a house. You moved in. And, all of a sudden, you realized, "Man, the seller took the $200,000 and went off to Mexico with that money. All of a sudden, you realized, "Man, there is $20,000 in mechanic's lien. There is $10,000 in back taxes and there is $150,000 mortgage that has not been paid." That would be a bad day.

Michelle: Yeah. And, all of those come along with the property. So, all of a sudden, you own those as well.

Jack: Yeah, exactly. Those liens are attached to the property. So therefore, before you can buy that property, those liens have to be paid off or in the process of you buying that property, those liens have to paid off. And before they can be paid off, they have to be found.

Michelle: Uh-huh.

Jack: And, in order to be found...

Michelle: Research needs to be done.

Jack: ...Research needs to be done. And, that research is called a "title search," right?

Michelle: Wonderful! Yes.

Jack: That's what a title search is about. In effect, a title search goes and looks at everything that has been recorded and that relates to that property in the county recorder's office. The mechanic's lien has been recorded in the county and refers to being attached to that property. The mortgage has been recorded in the county and refers to being attached to that property. And, the property taxes can be found in a county tax collector's office and they also refer to that property.

So, by finding them, now you know what's really being owed against that property. And therefore, in the process of buying that property, those things need to be paid off first.

Michelle: Uh-huh. And, there are a couple of other things that could be attached. These are not necessarily attached to the property but to the person that owned the property prior and those are "IRS liens."

Jack: IRS liens, correct.

Michelle: And also, this person that you are purchasing the property from could be involved in some kind of a bankruptcy as well.

Jack: Absolutely.

Michelle: And, that affects title.

Jack: Correct! Bankruptcies, IRS liens... So, if that person hasn't paid their income taxes, the IRS can slap a lien on or slap a lien against that person. And by default, that lien attaches itself against everything that person owns. So therefore, if there is another $20,000 tax lien against it, then that tax liens also travels with the property as it changes ownership.

So, if you buy that property and the tax lien is not paid off, guess who owns the tax lien now? You do or actually, the property does. And therefore, when you sell the property, you are not going to get the $20,000, the IRS will get it first. So therefore, it's very important that you know those things first so that you can make sure that whatever money you pay to the seller, that money first is being used to pay off all these liens and the rest then goes to the seller.

Michelle: Yeah. Now, if I was to go back 13 years and think about how we approached a transfer of ownership whenever we did have an offer that got accepted, we actually started by doing this research ourselves. We no longer do it. At some point, we decided, "Okay, there is a threshold in terms of value of a property."

We have decided or we put up a rule that if the property was over a certain amount, it was going to be outsourced and it would be going out to a title company. And, if it was under that threshold, we would continue doing it in-house.

We actually got really good at doing title search. And like Jack said, we were so good that we would sometimes correct mistakes that our own title companies were doing in our title company closings. So...

Jack: Those were the fun days when the title company comes back to you and says, "We can't close on this property because of XYZ."

Michelle: Yeah.

Jack: And, we'll just look at each and it's like, "What's the problem? You'll just do DEF...

Michelle: Yeah.

Jack: ...And this way, you'll solve those title issues." And, the title company comes back to us and says, "Well, I checked with my manager. And they said, 'Yes, we can do this.'" So therefore, they are able to move forward. Yeah, we've done hundreds and hundreds and if not, thousands of them.

Michelle: Yeah. And, we've also gone and taken a hybrid solution where based on the value of the property, we didn't entirely do all the leg work of doing the research ourselves. Maybe, it was a county that was difficult to reach or it was far way. And so, what we opted for was getting a title abstractor or a company to basically do an abstract or to do some of the legwork of research for us.

So, those are the three ways: doing it yourself, entirely outsourcing it to a title company or a hybrid solution where somebody does the research for you but you continue to draft all the documents and really act like the title company or that neutral party with your seller even though you are in fact, the buyer. And so, in order to pull that off, from the first moment that you are in contact with your seller, there has to be a perception that you need to be basically established off complete and utmost integrity and professionalism so that you can do the closing in-house. And so, that's how you go about that. So, those are basically the three ways. It's set up like that.

