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Real Estate Investing Podcast Episode # 75

Invisible leads: Put the Freedom of Information Act to Work for You

Hosted by: Joe McCall and Alex Jounghblood

Featuring Special Guest: Ken Elshoff

- Joe:** Welcome. This is the Real Estate Investing Mastery Podcast. Hey, everybody welcome to Real Estate Investing Mastery Podcast. Really glad you're here and we got a cool show for you. We're going to be talking with a friend of ours named Ken who's a ... I guess he's a good public leads records expert. First Alex, how are you man?
- Alex:** I'm doing really well. Glad be on the call. Glad to have a public records ninja that's always something that's interested me and something that I double with. I always say that the key to really good leads and finding really good deals is really good data. If you know how to work with data that's going to put you ahead of the game for sure.
- Joe:** Yeah, and the harder the list is to get the more valuable it is obviously.
- Alex:** That's right.
- Joe:** Cool. We were talking right before we started ... First of all let me tell everybody go to realestateinvestingmastery.com and we have something there don't we Alex? Some kind of kit.
- Alex:** Some kind of something you can get. It's the fast cash survival kit. Basically it breaks down ... It's a fancy name for just showing you how to go out there and make some money right away. We talk about marketing, we talk about using virtual assistant to screen your leads and the name of this game is The Speed of Implementation. The faster you get your marketing out there and the faster you start shifting and sorting through leads the faster you're going to get deals and the faster you're going to find your way to being able to string some months together where you got four or five deals.



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Now, it's looking like quitting your job as a potential ... A real true life potential where you can now have control over your life, control over your time and really set yourself up for a success.

Joe: Yeah, awesome. Go ahead, it's free we just need your name and email and you'll get it.

Alex: It is free 3.99.

Joe: Now, we were talking before we got on here you're a hockey fan and I never even ... I didn't even know that Alex.

Alex: A lot of people don't even know that we've never met in person or as a hockey fan.

Joe: I didn't even know you are dude until I saw your picture the other day. Just kidding.

Alex: Now that is a weird one right there.

Joe: Sorry. You're a Rangers fan too.

Alex: I am a New Yorker fan because I grew up in New York in Long Island actually. I guess I should be in the Islander's fan since Nassau Coliseum was really the closest to me but I was just a Rangers fan. I guess ... I guess what, what was that, 1994 was the last time they won. A lot of the kids that I played hockey with that time are Rangers fans and got me into it. I hoped on the bandwagon and never hopped off.

Joe: That's cool. I used to be a huge hockey fan. When I lived in Edmonton, Alberta, I was seven and eight years old. Everybody's a hockey fan there, they live and breathe hockey. I wanted to be a goalie, I have all the gear and I would practice outside and I was all excited about being a goalie until I was playing with a friend in their basement and I got hit in the face with a puck. No helmet, nothing on.

Alex: What type of puck?

Joe: It was a real puck.



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- Alex:** A foam puck?
- Joe:** No, a real hard one. We were practicing in his basement; I don't know if it was a summer maybe, they didn't have any ice. The basement was really slick; they painted it so it's really smooth in the basement. I was playing goalie without a helmet and a face mask and yeah I got hit right in the face and it hurt. We shortly moved after that to San Diego and that was before ESPN, and I'm really old. I think there was ESPN but they didn't show hockey and you couldn't get hockey down there and there was no internet. The most hockey news I could get was a little box scores in the newspaper but that was right when Gretzky moved to LA, remember that?
- Alex:** Yup, the LA Kings.
- Joe:** Yup, Wayne Gretzky moved to LA.
- Alex:** Moved from Edmonton.
- Joe:** Yeah, who was the guy ... Mike Bossy wasn't he with the Islanders back then in the mid 80's?
- Alex:** I don't know. I think that name sounds familiar but I'm not sure who ... Because I know back then the Rangers, we're talking 94 you had Adam Graves, Jeff Beukeboom, Brian Lich, as far as all the alignment.
- Joe:** This isn't the national hockey investing podcast.
- Alex:** Yeah, I'm sorry about that.
- Joe:** No, but that's cool. Obviously the playoff should go on right now and he might just head on over to New York. Now, if you're going to go to New York and see a playoff game ...
- Alex:** Yes.
- Joe:** Don't you have to ask a boss for time off or get some vacation?



