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Claim Your Rewards in This...

Age of the Entrepreneur

A Message from Saen & Tony

We live in tumultuous times, rife with change, but also in one of the most exciting periods of history. Especially here in America, you can feel the pulse of imagination and innovation every day. In fact, the time has never been riper for visionary entrepreneurs because burgeoning technology has leveled the playing field as never before. You don't have to be Edison or Einstein to break new ground, and there's no need to be a Rockefeller or a Vanderbilt if you've ever thought about starting your own business.

More and more, everyday individuals are going the entrepreneurial route, thanks to the remote office boom, mobile technology and business opportunities that take very little capital to get started. For property tax lien and tax deed investors, the times are especially exciting because it's a field with minimal risk and a high rate of return mandated by the government.

Our own students come to us daily with impressive success stories, all accomplished with just a laptop, a solid property list, a small office space (often in their own homes) and the gumption to make that first bid at auction. And it's not just in the States...these are students from all over the world, from Australia, to Canada, to Europe and Asia. Yes, it really is the age of the entrepreneur and if you're not cashing in, the New Year is a good time to start.

Make it your special mission to put your plans into action in 2015. Our team of experienced investment professionals is eager to lend assistance and point you in the right direction with newsletters like this, online seminars, workshops, even private coaching.

Now is a great time to get into the right frame of mind, so take a few minutes to check out our wide assortment of informative articles in this month's USTLA Insider newsletter. We offer ways to improve your mental fitness, alert you about IRS deductions that raise red flags, look at the oil market chaos, review common and costly retirement mistakes and talk about the benefits of "letting go" and delegating. You'll also get to meet one of our many successful students who has quickly carved a niche in the property tax deed field.

So here's to getting this year off to a rousing start. We've laid a little bit of the foundation for you... and now the rest is up to you. Happy property hunting!

Saen Higgins & Tony Martinez



Japan's Debt Rating Slips As World Economy Sputters

The Rising Sun dipped recently when Moody's reduced Japan's debt rating from Aa3 to A1. Economic analysts blame the downgrade on elaborate government borrowing, slow to materialize government reforms and a rapidly aging population with a surging demand for social programs. Despite the high debt levels and slow growth, no further rating reductions were expected in the near future, however, as the forecast for the future appeared stable.

Even so, this recent turn of events raises even more questions about "Abenomics," the economic revival plan instituted by Japanese Prime Minister Shinzo Abe. The plan relies upon central bank stimulus, coordinated with government spending and reforms. Part of the plan involves a multi-phase sales tax hike, which many believe contributed to a third quarter recession. So now Abe has delayed a second tax hike and scheduled new elections.

Though prices are rebounding after 15 years of deflation, Abe's latest moves may not be enough to convince investors, especially since the government debt is presently 245% of gross domestic product and still ticking upward.

Economic pundits still believe it will require more fiscal reforms, especially in the way of taxes and social security measures, to get the Asian economic giant's house back in order. In the meantime, the rest of the world is watching to see how this might impact their own financial situations, as investors are reminded once again about the advantages of lower-risk opportunities.

■ USTLA

Common, Costly Retirement Mistakes

Regrets. They're the last things we want to have as we grow older, yet when asked by researchers recently, people nearing retirement had plenty to say about things they would have done differently to prepare for the "golden years."

Number one on the list was that they wished they had started saving sooner. Even though retirement seems like such a far-off event when we're young, the years move by quickly. With so much going on in our lives... marriage, raising a family, nurturing a career...it's easy to put off saving money till a later date. But procrastination of this type can cut dramatically into the size of your nest egg for that day when retirement comes. By waiting just five years, with a savings plan beginning at 30 rather than at 25, you could leave well over \$150,000 on the table by the time you reach 65.

Another regret was that they wished they had spent their paycheck more wisely, either saving some of that money or investing it into a low risk, high yield opportunity. Maybe they didn't know about property tax liens back then, though they've been a respected investment tool in the U.S. since before the Civil War. It's a good point, however, because if you look closely you can usually find some places in your budget to cut so you can redirect that money into something that will make more money for you.