Jack: Right! So, let me jump into what you just said for a moment. And perhaps, let me actually back track for just a moment because one question that our audience might be probably asking us is, "Why would you want to do the title search yourself in the first place?"

Michelle: Yes.

Jack: And, "Why would you want to do what we call an in-house closing where you do not hire a title company to do this for you but you do it yourself?" And, Michelle indicated that already. She already said it. But, she kind of went quickly through it which is, there is a price associated with that. And, hiring a title company to do the title work for you and selling your title insurance because they don't do one without the other.

A title insurance always wants to... They do all the research. They find all those liens that I just mentioned. They figure out what it takes to have them paid off. They draw up all the documents for the closing. It can be any kind of disclosures, any kind of deeds or any kind of release and things. They draw up all those documents. And then, they send it to you and they send it to the seller. Or, if you both live in the same town, you go to the title company and you sign the documents right there. And then, they distribute the money which comes from the buyer. They send the money to the title company and they distribute it to all parties.

It sounds like it's something you want to do every single time because it's so much less work for you than having to do it yourself. However, as you guys perhaps know as you listen to any of our other older podcasts, one of the things we do a lot is specialize in properties that we buy super, super cheap like land parcels particularly. We have literally bought hundreds of land parcels for under $100 apiece. Now, I'm not exaggerating. It's not a joke. Literally, parcels are worth $5,000 to $6,000 that we bought for $57, $87, $93.

Michelle: A couple of $100.

Jack: And then, also above $100.

Michelle: Yeah.

Jack: Between $100 and $500 and so on. And, we came up with that. We asked ourselves the question. And, the question was, "Is it worth spending several hundred dollars for a title company to do all of that?" Because not only does the title company charge you for all this research that they do and for the drawing up, but they also sell you title insurance. And, perhaps we can talk about the title insurance in a second or two.

Michelle: Yeah.

Jack: The title insurance insures the title against several things. We'll talk about that in a moment. But, for each of these two parts, they charge you anywhere between $300 to $400. So, even for a property that you'll only buy for $100 at absolute minimum, you pay about $600 to $800 in title insurance and title cost to the title company.

Michelle: Yeah, I think they have a fee for anything below $50,000.

Jack: There are different rules and different levels. It's basically like a million-dollar property has a title insurance that costs much, much higher. It costs several thousand dollars. But, for a property under $40,000 or $50,000, they charge a minimum, which is often around $700 to $800 for both the research and the insurance on the property. But now, we looked at each other and we asked ourselves, "What does a title company actually insure?" And, what we came up...

Michelle: Is the value.

Jack: ...What we came up as a conclusion is they insure the purchase price of the property. So therefore, they're basically saying that you pay them money for them to buy this insurance. And, with that insurance, they will either fix any title issues that they missed when they did their research, or if something comes up that was unexpected but is covered then and they can fix it, they will give you the money back that you paid for that property. So, we looked at each and said like, "Okay, that sounds good. But, why would we want to pay $800...

Michelle: To be paid back $200 in case something did go wrong and they needed to kick in.

Jack: ...To insure a property that we paid $200 or $93 or $57.

Michelle: Yeah.

Jack: It just doesn't make sense. Now, it does make sense when you pay a few thousand dollars for the property. It makes sense because now the insurance cost is relatively a fraction of the value of the property or at least of what you paid for it. But, it doesn't make sense when you only pay a $100 for the property.

So therefore, we decided very early on because that was our beginning when we bought properties. The first property we bought was $400 and we sold it within two days to the neighbor for $4,000. Next property we bought was $500. We bought it for $500 and sold it for $9,500 online. And then, we bought properties for $37. One time, we bought 21 properties for $3,000. I mean, that's an average of what? Of $150? It's about $140 a property that we paid for these properties.