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- Alex:** Yeah, yeah, see that's why I got to figure that in because I am going to Turks and Caicos on the 7th to the 17th, if you're there say hi.
- Joe:** Very cool man. Where are you going?
- Alex:** Turks and Caicos.
- Joe:** What in there, like a resort or ...
- Alex:** It's called Beaches.
- Joe:** I heard of that. It's really nice.
- Alex:** Yes, yes, it's all super inclusive and they have great, great, great child and daycare. It's really, really nice. Again the Stanley Cup I don't know if it's going to be during that time. I'm sure some of it will be during that time. I think the last possible game is the 19th just when I'm getting back. I don't know if there's a possibility or not but we'll see.
- Joe:** Go Rangers.
- Alex:** LGR.
- Joe:** Cool. I got something cool and excited about to say really quick. I just got a text message from one of my coaching clients this morning and he's east coast, it was right when I was waking up really early this morning, "Joe, as of Sunday we currently have five houses under contract!" Excited. These are some guys I've been working with for a while and ...
- Alex:** Awesome.
- Joe:** You know what I love about working with coaching clients like them is they work just hard and they refuse to give up and they refuse ... They understand the speed of implementation, right, and they're just implementing like crazy. Getting out there and making it happen. They did their first deal they made ten grand and sometimes I don't



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know what it is but the second deal is the hardest. If you ever noticed that with beginners or do you remember that in your own experience.

Alex: Yeah, it can be because I think you go through it and you're, "Wow. I went through a lot to get this deal. I just don't know if I could do it again. Maybe it was lucky, maybe it was just chance," that's when the mental game comes in. You really have to know how to handle that because mental game can think you right out of the business if you're not careful. I have to fight with the mental game all the time with all the deals I've done and the deals I'm doing. You always have to fight that mental game, you always got to ...

You always got to be on top of it because something is going to come along. Your situations are never going to be perfect and when they are that's nice but there is something that's always around the corner and the only thing you can really control is how you react to those situations.

Joe: Right. They just did their second deal about four or five months after their first deal, let's say four months, is that right? Maybe three, three to four months after their first deal. It was a hard three months for them because they're like, "I don't get it. We're working hard. We're doing everything we're supposed to do and the leads just ... They were coming in but there weren't really good quality leads. I kept on encouraging them.

Alex: They're [wholesaling 00:08:19] lease options, what are they doing?

Joe: Regular wholesaling.

Alex: Okay.

Joe: They'll do a lease option if the deal presents itself but mostly traditional wholesaling. I kept on telling them, "You got to be persistent." There's something to be said about ... I like to call the Three M's to Success, marketing, momentum and getting a mentor but those first obviously most important is marketing, right? That's what we're going to be talking about today's show with Ken. There's also this thing of momentum, right, where the more marketing you do and the more consistent you are with it the more just doing it over and over and over again.



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Then you're following up with the leads that you've talked to in the past. I think several of these five contracts they just got in the last few days are from old leads. I told them the last time we talked to call all of their old leads and send them text messages or do some Slide Dials, go right through their voicemail or just call them and follow up with them see if they've sold their house yet. That momentum starts building and it's hard to get started, it's hard to push that big rock when you first get started.

Once you keep on pushing it that momentum starts building and building and growing and growing. Thank you. Before you know it ... Before you know it you've got all this momentum and it becomes hard to stop, right, and you got more leads than you can handle and you can cherry pick the best deals. Then you start finding that consistency, you find in the deals that you're doing per month and you start ... Just keeping that momentum going. Does that make sense?

Alex: Absolutely. Slide Dial, they have to have a cellphone, right, it doesn't do landlines?

Joe: Yeah, but I found with SlyDial, in case you don't know it's a way that you can leave somebody a voicemail directly on to their voicemail without letting the phone ring. If you got to call a bunch of people sometimes that's just the best thing to do and I'll be honest I've done it to family and friends before. Have you?

Alex: Nice. No. That's a good idea though. Merry Christmas everybody. I love you. Bye.

Joe: Sorry I missed you. I've been trying to reach you. No, sometimes I do that because I'm busy and I hate talking on the phone. If I just got to leave them a message I don't want to talk for 20 minutes. I just want to leave them a message or something, I use Slide Dial even for family and friends once in a while never my wife. Okay, but anyway it leaves you ... You can leave a message right into their voicemail and it's sometimes a good way when you want to do a bunch of follow up with people.

Alex: This is funny right here it says, "You desperately need to call your girlfriend but she's a talker and you don't want to spend an hour on the phone with her because you would much rather watch the game with your buddies. Leave her a sweet voicemail and get a reprieve for the night."



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Joe: Great.

Alex: Wow. Nice.

Joe: Anyway, all right, good, yeah. I'm excited for my clients, really proud of them and happy for them and [Steve 00:11:29] is here if you're listening.

Alex: You can probably get to Ken or he's just sitting here on the line?

Joe: He's probably really annoyed too. Sorry, Ken.

Ken: No, no, it's good. It's all good.

Joe: Okay. Ken, talk us a little bit about your story. What got you started in real estate?

Ken: I live here in Pittsburgh and I started investing in around 2011. I had reached out to some local wholesalers and had heard it was a way of making some quick cash. I reached out to them and ask if they would show me the ropes and they did, they taught me how to analyze deals and how to work through finding buyers and sellers and getting to the closing. What was peculiar about it was I started getting a lot of phone calls and they started asking me, "Where are you getting your leads from?"

I told them, "I get my leads from public records," and word spread in the local area that I was pretty at getting leads from public records. A lot of local investors started asking me questions about that and I began teaching people how to do that. That started about maybe a year ago or so. I've been investing for three years but I've been teaching people about public records for maybe the best year now.