The third thing that retirement age people noted was that they wished they had invested more aggressively. Now this doesn't mean they would have liked to have taken more risks with their money, simply that they should have invested more of it or sought out higher yields. Here's why: Let's say that a 25-year-old saves 15% of his/her income annually, but earns a 7% vs a 6% annual return. By the time that person reaches 65, the difference in the built-up savings would be a staggering \$1.6 million. Now just think if you were investing that money into tax liens, where the returns are typically 8% to 15% or more!

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Big Retailers Betting on Robot Power

Giant online retailer Amazon has a whole new breed of assistant in its warehouses. No, it's not an energetic, fresh-faced kid looking to move up the ranks. The work is being handled by giant robotic arms and machines called Kiva robots. Expected to reduce the time between an order being placed and the product arriving at your door, this 15,000-strong high-tech work force could be a game changer, according to Amazon officials.



Other large retail chains are watching with interest as the robots, which look similar to orange Roombas, pick up and deliver full warehouse racks to employees. This greatly decreases walking time between the aisles for the human staff, while also keeping them fresh and alert.

Like many inventions, the idea was borne out of necessity when Amazon found that many of its packages were not arriving in time for Christmas. Enter the 320-pound robots, which can lift approximately 750 pounds with speed and efficiency, cutting operating costs by as much as 20%. Using markings on the floor to navigate, the machines are presently being deployed in 10 of the firm's most high-tech warehouse facilities, in California, Texas, Washington, New Jersey and Florida.

After having been introduced this past summer, they were out in full force over the holiday season and performed extremely well, according to an Amazon spokesperson. In certain instances, the robots enabled Amazon to get packages out the door within 15 minutes from the pick station, compared to roughly an hour and a half in the traditional centers.

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WORK HARD



Your business day should be something you look forward to, not a task that you dread.

Sure, you want to be successful at what you do, but success isn't measured by monetary rewards alone. Just as important, you want to enjoy your business day. It should be something to which you look forward, rather than a task that you dread.

One of the best ways to accomplish that feeling is to have a sense of meaning in your work. Instead of just punching the clock, you're striving to accomplish something relevant that can impact your life and those of the people you love. No matter the size of your goal, it's extremely crucial to have one so you can measure your progress and revel in your accomplishments.

Workplace experts also point to the value of creating an "office nest," a working area that is comfortable for you and that you can call your own. Set it up with décor that is pleasing to you and design your space so that it's ergonomically sound and relaxing, yet highly efficient.

Once you begin your work day, it's important to leave your personal problems behind you. If your personal life is in turmoil, it's easy to let your emotions consume you, and that's exhausting. So try to tend to your personal matters before starting work, but if that's not possible try to focus on your goals and the tasks at hand.

Keep your working schedule organized, too, so that your day doesn't seem overly hectic or stressful. By maintaining a clean desk as well, you won't have to struggle to get through the clutter. No matter how busy your day becomes, try to avoid excessive multitasking because then you are merely juggling rather than completing a targeted task.

Though you want to remain engaged with your work, you should also take time to eat a healthy

lunch and stay hydrated throughout the day. Maintaining a good diet can make a tremendous difference in your attitude and your energy level. Remember to eat foods that keep your blood sugar level under control, so that you don't get fatigued easily and you can concentrate more fully.

Hand in hand with a good diet is making time to take a breather, to move around, whether it's walking outside for a few minutes, running up and down the stairs or even watering the plants in your office. A full day of merely sitting at your desk, poring over a computer screen, is a recipe for burnout, not to mention heart disease, eye strain and carpal tunnel syndrome.

Many successful, happy people will tell you that one of the most critical elements for staying upbeat and contented in your work is the ability to accept people for who they are. In the course of your business day, you will run across all types of personalities. Some will be extremely helpful and facilitative, while others may frustrate and discourage you. Just remember that you are responsible for your own life, not others. So merely take a step back, maintain your professional attitude and don't let a disappointing encounter affect the many positives in your day.

And if you still feel a bit overwhelmed at times, take a moment to smile. When you smile, you release neuropeptides that tell your brain to become happy, and smiling at others can be contagious, which is not such a bad thing, right?

By practicing these traits, you will be well on your way toward enjoying a happier, more productive work environment. And at day's end, don't forget to reflect on all you've done and even reward yourself, if the mood strikes you. ■ USTLA

Train Yourself for Timeless Mental Fitness

Develop regular habits that allow you to stay current and connected.