We made over a $100,000 to $140,000 on these properties, but we only paid $3,000 for 21 properties and they were spread all over the country. So, we did our own title search on those because we would have had to pay probably about $7,000 to $8,000 in title insurance costs to have them all covered in the different states compared to just being able to do it in-house in a matter of a few hours by knowing how to do the proper research on our own.

Michelle: Uh-huh.

Jack: So, that's why we do these ourselves sometimes. And over time, as we've moved to higher-priced properties, we now don't buy that many of these super cheap properties anymore. Now, we mostly use title companies. But, it is fun to do this yourself. Also, in the scenario that we talked about in podcast episodes number three and four... Actually, I believe it's four and five which is about tax lien investing and tax deed investing. Because before you attend an actual tax deed auction or a tax lien auction, you do want to know how many liens are against those properties, particularly if there are any government liens like IRS liens and things like that because they do not get wiped out to a tax lien foreclosure or to a tax deed auction.

So therefore, you want to know about those. So, that also gave us a reason to do this ourselves because early on, we started attending these auctions and we wanted to make sure that we buy only great properties so we had to learn it in that context. And then, as we moved on to buy these properties outside of the auction and when we went directly to the owners and bought them directly from them, it came in handy to have that knowledge.

Michelle: Uh-huh. And, I also wanted to discuss a little bit about... Okay, if you do decide to go the title company route, what are some things that people should be looking out for in terms of such a thing as an open policy? If you could just describe a little bit about the process through the title company.

Jack: Sure, absolutely. Well, there are a few tricks. And now, you really made me open here the precious vault or how you would say that in English? As you might know from our accents, I'm originally from Germany. Michelle is...

Michelle: ...Originally from Honduras, Central America.

Jack: All right. So, we are an international couple. We're both citizens in the United States now. But still, sometimes, I'm looking for the right words. So, we are looking as you make me open the vault here. And, here is a trick. Here are two tricks. Number one, when you buy a valuable property... For example, today, I just literally heard about one of our students, Barbara who just got two lots under contract worth $130,000 and she's paying $3,000 for these lots. Isn't that amazing?

Michelle: Uh-huh.

Jack: Michelle, you probably don't even know about that.

Michelle: No.

Jack: I just literally heard it from one of our coaches who's coaching her on how to do this...

Michelle: That is awesome!

Jack: ...That she got this thing. So literally, she is buying these properties for $0.02 or two and a half cents on the dollar.

Michelle: Wow! That's a big deal.

Jack: That's a 97.5% discount over market value. And, two similar lots in the same area smaller than those have actually sold for $175,000. So, it's quite possible that she is buying it for less that 2% of market value. Well, in that case, what should she do in order to make sure that she gets the full title insurance on it when she gets the full value on those?

Michelle: Uh-huh.

Jack: Well, there are two things. Number one, she can actually ask for what's called an "extended auto policy" which does not only cover her purchase price but covers the true value of the property.

So, if that property is worth $130,000 or $150,000 or perhaps even $200,000, she can have the property appraised which is an extra cost factor. It might cost another few hundred dollars to get a professional appraisal done, but then after the appraisal is done, the title company will insure it for its true value and not just for what she paid for it. Because if something goes wrong and the title company screws up, well, how much money is she going to get back from them if they can't fix it if it's not an extended auto policy? She is only going to get her $3,000 back.

Michelle: What she paid for it, yeah.

Jack: That's what she paid for it. But, in this case, that would we be a tremendous loss. So, in such an extreme case, you might want to go for the extended auto policy which requires an appraisal and it costs more money than a regular dollar company. But, it now gives you additional protection because now you have the full value of the property insured. In this particular case, the second thing is that the student wants to flip this property very quickly.

Michelle: Uh-huh.

Jack: As soon as she has purchased it, she wants to sell it to a builder for probably $150,000 to $200,000 making a whopping $147 to $197 profit on that deal. And by the way, that's her first deal out of our coaching program with her. And while in that process, she can literally make what other people make two to three times yearly in salary in one deal.

Michelle: Yeah, absolutely.