Joe: Okay, all right. What kind of business do you do now? Are you doing a lot of deals now or you still ...

Ken: I am not.

Joe: Okay.



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Ken: In fact your comments a little bit ago about building momentum and keeping the mental game on track was ... Is really it hit home for me. Last September I had many emotional ups and downs with some deals that I had in the queue that fell through that it just became emotionally exhausting for me. Since last September I haven't sent out any mailers at all and just took a break for the winter. I'm actually just firing it up, next week in fact I'm just getting to it.

Joe: Okay. Honest.

Alex: Thanks for your honesty.

Joe: You have to get off the show now. We can't talk to you anymore. No, just kidding. That's cool. This is no better place to be man, to talk about this stuff. Because it is a mental game and sometimes you just got to take a little break and step aside and look at what you need to do and come up with a game plan. One thing we talked about in The Fast Cash Survival Kit is how to develop a marketing plan. If you want to do 10 grand a month how much marketing do you need to do to do that, right. Ken, you're still one of the few that I've ever met who understand public records as well as you do. Now, you work for a certain government agency right now don't you?

Ken: Yeah, that's correct. I'm a federal employee.

Joe: Okay, and how did being a federal employee give you an insight, knowledge of how to get public records and what kind of public records to get?

Ken: Okay. First, let me explain what it is the public records laws are and then I'll tell you how I came about using them in real estate. Basically the [gist 00:14:29] of it is that a lot of people don't recognize that the federal government is designed ... In America it's designed to be an open book, okay. That is to say that all public records in America are open in examination by its own citizens that's one of the key features that makes our government great. A body of laws are passed that allow citizens access to public records for example at the federal level it's called the Freedom of Information Act or FOIA which is nicknamed FOIA.

Joe: Okay.



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Ken: A FOIA request allows any ... Excuse me. The FOIA laws allow any citizen in America to submit a public records request, a FOIA request to a government agency any records that that agency has on file, okay?

Joe: Okay.

Ken: At the state in local level in your city each state in the country also adopted an open records law. Each state's records are available for any citizen who request them. For example, when you're watching the news in the evening and the newscaster says that when they're reporting on a crime for example they'll say, "The records that we obtained indicated that ..." What they're talking about it is the records they obtained through a public records request.

Any records that are on file with the government agency can be requested through a number of avenues which we can get into here in a little bit. As a federal employee I deal with that request from the inside that is to say that citizens submit request to the federal agency I work for and they ask for information on a variety of different topic and we have to produce that for them. I had experienced on the inside responding to these requests, I took that skill set and knowledge and step out of my role as the federal employee and into the role as the real estate investor. I started submitting request to the local county and city public records offices to get the leads that I was after and sure enough they had to produce them, they required to.

Joe: Okay. You are on the receiving end of getting these requests at the federal government level, right?

Ken: Correct, yes.

Joe: Those same federal laws apply to local governments and county governments, is that right?

Ken: No, the federal laws that I work with are for federal agencies and federal records, okay. Each state adopted its own state FOIA laws and then the local cities have to adhere to the state laws. That is to say that when I submit a request to the local public records



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offices I'm doing it under the laws of the state not the federal government because I'm after state and local records not federal records house that federal agencies.

Joe: Now, is there any of the 50 states that do not have the same sunshine laws?

Ken: Not that I'm aware of. That's a good question. I believe everyone ... I believe everyone has their own version of the laws now, they're all called something differently. Some states call it FOIA, Freedom of Information Act, other states call it Open Records Law.

Joe: I guess in Missouri we call it ... There's a Sunshine, I think it's what it is, I may be completely off base but I think it's called the Sunshine law which supposed to bring anything. It's just the way for the government to have open accountability to the public, right?

Ken: Correct, correct. Yeah, yeah.

Joe: Okay. Why these leads ... Someone is going to think, "Well, I can just get ... I can just go online the ListSource or RealQuest and get that data. How was this different?

Ken: What fascinating is if you go to one of those list brokers' sites ... I have a lot of investor friends who have bought leads from those sites, list from those sites. Those companies they compile data from a variety of sources, okay, and it's been the case that I have known investors who have used those leads and they get phone calls from people saying, "Who are you? I don't own that house," or, "Why are you sending me this letter? I haven't own that house in over 20 years."

A lot of that data is outdated and inaccurate and if you submit a request to a public records request you're asking for what's on file as is that day as oppose to buying it from one of those third party organizations that may have data that's 20 years old. Your local records office has it that's as accurate as up to that date.

Joe: Okay. This is information that I would guess you would say is invisible to most people, right?