Whether you're in the prime of your business career or approaching retirement, it's never too early to condition your mind for long-term mental acuity. Today's world is changing faster than ever before, demanding flexibility and adaptability of the highest order, to stay intellectually sharp and professionally relevant.

By developing regular habits that allow you to stay current and connected, you can increase your mental awareness and properly develop your mind for the challenges ahead. Fortunately, they're easy traits and habits to establish. Here are some of our favorites:

Subscribe to your favorite business magazine, either in paper form or online. This will allow you to stay current with business trends and learn how some of industry's leading entrepreneurs think and act.

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Our Economy a Glance

Here's an updated look at the status of the American economy for 2015:

GDP ↑ The fourth quarter saw a **2%** rise, with a slightly higher **3%** increase expected for 2015.

Unemployment → End of the year figures sat at **5.8%**, which should hold pretty steady through 2015, except for perhaps a slight down-tick to **5.3%**.

Trade Deficit ↑ Most prognosticators expect the deficit to accelerate by **10%** in 2015.

Business Spending ↑ After an increase of **5%** this past year, projections call for another **7%** jump for 2015.

Inflation ↑ Rising inflation appears to be looming for 2015, with a nominal increase of about **2%**.

Energy ↑ Better times appear to be on the horizon for the oil and gas industry, with crude oil rebounding to **\$75/bbl.** by March.

Successful Students Share Their Stories

“This is a business where, with the proper training and a willingness to take advantage of all that USTLA has to offer, you can be very successful.”

- Brad Norman



Raising the Red Flag for IRS Auditors

Everybody, it seems, likes to make money, but sharing it with the Internal Revenue Service is another matter. Fortunately, the IRS code provides enough exceptions and special circumstances so that you can take legitimate deductions when filing your tax returns. That being said, the IRS does not like it when you try to fool them.

This year when you file, take all the legal deductions you can. But be mindful that certain red flags alert the IRS when a tax return appears to be treading in dangerous territory. So for your benefit, here are some of the more common claims or deductions that catch the attention of IRS auditors.

You're Making Too Much \$\$\$

Unfortunately, high wage earners seem to automatically attract the attention of the IRS. While the average individual audit rate is just over 1%, it rises to 3.7% when your annual income exceeds \$200,000. If you earn \$1 million or more per year, the chances of an audit increase to 12%. But that certainly doesn't mean that you should make less money. Make as much as you can, but don't be surprised if you get a letter from the government. They want their share.

Failure to Report All Income

Keep in mind that the IRS receives copies of all 1099s and W-2s that you receive, and the agency is adept at comparing the figures on those forms with the ones on your return. So make sure that all of your 1099 amounts are correct.

Home Office Deduction

These can be tricky, so it's important to know what percentage you can deduct for rent and/or real estate taxes, utilities, phone bills, insurance and other related costs. The office you claim must be a space dedicated solely to your business, and take only the percentage that that space is in relation to your entire residence. There's now a simplified option as well, based on a standard rate of \$5 per square foot of space used for business, with a maximum deduction of \$1,500. So see which write-off method works best for you.

Charitable Donations

These kinds of gifts not only make you feel warm and fuzzy, but also serve as an excellent write-off. But beware... the IRS knows what the average charitable donation is for people in each income range. The kinds of donations you list will be examined, too, so cleverness will not get you very far. Be sure to keep records of all your charitable donations, cash or otherwise.

Business Meals, Travel and Entertainment

IRS agents know that most underreporting of income or overstating of deductions comes from self-employed individuals. So big deductions for meals, travel and entertainment immediately grab their attention. To qualify your deductions in this category, you must keep detailed records of the place or places, the purpose of the meeting and the names of the business contacts that you entertained. Receipts are also necessary for any lodging expenses over \$75 while traveling away from home.

Business Use of a Vehicle

When you depreciate a car, you must list the percentage of its use for business. If agents see that you have claimed 100% business usage, especially if no other vehicle is available to you, they will immediately jump on this as a possible filing violation. And remember, you have to use either the IRS' standard mileage rate or actual expenses for maintenance,

insurance and out-of-pocket costs. You can't claim both.

