

# The Buyline

DECEMBER 2014 | No.10

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## Thoughts from the desk of Bob Repass...

As we close out 2014, I want to remind all of you to slow down and enjoy the moments. Take a minute and examine your work-life balance. It is so easy to get caught up in the day-to-day frenzy that we often overlook some of the most important things in our lives. So, at this time of year, reflect on the past twelve months and give thanks for all the blessings we are fortunate enough to have. Spend time with your family and friends and thank them for being there to support you each and every day.

Personally, I want to thank my wife, Angie, my son, Robbie, and my daughter, Kristin; without them, none of this would be worth it. I am truly blessed.

I also want to thank all of our clients, students, and counterparties for making 2014 a very successful year. I value the relationships that we've built with each and every one of you. **On behalf of all of us at NoteSchool, Colonial Funding Group, and Colonial Capital Management, we hope that you have a happy and safe holiday season, and we look forward to working together in 2015!**

*Bob Repass*

*Managing Director*



*Angie and I wish each of you a Happy Holiday Season!*



## **Eddie Speed on Capital Markets Today Talk Radio**



Last month, Eddie Speed, president of Colonial Financial and Note School, joined the Capital Markets Today

broadcast to discuss the liquid and growing non-performing mortgage loan (NPL) secondary market. Host Louis Amaya conducted the interview with Eddie who explained the benefits to both the seller and the buyer in transacting trades into the NPL secondary market.

For over thirty-two years, Eddie has been a true leader and innovator in the Note Buying Industry. Already the recipient of the Note Industry Achievement Award, Eddie, through his industry insight, drive, and leadership, has positioned himself as the leading expert on the greatest opportunity in today's market:

*Non-Performing Notes and Seller Financing*. His advice and guidance have helped create more successful note investors than anyone in the industry; it's no wonder his advice is sought after by industry leaders, A-listed corporations, and the industry's top producers.

### **Listen now:**

<http://www.blogtalkradio.com/capitalmarketstoday/2014/10/14/the-individual-npl-secondary-market--speed-president-colonial-financial>



## **Year End Financial Checklist for Investors**

*By Martha Speed*

With the end of 2014 fast approaching, here is a brief checklist of things you may want to take care of before year end:

- Flexible Spending:** Use it or Lose it. Flexible Spending is for medical expenses but must be used by year end.
  
- Maximize tax advantage 401K, 401K Solo and IRA accounts:** Opening by December 31, 2014, counts as one year toward the five-year clock for withdrawals. If you are over 50 you may qualify to contribute as much as \$6,500. to an IRA or \$23,000 to a 401K plan based on adjusted gross income. Check with one of our preferred Custodians to determine your annual contribution limits. Retirement Administrators agree that Real Estate Secured Notes are one of your best investments!
  
- Required Minimum Distribution (RMD):** Are you past age 70.5? If so, have you taken the RMD? If you turned 70.5 during the year, you are not required to take the RMD until next year. However, if you wait until 2015 to take your 2014 RMD plus the RMD at the end of 2015, you may want to check to see if this will put you into a higher tax bracket.

- Roth Conversion?:** If you expect to keep moving into a higher tax bracket think about converting your Traditional IRA to a Roth IRA or open a new account before your pay scale increases.
- Coverdell Educational Savings Account:** This tax savings account can be passed down generation after generation. 2014 contribution is \$2,000.00
- HSA Health Savings Accounts:** Did you know you can use the money in your HSA to make investments? If you have a high deductible health plan, open a HSA. The 2014 Contribution is \$6,550 per household plus a \$1,000 catch-up contribution over 55. The total contributions plus profit on investments can be distributed at age 65 tax-free & penalty-free for qualified medical expenses.
- Review and Balance your investment portfolio:** Have you meet your target investment goals for 2014? If not, analyze your portfolio to know if you have underperforming assets that might offset gains. Is your money in a self-directed retirement account not earning any interest? Maybe you never got around to making an investment in 2014? Don't let your investment dollars sit idle; let Colonial help you fund a note purchase by year end.
- Are you an accredited Investor?:** Are you looking for a high yield passive investment? Call today and speak with one of our fund managers about the earning potential in Colonial's Capital Fund!

- **Other areas to consider:** Are your Will and its beneficiaries up-to-date? Do you need to set a holiday budget for this year or a household budget for 2015?
  
- **Charitable donations:** Charitable donations can help you lower your tax bill. Make sure you contribute to a qualified organization and get tax receipts. Most importantly, it's the best time of the year to give of your time, money, and talent to those less fortunate than you.