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- Ken:** Yeah, invisible. I call it ... I call him invisible leads because a lot of people go to the local court houses and public records offices and they don't recognize that you can just simply go to the counter and request this information. I call him invisible leads because they're right there in front of your eyes and most people don't know that it's there and that you can ask for it and they have to produce it.
- Joe:** I know ... You're absolutely right. I have a friend in Florida, it's a mutual friend, Alex, but anyway he has access to a database of all of the homeowners in his counties. He's able to pull up ... It's a complete list, I don't know how he got but it's a complete list of everybody who's every own ... Who owns homes or properties in his counties. He's able to ... Because he has this entire database and maybe it's absentee owners, I don't know. He's able to pull things out of that list that he couldn't get from ListSource or RealQuest.
- The reason why is really simple, many times in RealQuest or in ListSource when you go buy a list you have to give it a certain date or ... You have to give it some kind of date of when the property was last purchased, all right. This is an example and a lot of times there's homeowners that have own properties before they really started keeping public records of them or before they change them over to electronic records. There's a lot of homeowners and I see this in Missouri that when you go look in the county records there is no date on the last market recording date, it's blank.
- If you put on there, show me everybody has owned their homes over 20 years they will not show up on that list that you pull up because there is no date in there. I don't know if I'm making any sense or not. One of the best list that he gets is he pulls all of the properties out that don't have a date in there. That's just an example I was thinking of when you have all of that massive data you can pull things out of list that you can't typically get from a ListSource or something like that, right?
- Ken:** Yeah, that's correct. I know exactly what you're talking about and I know that date issue is exactly right.
- Joe:** Yes, and you could even still say, "All right, show me all the properties that have ... That are free and clear or who have a high equity." Those houses still will not show up because there is no mortgage data, the field for mortgage information is empty. That stuff will just not pull up in your normal regular search. Okay. Now, talk a little bit about



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the states or even at the federal level where you can get these lead. How does that work, somebody just call up their city or their county or do they need to go to their office? What kind of ... Let's actually even go back a little further. Maybe what kind of lists can people get from public records?

Ken: A number of list that you can get from public records and that really depends on what it is you're after. Before I go forward, let me say that there are restrictions by the way to what can be released to citizens. When I said earlier that all public records or federal records, government records are open to examination there are restrictions on that. For example, you can't write to your court house and say, "I want a list of everyone in the city and their Social Security numbers," okay.

Certain data is protected under that ... Those regulations. They don't have to give you things like people's personal information or information that's classified, for government reasons it's protected, trade secrets for example. Keep that in mind that not all records are available but for ... In this case for real estate investment purposes that many of the list that we do want are available and can be released. As far as what kind of list you can get, it would be anything you can imagine that your local city or county would be involved in.

For example your local city and county may both have lists of all of the properties in the county which are tax delinquent. You could write to your city offices and ask them for the list of tax delinquents which they can produce for you. You can write to your county and say, "I want all the properties in the county that are behind on taxes," and they'll produce that for you as well. Other list would be ... You can request to get a list of all of the people who have filed for evictions in the past, say three months.

That way you can target landlords who are having to evict people and maybe likely to want to sell as burned out landlord. Another big one are probate records those are when someone passes away their legal affairs go in through the probate process and you can get a list of anyone who's passed away and their most recent address from the public records request. You can send letters to them or to their beneficiary or in some cases the attorney if they're listed in the records and let them know you're looking to buy a house and if the person passed away they may be motivated to sell or rather their families may be motivated to sell.



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You could also ask for lists of all of the couples that have filed for divorce in the past week or month or six months. If people are getting divorce often times they want to sell their houses and they want to sell quickly. You can, this is a funny one, I personally have never done this but I know that it can be done, I've seen it done I just never done it personally. You can submit a request to your local public records offices and request to get the name and last known address of anyone who has been arrested for or charged with a felony crime. Because if someone's been arrested and it looks like they're going to prison for a while they just became a motivated seller.

Joe: Interesting. Alex, are you there?

Alex: I am here.

Joe: Have you ever mailed to a convicted felons?

Alex: No, I have not tried that one. Although, I bought properties from people that on their way just because they contacted us or whatever but no I never targeted people that way.

Joe: That's interesting. I do know somebody who ... I don't how much I want to share but ... I know they're very motivated to sell ... Yeah, okay, I'll just change the subject. That's very interesting, that could be an interesting list, all right. What other list can you get?

Ken: You can get code violations, for example any of your local ... And this one typically by the way, I made some errors on this when I first got started. You can submit a request to get a list of all of the properties in the county which have some code or safety violations, excuse me, I shouldn't said county. That was the error I made. I want to submit a request to a county records office and said, "I want a list of all of the code violations," properties with code violations and they denied my request without explanation which I'll get into that in a little bit too.

I found out, that was foolish of me because typically counties and county offices which cover the ... A broad area don't have code or safety offices that would maintain those lists. Typically code violations are held within the city public records offices.