Hobby Activities

Want a visit from your (not so) friendly auditor? Then file a Schedule C that contains large losses. That's especially true if your losses accrued from an activity that seems a lot like a hobby, such as car racing, dog breeding, collectibles, etc. On the other hand, you must report any income that you receive from a hobby, and you can deduct losses up to the amount of the income you received, but nothing beyond that. If, on the other hand, that hobby makes money three out of every five years, the IRS may then begin treating it like a legitimate business.

Rental Losses

Passive loss rules normally prevent deductions for rental real estate losses. But there are two notable exceptions. You can deduct up to \$25,000 of loss against your other income if you are actively renting property. The second exception is one that may, at some point, apply to you because it allows deductions for real estate professionals who spend more than 50% of their working hours (including at least 750 or more hours per year) overseeing the business. But keep in mind that the IRS will check to see that you've worked the necessary hours. So it's just one more reason to get as active as possible with this newfound career! ■ USTLA



Most determined, highly motivated individuals have an inner control freak lurking somewhere beneath the surface.

It might be apparent to others or it could be so deftly camouflaged that even you are not aware of the monster's presence. While the idea of wanting to maintain a sense of control is not necessarily a negative thing, it can get in the way of real success if left unchecked. Sometimes you just need to let go a bit.

So how do you spot the telltale signs? Well, here are a few typical indicators that that urge for control might be operating in overdrive.

You always choose work over play.

Many bright and talented entrepreneurs put fun on the back-burner, for the sake of building their business. But then they forget to retrieve it later. If you see that trait in yourself, keep in mind that you could be compromising your creativity because a fertile, creative mind needs stimuli outside of the workplace to function at its fullest. It needs a place and space for play, so you can formulate new ideas and gather energy from the dynamics of interaction with others. Working non-stop might generate results in the short-term, but the law of diminishing returns will take effect over time.



You're constantly multi-tasking.

Many people take pride in their ability to multi-task. But just because you have that capability doesn't mean you should put it to use. Multi-tasking is, in many ways, synonymous with Attention Deficit Disorder. It causes you to lose focus, and others will quickly notice that you're not really listening. The key is to do one thing at a time, and do it well and completely, then move on to the next task. Sure, there may be times when you have to give your attention to several different issues at once, but it's not something that should become a habit.

You don't trust others.

Whether you work by yourself or have assistants to help you with your business, you will need to rely on the opinions and performances of others at times. This could be someone like a researcher you've hired, a business partner or maybe just a county official whom you've called on the phone about an upcoming tax sale. This is where trust is important... sure, you want to do your due diligence, but don't try to micro-manage those who are attempting to help you. If you're not going to trust your staff or others whom you contact for advice or information, then there's no point in even working with them.

You believe you're in charge of everything.

Trying to be the straw that stirs the drink in everything you do is a recipe for failure. Realize that others have talents and special skills that are valuable to you. Instead of being competitive with them and trying to establish your place on the hierarchy, find the areas where you excel and concentrate on those. There is room for more than one smart person. If you worry about controlling everything, burnout won't be far behind.

You hate chaos.

Hey, the world is a disorganized mess at times, so you have to accept that there will be hitches in your plan that you will have to overcome. Rather than becoming upset or panicky, relax and address the challenges, one at a time.

You don't have to be Ms. or Mr. Perfect...it's all right to have a few unresolved issues in your business day. If you don't overreact, you will eventually figure out a solution. So give your Inner Control Freak some time off, and learn to go with the flow.

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Retirement Mistakes

The type of investment you make is also extremely important because, despite recent gains in stocks, they took a 57% dive between October 2007 and March 2009. Ups and downs like that through the years won't give you much of a bump in your savings... at least nothing that you can be sure is secure.

Fortunately, you can walk that thin line of balancing risk and return so that both are optimal. The field of tax liens and tax deeds has proven that point, over and over again. And while the near-retirees didn't mention anything about investment costs, they would have been pleased to know that they're relatively small when purchasing tax liens or deeds. So don't wait till retirement to evaluate your retirement planning strategy. Start today with a plan that will help you build your nest egg with confidence through the years.