Jack: But, what she can do here is to save a little bit extra money. Or, let me say first, what typically happens is she now paid for a title insurance. She now paid for the escrow process and everything. And now, when she sells it, the next guy opens another escrow again.

Michelle: And, has to pay for the same.

Jack: And, she has to potentially pay for the same thing again even though only two weeks have passed since the moment that she bought it and the moment that she is selling it.

Michelle: Uh-huh.

Jack: Well, it's unlikely that something really dramatic has happened in those two weeks. So therefore, what you can do is you can purchase what's called an "open policy." And, it's not actually restricted to doing this. You can keep that open for an extended period of time.

Michelle: Uh-huh.

Jack: So, you can ask for an open title insurance or an open title policy. And, that open title policy again costs you a little bit more. But, what the title company does is it allows you to effectively transfer that title policy to the buyer at no additional cost by just paying a little bit more up front.

Michelle: Yeah. And, in that cost can even be transferred to your buyer...

Jack: Absolutely!

Michelle: ...Because it's a custom anywhere to say 50-50 split or...

Jack: Right, absolutely. So, in this example of Barbara, she is buying this property for $3,000. And, let's say she is paying $1,000 extra for title insurance. So, she is at $4,000. Now, instead of $1,000 and by paying $1,100 or 10% more usually, she now is $4,100 total into the deal. But, when she sells this thing for let's just say $180,000 or somewhere in the middle between $150 and $200, she can also say in the contract that the buyer, meaning the person she sells it to, pays an extra $1,100 in closing fee and she is responsible for everything else.

And therefore, she can transfer the entire $1,100 that she paid for the property right there to the buyer and the buyer ends up paying her full title policy. Now, in this case, it sounds ridiculous to do that because she is making such a great profit. But, let's use an example of a property where you buy for $200 and that’s worth $10,000. And, in this case, you might sell this property in a quick wholesale deal for $5,000. But, in addition to the $200, you paid an extra $800 in title insurance and you've gotten that open policy.

In this case, what you can do is you can say, "Hey, Mr. Buyer. I’m selling it to you for $5,000. But, I’m actually charging an extra $500 in title insurance." And, the buyer is going to say, "Well, that’s fine because therefore, I get full title insurance." So now, what happens is that instead of you paying $800, you paid only $300 because you got $500 back from your buyer. The other alternative would be for the buyer to open his own escrow. And, the buyer now has to pay another $800 for the second title insurance. And, you paid $800. He paid $800. So, $1,600 was paid to the title insurance. And, nobody got any money or nobody got any cut on it. Nobody got any benefit on it other than the title company.

Michelle: Yeah.

Jack: But, in this case, you were able to actually transfer the title policy to the next person and ask them to cover at least half of what you paid for it, which in that case saves a lot of money for you. It also makes it easier and cheaper for you to get that title insurance in the first place, and it makes it cheaper and easier for the buyer to also get title insurance on the same property.

Michelle: Yeah. You can also ask for investor discounts if you decide that you are going to go the title company route and you don’t have the time or you don’t want to gain the expertise of figuring out how to do an actual title search even though we will teach you in a subsequent podcast how to do it.

Jack: Actually, right in the next podcast...

Michelle: Right in the next podcast, yeah.

Jack: ...We'll talk about that. It is being released. If you are up to date with our podcast, it's going to be released right next week.

Michelle: Yeah, you can always ask. Then, find a title company that has representation across the state or multiple states, wherever it is that you are going to be working. And basically, ask for investor discounts. And, what is great about basically choosing one title company that works across the state is that whenever you find deals, depending on which county in the state you are working on, you can always revert to that one title company off to surrender that one escrow officer that you basically start a close working relationship with.

And, you don't have to be managing multiple escrow agents for multiple different title companies but you have one or your to-go person that you manage. And, because of the volume of transactions that you are giving them, that will actually give priority to your closings and to your files. Because sometimes, especially in the land area, when you are talking about buying pieces of land that are under $50,000, if they have closings of traditional real estate transaction of homes of over $100,000, they will probably give priority to those and yours will fall under the radar.