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- Joe:** Right, okay.
- Ken:** Keep that in mind as well and that's really the gist of what I target as far as my list go.
- Joe:** Okay. Code violations, evictions, tax delinquent properties which by the way is a fantastic request.
- Ken:** Yeah, I've had ... At most of my luck I've had with tax delinquents.
- Joe:** What's interesting too and I've studied this in St. Louis County, if you get even a list, our county publishes that list once a year. Because every year when they publish their list for the tax delinquent, the tax lean sales. They'll publish a list of who has been late one year, two years or three years, I think is what it is. You go on and look and they'll mark in this book when at the auction they'll cross off the ones that have been paid. A lot of them they get paid at the last minute, all right, they bring their taxes up at the last ... They pay their taxes at the last minute.
- I just did a search, I picked 20 of the properties that have been ... That was crossed off and paid in one of my target areas. I would say about 80 to 90% of them were delinquent again on their taxes the next year. The thing it's interesting if a property shows up on the delinquent tax roll it's probably ... It's probably because they don't have a mortgage on that house, it's a free and clear home because if they did have a mortgage the banks would escrow those tax moneys, right. It's a great list because there's properties that are on them have a lot of equity typically. Is that what you find?
- Ken:** Correct. Correct, exactly. That's one of the key reasons. It's a double whammy, it's tax delinquent and it's often without a mortgage which is really nice.
- Joe:** Yes.
- Ken:** That getting into ... This is a little bit more advanced but when you get these lists they can often be delivered to you in the format that they're in. If they're electronic and the county houses the data on computers they can produce the list for you in a spreadsheet type format, okay. If you can get two separate list and through ... I have to hire people



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to do this because they use the program SQL. They merge forming different spreadsheets together. For example if I can take a list of the tax delinquents.

Then I can also take a list of those which are maybe code violations and get two different spreadsheets from two different public records offices and use SQL to merge them together. Then I've got a list that are both tax delinquent and have code violations. When you can have a double whammy like that it's outstanding, your response rate is just going to sky rocket. The reason I bring that up is because that is the advantage of the tax delinquent list because it's a double whammy and that you get ... You get tax delinquent properties that are most often without mortgages which is fantastic.

Joe: Alex, I know ... I know tax delinquents list probably don't work in Virginia Beach. Have you ever mail to that list?

Alex: I don't think I located the one in Virginia Beach. There are different cities that I work in but I ... I think have not within any consistency though.

Joe: Okay. I have mailed to them once but I just made ... I just made a note to myself to contact or to get a hold of my assistant to start pulling that list. I know exactly where to go to get it. The problem that we have with it though is it's a scanned PDF that's online but I'm going to have her contact the records office.

Ken: Yes, that's the thing. Trying to convert it from PDF into a mailable format is the pain in the neck.

Joe: What I've done before and I forget what kind of list this was but I had a list from the county that was a scanned PDF and I found somebody on oDesk, literally it was about 300 pages. This is about two years ago I forget. Is it literally several hundred pages and I had somebody from oDesk to put it into a spreadsheet and it literally took them about only three or four days to get it done and I paid something crazy \$30 to do it. You might ... Those of you listening and you only have a scanned PDF of this stuff, find somebody on oDesk that can convert that to a spreadsheet.



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You'll be surprised how affordable you can get that done and if you're worried about quality, just hire three people to do the same job, right. Because it's only going to be 20 - 30 bucks then you can compare the data see who has the best one. Anyway Ken, have you found that if you ever requested a list and they send you maybe a scanned PDF or something that's ... I had an example once I ask my city for a code violation and they sent me a handwritten tickets. Like a cop gives you a ticket that's been handwritten. They scanned several hundred of these handwritten notices and sent them to me. What do you do when you get something like that?

- Ken:** I have never hired anyone from oDesk but I've had PDF files that were given to me and in fact if you go to Google you can type in PDF to Excel converter and there are free programs that will allow you, there are websites out there that will allow you to upload the PDF to their website and they'll convert it and email it right back to you for free.
- Joe:** Okay, I was getting ripped off. Paying somebody 20 – 30 bucks to do it. They're probably thinking, "Sucker. Stupid, stupid fat Americans." That's what they're thinking. Anyway, okay.
- Ken:** Keep in mind too that the law state that, and this is federal as well as most states that I've done this in. The law state the public records office whichever one you're seeking out is only obligated to deliver to you the information you're requesting as it is currently in its existing format, okay. If its house electronically they can issue it to you in an Excel format, okay. If its house in paper files in their court house then they have to only issue it to you in that format. They are not obligated.
- For example what you did when you got a number of copies mailed to you, you couldn't have gone and said, "Well that's nice except for I need you to bring that to me in an Excel spreadsheet format." By the law they're allowed to tell you, "No," they only have to deliver it to you as it is."
- Joe:** They could charge you for it as well can they?
- Ken:** Yeah, they can and see one of the biggest advantages of using these public records request is that often times, nowadays, especially in the bigger metropolitan areas. The data is housed electronically so they are able to give it to you electronically which is



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often just a few clicks to the mouse and they can email it to you. When they can do that they typically don't charge. I get all of my ... I can't think of one list that I've paid for because they are ... It's on hand, all they have to do is click and email the form to you and they don't charge you.