■ USTLA

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Train Yourself

Listen to intelligent conversation, whether engaging in a discussion with someone you respect or eavesdropping in a public place. You can also find plenty of good, stimulating conversation on various news analysis shows, covering business, politics, education, culture and entertainment.

Invite a successful person to coffee or lunch, and you will be amazed at how much good insight and information you can glean from that simple conversation. Don't be afraid to ask questions, then sit back and soak up this newfound knowledge.

Be prepared to change because the world around you certainly is. As you grow older, even in early middle age, you may run into ageism in certain circles. The best way to quickly change the dynamics and show that you're still firmly in the game is to demonstrate your ability to adapt and embrace new technology and ideas.

Set new goals for yourself. Sure, you want to stay focused on your ultimate mission, but it's helpful to review and update your goals every now and then, just so you don't get stale and complacent.

Learn new skills that can benefit you because you can be sure that those younger than you are doing exactly that. When you start to explore the new technology out there, you'll be amazed at the wonderful shortcuts available to you, helping you to simplify and optimize your work routine.

Take a look at yourself and see if there are any areas where a new approach might be needed. It's easy to get so immersed in our work that we don't see the view from 30,000 feet, so to speak. So step back and analyze your everyday approach. Most importantly, maintain a social life so that you can ask for honest, intelligent opinions about yourself.

Stay grounded in reality. There may come a day when someone will dismiss you because of your age, despite what you know and how well you project yourself. If that happens, don't get discouraged. Whether it is age, race, gender or any number of factors, there will always be those who don't appreciate your talents. If you have been following the suggestions above, then just move on and keep improving yourself and your mind, every single day. ■ USTLA



Brad Norman Takes Property Deed Business by Storm

You have to figure that anybody who can retire at 36, after selling a successful security company in the UK, is someone who plays the game of life with gusto. Brad Norman did exactly that and, after dabbling in real estate in his native England, moved to Canada and is now gobbling up property deeds in states as diverse as Washington, North Dakota, Minnesota, Indiana, Arkansas, Florida and Maryland.

A United States Tax Lien Association student mentored by Todd Cannon, Brad took the information he learned from Todd and our team of experts and came out swinging. In the past year alone, he purchased 50 properties, with the goal of buying four per month. He then realized it was time to hire a bookkeeper, in order to keep track of his growing inventory and equity. Brad now has two full-time buying agents who bid at property auctions for him.

We recently had the opportunity to chat with Brad, who currently resides in Vancouver, British Columbia. He described the excitement of this new career, his goals and his beneficial relationship with USTLA.

Q. How did you get involved in the property tax lien and tax deed business?

Brad: I was interested in a new career in real estate and had been investing in bank foreclosures in Great Britain when I heard about the USTLA training. I signed up for a three-day workshop in London and really liked the strategies they were teaching. Once I moved to Canada, which had been my plan all along, that put me even closer to the properties and the business took off.

Q. Did you have a lot of capital to invest at first?

Brad: Well, one of the things that I liked about this type of investment is that it didn't require a lot of money up front to get involved. I did determine, however, to spend money on a variety of properties, with my focus primarily on property deeds so I could accumulate a property inventory.

Q. Tell us about your first purchase.

Brad: The first one occurred in Washington state. Instead of just taking the garbage out, mowing the lawn and flipping that property, however, I decided to rehab it so that I could make a larger profit. After eight months of dealing with contractors and other issues, I finally got the property ready to sell and netted a \$20,000 profit. But my mistake was in not selling it right away because I would have made the same profit, more quickly, with less hassle.

Q. What's the moral of that story?

Brad: Well, I think you have to look at each property individually. Some you can turn right away, while others need work. The longer I've been doing this, the better I'm becoming at recognizing the difference. In the past year, I've purchased at least 50 different properties, and each one is unique.

Q. What kinds of properties are you holding?

Brad: Recently, I acquired some commercial apartment buildings. We have four of them now. The idea is to fix them up and to rent out the units for a continuing cash flow. I also purchased a 9,000-square foot home that used to belong to a cult leader in Arkansas. There are horse stables and a swimming pool on the property as well. Only about three bids came in on the property, and we were able to get it for \$32,000, yet it's been appraised at \$547,000.