So, it's basically a good thing to pick one that has representation across the state and it is one person that you're going to have to be going to and managing and making sure that they are following through on the closing of escrow. And so, that's another thing to consider as well.

Jack: Yes! And, that's actually something that Michelle and I learned the hard way because we didn't know when we started out that we should be picking just one title officer, one title office or one title company per state. So, we first picked American Title in Maricopa County...

Michelle: Maricopa County.

Jack: ...Where Phoenix is. And, we picked Stewart Title in another county. And, we picked another title company in another county and another title office in another county. It is sometimes from the same company and sometimes from different companies. And, people are people.

So, sometimes, you have a title officer who is just a rock star and you work with that person and he is on top of the year. She is on top of things and everything gets done smoothly and really well. And, in another county, you are dealing with somebody who has all kinds of excuses. He's constantly sick or on vocation or drops the ball and it's frustrating.

Michelle: Uh-huh.

Jack: And then, one time, we finally realized or it's when one person told us when we kind of mentioned on the telephone call that we are also doing deals in another county. It's like, "Well, why don't you have me take care of those deals?" And, it was like, "Can we do that?" And then like, "Yeah, absolutely. I can do this. I can handle every deal in one state because what I will do..."

What the title officer told us is that that they'll just outsource the title search to their sister office. But, they can handle all the paperwork and drawing up in there because the paperwork and the laws are the same per state. They are all over the state. And therefore, the documentation is exactly the same, whether you are on one county or the other county, as long as it is within one state.

So therefore, after all these deals were done in there with the people on there, we picked the best title officer that we were dealing with and we gave him all the deals in that state. And, all of a sudden, instead of dealing with ten different title officers, we were only dealing with one title officer in each state. And man, our life got easier because of course, you are going to pick the rock star. You are going to pick the guy or the lady that has everything under control and that is a pleasure to work with. And, all of a sudden, doing these deals with title insurances becomes much, much easier.

Michelle: And, it will bring you happiness. That's exactly what it brought to me to have to deal with one very capable person because I was actually the person that was following up with title companies. So, it made me very happy.

Jack: All right. Wonderful! And, me too because a happy wife is a happy life as they say, right?

Michelle: Absolutely.

Jack: So, with this, I wanted to again remind you that we have a free course for you about tax delinquent real estate investing or one of our techniques. We kind of swap them up sometimes so go check it out. If you have one already, go check it out again. Perhaps, it's a different course right now that we are giving you at www.ForeverCashFreedom.com.

Again, it's ForeverCashFreedom.com. You can get the free course or the mini course on tax delinquent real estate investing or one of our specific techniques of tax delinquent real estate investing. And also, in order to get the meeting notes or in order to get downloads or even from our former podcasts... In some of the podcasts, we have specific sheets with all your checklists or letters or different things that you can download. Go to www.ForeverCash.com/Podcast and you see the newest podcast up on top and the other ones further down. So, go there. But lastly, what I want to say is please, please, please, please do us the favor. If you enjoy these podcasts, go to iTunes and write us a five-star review. We would love to hear from you on the review.

Michelle: Yeah, definitely. We would love the reviews.

Jack: We would love the reviews. Not only do we love hearing from you but also, it helps us with spreading the word. Because the more reviews we have, the more iTunes puts us up on there and spreads the word about us and puts us on the new and noteworthy list. And therefore, we can change more lives and make more people free to tax delinquent real estate investing. With that, we are signing off.

Michelle: This is Michelle Bosch.

Jack: And, this is Jack Bosch. And, to happy investing. Buh-bye!

Outro: Thanks for listening to the Forever Cash Freedom Podcast. Subscribe now for future content-packed episodes on how to push the ejector seat on your financial hamster wheel, and discover our radical way to freedom and wealth through cutting-edge real estate investing strategies. To learn more about living the "Forever Cash" lifestyle, investing smartly and becoming financially free, visit www.ForeverCashFreedom.com to claim your free "Forever Cash" Starter Kit today!