In some instances they can charge you and they can charge you for ... For example in your case when they sent you copies they could have charged you per copy for paper. If you submit a request that is extremely complex and very, very comprehensive, they can respond and say, "Well, we can give you that that information you're seeking but since your request was ridiculously outrageous it's going to take two weeks of work just to pull it. We're going to charge you by the hour to do that." They'll give you an estimate which you say, "Yeah, you may," and then go from there.

Joe: Could they ... Can they charge if they wanted to? Could they charge you \$10 per record for an electronic file? Is there any kind of law that says the cost can't be unreasonable or whatever?

Ken: Yes, yeah, that's correct. They can and if in event that they do argue, that they can't do it without absorbing some huge cost and subsequently have to pay it forward to you. You can file an appeal, there is an appeal process where you take it to a higher level and say something along the lines of, "Hey, on this date at this time I requested this record. The office said they're going to bill me an outrageous amount. These are publicly available records. I think that's unreasonable fee and these records are house electronically." Just justify and lay it out.

In some cases, yes they can use high fees. I hate to say this but I would say that if they do that they're trying essentially to dissuade you from proceeding. They put a huge price tag on it to persuade to not move forward and in that case you can file an appeal and get a secondary review. In each state has different appeal processes and offices to operate which we can get into here in a little bit. Yeah, they charge fees but like I said most times if you keep your request simple and its records that you know that they have on file or electronically they often just email it to you for free.



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Joe: Okay. What are some of the ways that you should ask for this stuff? Is there a right way to ask for it? Should there be ... Can you just call him, would you recommend sending a letter, formal letters, you just go to their office, what do you recommend?

Ken: You can do all of those. Each office operates differently, my advice is if you want to speak out these records, call the office to find out one that they have the records you want and two that they're easily available. You can even call these offices and say, "I want to submit a request in writing to get so and so records. Can you tell me what my request needs to include and they can give you advice on how to structure your request."

Then after that my advice is to submit it in writing. You can often ... You can fax your request in, you can often email them in. Many counties have online portals where you submit a request through their county websites or city websites. You can do it in person. You could do it over the phone, I would really recommend not doing that only because you don't have a written record of your submission. When you're dealing with the government the best thing you can do is always create a paper trail and keep copies of everything you submitted as well as dates.

If you need to file an appeal you can say, "On this date at this time I submitted a letter and here's a copy enclose to this office and they didn't respond in the appropriate time." Again, you can all these offices and they can give you guidance on how to submit your request exactly. I submit all of mine in writing, I send either a letter to them through the mail or I do it through ... I've done it through email and I've also done it through their online portals, going online websites. You just have to call your county and ask how they want it done with the preferred method is and what your request needs to include.

Joe: Now, would it make ... Do you think somebody could call their ... contact their county and say, "I want public records of every single house in the county. I want a spreadsheet of every single house." Could you do that?

Ken: Yeah, you can and that's the one list that I tend to go after more than any other list. That's really not necessarily for mailing purposes, it's for informational purposes, and I will tell you why in a second. Typically ... And each county operates differently, each



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state does, in each county and city and they may be called something else. In many counties it's called the Assessor's office they're the ones who are responsible for gathering the data on properties and determining what the taxable value of that property is.

Assessor's offices often have all of the data on each property in the county and often it's electronic. You can write a letter to your Assessor's and say, "I want a spreadsheet of all of the data on all of the properties in an entire county. Here's my request." If they give that to you, you can use that for a number of strategies. Often times those list will tell you all the details you'd want to know, it would be the address, the owner's name.

Joe: Who tells you whether it's an absentee owner or not, right?

Ken: It may not blatantly tell you that.

Joe: They'll tell you the house address and the tax bill mailing address, right?

Ken: Yes, in many cases it'll have three separate columns for three separate address. The first is the property address, the second is the tax address where the taxes are sent and the third is the owners address in some cases. There's a formula you can run in Excel, it's the exact formula using the word exact and it can compare those columns and tell you which ones are matches and then you'll know if it says true that they're matches and its owner occupied or if it's false it's saying that the owners address does not match property address which means it's absentee. You may have to do a little manipulating as far as running that formula to determine which ones are absentee but it's absolutely possible.

Joe: Nice. Yeah, you could go ... Pay 13 cents per name at ListSource if you want or you can probably get this for a lot cheaper right straight from your county directly.

Ken: That's correct. I have done it in several counties and it works like a charm. When they give you ... When they give you a spreadsheet like that it's phenomenal because it's ... As a spreadsheet it's already a mailing list, you just have to mail and merge it. You can sort first, you can sort it by the year they purchase or the number of bedrooms and things



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like that. Yeah, my advice is definitely go first ... Before anything else go after that Assessor's data if they have it and if it's available.

Joe: I'm just thinking out loud what I would do with that list, I would first pullout all of the three and four bedrooms. First, you'd be able to see if your county even keeps track of bedrooms, some counties don't, right?

Ken: Correct, that's correct.