Q. So you are primarily buying property deeds?

Brad: For the most part, that's true. But I've also purchased about 15 liens in Maryland and Indiana. In many of those cases, though, the owners didn't redeem, so I ended up with deeds to the properties.

Q. What have been the most important things you've learned from your USTLA training?

Brad: The course has given me a lot of confidence and helped me to focus on the details that go into a successful transaction. I've also learned that you need to have perseverance. You can't just give it a shot or two, and expect things to happen immediately. You have to be in it for the long-term, and if you commit yourself fully to the process, you can have a lot of success. At this point, I've probably spent about \$250,000 on my properties, and I believe the total tax assessment on them is \$2.9 million. So that's a lot of equity. But no matter how much you decide to spend, you can potentially get a tremendous return.

Q. Do you feel that the USTLA training has benefited you?

Brad: Oh, most definitely. It opened up a whole new world of options and opportunities. And the tax list provided by USTLA is virtually limitless. This is a business where, with the proper training and a willingness to take advantage of all that USTLA has to offer, you can be very successful. ■ USTLA

OPEC's Game of "Chicken" Could Cause Financial Panic

“It's a high-stakes game that is making the entire energy hungry world uneasy.”

One of the most interesting components of today's oil and gas marketplace is not that prices are dropping dramatically, but that OPEC is still pumping oil at current levels. The Mideast oil cartel's intent seems to be to squeeze high-cost producers in North America, especially the robust U.S. shale industry that has redrawn the global energy landscape. OPEC apparently believes that lower oil prices will force U.S. producers to reduce their production. It's a high stakes game of "chicken" that is making the entire energy-hungry world uneasy.

Many fear a dot-com type bust all over again, especially if the U.S. shale industry bites on OPEC's ploy and begins pulling back, spurring job losses and wreaking havoc in the financial markets.

A leading Russian oil oligarch predicts that the strong players will survive, while the weaker ones will go the way of the dinosaurs. Investors seem to agree, but they're not quite sure whom to bet on, so many have pulled out of energy stocks, at least for the near future. Some of the more marginal energy producers are already feeling the pinch, with fears of dividend suspensions and bond defaults. Though most energy analysts don't foresee a total meltdown, due to the proven resiliency of the market, competition could become much more fierce for smaller pieces of the pie.

Even more uncertainty seems to be clouding the future for foreign players like Russia, the world's largest producer, now reeling from European and U.S. sanctions. Iran, also feeling the brunt of sanctions, will need to reduce its subsidies that have provided relief for handling its growing population. Venezuela, sinking from the weight of failing economic and political policies, and Nigeria, who continues to fight an Islamic insurgency, are others who have plenty to lose in this new oil market shakeup.

Mexico has not been immune, either, as its exports have continued to fall. Though oil still accounts for 32% of government revenue, the country has based its 2015 budget on an average price of \$79 a barrel...a far cry from not that long ago when oil was selling for \$100 or more per barrel.

It's still too early to tell how all of this will play out for the U.S. and other major producers, but a leading energy consultant from a U.K. policy group recently warned, "The majority of members of OPEC need well over \$100 per barrel to balance their budgets. If they start cutting expenditures, this could likely cause problems."



Though U.S. energy producers face challenges in the months ahead, the country's quick resurgence gives it a bit more of a cushion than other countries, where they failed to invest in diversifying their economies. Congress could also lift the 40-year ban on exporting crude oil, to keep U.S. producers in a favorable position. Even if profit margins were low, revenues from selling to international markets would allow domestic producers to keep drilling.

America's various options notwithstanding, other countries may soon have their backs up against the wall. So as the game of "chicken" widens, there are likely to be some losers who took way too long to realize they were on a collision course.

■ USTLA



Robot Power

While the robots immediately raised fears that their presence could lead to job cuts within the company, Amazon officials were quick to dispel this notion, saying that this would help the company to grow and create other possible opportunities for the human workforce.

But whatever the repercussions might ultimately be, it's clear that intelligent machines are quickly becoming yet one more tool for contemporary, forward-thinking businesses. Adapting and creating your own value niche within this new reality is key to building your successful game plan for the future. ■ USTLA



THE USTLAINSIDER

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Great News!

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