*Happy Holidays to everyone! Wishing you a happy, healthy, and prosperous New Year! - Martha*

## Performing Asset for Sale

### Mobile Home/Land Owner Occupied

Ocala, FL

**Sales Date:** 10/07/2011

**Sales Price:** \$37,036.36

**Down Payment:** \$800.00

**Original Loan Amount:** \$36,236.36

**Interest Rate:** 10.0%

**Monthly P&I Payment:** \$318.00

**Monthly T&I Payment:** \$38.08

**Current Balance:** \$31,312.12

**Date of Last Payment:** 11/17/14

**Date of Next Payment:** 12/1/14

**Payments Made:** 24

**Payments Left:** 207

**Current BPO Value:** \$42,000

**Current BPO Date:** 7/15/14

**Current LTV:** 74.6%

**Available for Purchase at:** \$24,425.00

**Yield to Investor:** 14.27%

**Investment to Value:** 58.0%



*Special Feature*

## NoteExpo 2014 Recap

400 attendees enjoyed NoteExpo 2014 held in Dallas November 7th – 8th. The quality of the content was top-notch as was the opportunity to connect and make new contacts with players from across the industry. Next month, we will announce the dates for NoteExpo 2015!





## The Entire Team!

There are many people behind the scenes who drive the engine to make our companies successful. Each month, we feature one of them in our Top Ten section. However as 2014 winds down, I would like to extend a **very special Thank You** to each and every member of our team.

We are very fortunate to have a great team of employees. It is through their hard work and dedication that we have been able to have the kind of success we enjoyed this year. I am confident we have the very best people in our industry, and I would like to recognize all of them this month.



**Executive Team:** Eddie Speed, Bob Repass, Charles Mangan, Susan DeLaGarza, and Ryan Parson

**Executive Support Team:** Tiana Banes, Martha Speed, Jeanna Clifford, and Angie Repass

**Asset Management Team:** Jennifer Dawley, Matthew Edwards, and Nathan Cheung

**Customer Fulfillment Team:** Riley Goff, Jesse DeLaGarza, and James DeLaGarza

**Sales and Business Development Team:** Duane Gibbs, Ben Haught, Chuck Newsome, and Rachel Suttles

**Curriculum and Mentoring Team:** Kevin Shortle, Joe Varnadore, and Czarina Harris

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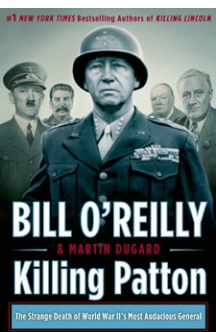
*Quote of the Month*

"It seems that the necessary thing to do is not to fear mistakes, to plunge in, to do the best that one can, hoping to learn enough from blunders to correct them eventually."

– Abraham Maslow

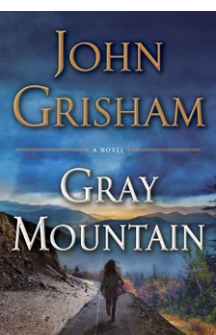
## Christmas List

by Bob Repass



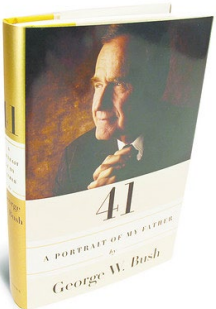
Being the avid reader that I am, I usually find myself making a list of books this time of year that I would like to read in the coming year. This makes it easy for my family members when they are trying to figure out “what to get Bob for Christmas.”

Here are four books that are on my list this year. I'm sure I will be featuring them in future Buyline articles to let you know what I thought of them.



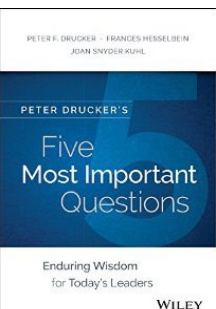
*Killing Patton: The Strange Death of World War II's Most Audacious General* by **Bill O'Reilly** and **Martin Dugard**

*Gray Mountain* by **John Grisham**



*41: A Portrait of My Father* by **George W. Bush**

*Peter Drucker's Five Most Important Questions: Enduring Wisdom for Today's Leaders* by **Peter Drucker, Joan Snyder Kuhl, and Frances Hesselbein**



*Upcoming*

## Classes and Speaking Events

### **3rd Annual Single Family Rental Investment Forum**

December 3-5 | Scottsdale, AZ

### **Big Money 3-Day Class**

December 5-7 | Los Angeles, CA

### **Rich Rewards 3-Day Class**

December 12-14 | Atlanta, GA



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