Joe: I'll pull out ... I would take out of that list actually the one and two bedrooms, I only want to have three and four bedrooms. I would probably take out or I would flag all of the absentee owners and then I would pullout ... I would look at just the specific zip codes that I'm interested in. Then I would look at any mortgage data and I would see out of all the absentee owners which are the ones that have owned their houses the longest and you'd be able to ... There's a way with filtering.

You could filter out all of the records that don't have any data in where the field is blank, when the last market recording date was or when the last sale date was, right?

Ken: That's correct. Everything you said is correct except for the mortgage data.

Joe: Okay.

Ken: The mortgage data is often not included in that because what we're talking about is the assessor's office. The assessor has the data on the property itself and nothing about any liens against that property.

Joe: They would have the last market sale date.

Ken: That's correct. You could sort by the purchase date of the property. That is correct but not ... You won't know the equity from that list.

Joe: Okay. Now, would the list also tell you what kind of deeds have been filed on the property?



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Ken: Not on the ones that I've used, Joe. Any of assessor's that have given me the data doesn't have any of the deed information on there. That's typically house in a separate office. For example the assessor's office houses all of the data on a property, okay. In some counties it's called the real estate office. In other counties or ... Excuse me. In another office the clerk of court for example might house a variety of records on certain real estate related aspects.

In most cases the recorder's office is the office that houses the mortgage data, okay. Sometimes they're called finance's offices too which handle the real estate accounting and tax data as well for the county. Each county is really different but typically the property data and the mortgage data are housed in different offices. You could theoretically get both list from both ... From two different offices and using SQL or hire someone with equal to merge them together to get that list that you want. Then you'd be able to sort by equity.

Joe: Okay. Just a summarize again, you can get as an example tax delinquent lists, code violations, evictions, probates, divorce records, and just general real estate information, right?

Ken: Yeah, that's correct, yea.

Joe: All right, I'm looking at your book here and by the way I should mention this and Alex I don't know if you're listening.

Alex: Yeah, I'm here.

Joe: I found a way through Google Docs that you can send a letter directly to Click 2 Mail inside of Google Docs. Did you know that? You can send one off letters for a \$1.70 right from Google Docs. Let me explain a little bit because my mind is spinning here as I'm thinking about this. One of the things that is difficult to do when you're doing a lot of direct mail or if you want to have an assistant send a follow up mail for you to leads that you've talked to.

If you don't have an assistant you don't want to do it yourself. You can open up a document, a letter in Google Docs and there's an add-on, if you're using ... You have to



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use Google Chrome, the browser Google Chrome. If you Google the words Click 2 Mail Google Docs add-on I think is what it is or just Google Docs Click 2 Mail there's a free add-on that you can get. If your Click 2 Mail account has credit, Alex, from Google Docs you can go to ... If you add this add-on in Google Chrome to Google Docs you could click a button up there and send a letter one ... A one off letter using Click 2 Mail right from in Google Docs.

It'll ask you what kind of envelop do you want. Do you want to print the address on a separate piece of paper? Do you want your envelop to have the window in it or what not? Just something to think about. I don't know if you knew that or not.

Alex: Click 2 Mail.

Joe: Yeah, it's weird. Maybe I'll ... Maybe on a future video for the podcast I'll show how to do that. Really cool. Obviously, once you get this data you need to send them some mail and we could talk for hours about kind of mail you can send. You list some services here that can ... What is this ... They can send pre-written emails on a specified date in the future. I'm not sure what ... You can get a little bit ahead of myself. These are for keeping on top of requests. Okay, okay.

This is interesting, Ken. You're saying here when it's something that you want to submit on a regular basis every two or three months. There's ways that you can craft an email to be automatically sent every three months to the records office.

Ken: Yeah, those were just some third party services that offer that. The reason is because one of the key benefits of public records is that they're updated daily. You can regularly request these records on an ongoing basis and you'll have unlimited leads because they're never stop. People are always getting divorce, there are always new code violations. I just give some pointers there in that course on how to setup reminders and how to be able to get your request setup to where it's on going and automatic.

Now, one thing to keep in mind too is if you submit a request and then you wait two days later to submit it again to get the most recent data. Public records offices can deny your request if you submit excessive requests, okay. If you're being obnoxious about it



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they can tell you, “No, you need to slow down.” My advice to request the record every four weeks or once a month to get the last months data that’s been in there.

Definitely don’t try to do it multiple times within the same week because they’ll shoot you down and you will lose your appeal if you try to fight that. Because they can’t spend ... They can’t devote an entire ... A whole employee just to serve your needs, you got your own time.

Joe: When you’re book here you give some sample letters and these are really good but they’re really simple. For instance for tax delinquent properties you have the who you send it to, you reference the law, you request a copy and you tell them how to get it to you. Then you get specific on the information you want to have, right, you list out on a bullet, things that you need. Maybe the parcel ID or the address, the name, etcetera, etcetera, is that right?

Ken: Yeah, that’s correct. I learned ... A lot of those I learned ... I got that from learning the hard way. If you request a whole list of details about a property or a specific type of leads and you want this massive list of criteria presented to you. If they don’t have one of those items, they can deny your whole request. It’s best to keep it simple and like I said my advice is always call the office first, find out what records they do have and then customize your record or your request accordingly. Yeah, I gave templates in there because those are the templates that I use in my business.

Joe: Okay. Then you’d say, “Look, if there’s any fees let me know what they are before you work on my request.”

Ken: Yeah, you definitely want to request up front estimate on what any fees would be that you’re going to incur. You don’t want them to spend weeks gathering data for you to send you a bill that’s \$2,000 or something outrageous. Always ask for that quote up front basically which again you can do on the phone before you submit your request but I always make sure it’s in writing too.

Joe: Then you have a good sentence in here that says, “If you’re denying my service or whatever or if you’re not going to do this please give me a reason why,” right?



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Ken: Yeah, that's right. The reason I ask for that is because you can use that to file your appeal. Remember how I told you there are exemptions to what cannot be released to the public. They have to cite one of those reasons. It's their job to screen your request against those exemptions to make sure that they're not releasing anything that they shouldn't be. If there are any questions or any gray areas they'll deny your request because it's too closely associated with one of those exemptions. You always want to ask what they're denying it for that way you can argue against it or recognize that your request was inappropriate from the beginning.

Joe: Okay. Very good. This has been really, really helpful because we're all ... Those of us doing a lot of marketing or spending a lot of time trying to find good lists and we're known for a long time that these lists are good to mail to but we've never really ... A lot of us have been intimidated by getting those leads and thinking it's a much bigger deal than it really is. This has been eye opening. I think a lot of people are going to be encouraged.

Those of you in competitive markets might be getting a little nervous that, "Oh man, I hope nobody else is listening to this," but just get out there and make it happen, right. Because there are really, really valuable lists and you can save yourself a lot of money. Money that could be spent on postcards getting these lists. Cool.

Ken: Joe, one of the things I wanted to point out was a little bit ago we discussed getting all of the property data in the county through the assessor's website. You're on the right track with what you are talking about, where you would sort by number of bedrooms or maybe square footage or the date purchased. What's fascinating is if you can get a hold of that list you can build a ... You can build an entire wholesaling business just from that list.

Because if you sort the list by absentee owner and then by date those purchased who are absentee owners purchased more than, say 18 years ago would be your sellers and those who purchase within the past year or two would be your active buyers. You can get both buyers and sellers from the same list and it's often times again it's a free spreadsheet that the county can give you. All of your leads for free. It goes in my mind that more people don't do it and I guess maybe you're right it just seems complex or



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intimidating in some fashion. The reality is you can request this all through ... Just submit a letter ... It's quite easy to get these records.

Joe: Ken, it's been really helpful. Alex, do you ... We'll give your website out in just a minute here but Alex do you have any questions do you want to throw at Ken?

Alex: I don't think so. The main thing here is being able to identify what list you want and that's pretty easy and just going down to the city and making those requests. You will need some technical knowledge, we're going to try to merge stuff together and do all that kind of thing. If you're able to control the data then you really put, like I said you put yourself in a position to succeed for sure.

Joe: I know guys who do a lot of wholesaling in multiple markets and will only wholesale in markets where the access to those public records are easy to get. One of the first things they do to narrow down a market is how readily available are those public records and can I get my hands on them. That's good.

Ken: That's fascinating.

Joe: All right, Ken. Excuse me. Your website is invisibleleads.com, is that right?

Ken: Yes, sir, invisibleleads.com. That takes you to a sales page where you can buy the course itself. It's relatively cheap. I definitely encourage you to go there.

Joe: It's ridiculously cheap. It's \$27 guys.

Ken: I did some price testing and that was the one that sold the most so that's the one I ran with.

Joe: I think it's fantastic. \$27 you get Ken's book. It's a PDF book and it's not 3,000 pages. It's very easy and quick to read. Yeah, cool, go to invisibleleads.com, we'll put that website on the show note and that's where you can get it. Thanks Ken for your time. We really appreciate it.



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- Ken:** Thank you guys. By the way I'm a huge fan and I love your podcast. I can't believe you guys do those for free, that's phenomenal knowledge you're sharing. Thank you.
- Joe:** Thanks. If you left a review on iTunes yet?
- Ken:** I have not. I listen to it through your website I guess not through iTunes.
- Joe:** We'll forgive you.
- Alex:** Send us a review, man.
- Ken:** Okay. I'll do that ... I'll do that shortly.
- Joe:** Thanks, Ken. Seriously we love the reviews guys. If you like the show please leave us a review on iTunes. Is there any other place you can go to leave reviews for podcast, I don't know, maybe Stitcher. I think you can leave reviews in Stitcher. What are some other apps that you can listen to podcast on? Regardless we sure appreciate everybody listening to the show and go to realestateinvestingmastery.com to get The Fast Cash Survival Kit. Get the link that Ken has been talking about in the show. Get some more information about a lot of cool things. All right, thanks guys. We'll see you all later.