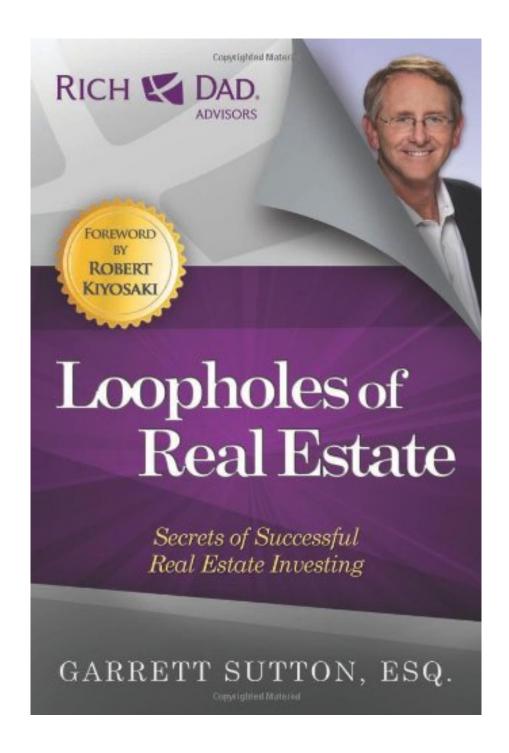


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Loopholes of Real Estate clearly reveals the tax and legal loopholes you need to know to be a successful real estate investor. Knowledge is power; this book is a must read for the strategic investor. - Geraldine Barry, President SJREI Association & Publisher of REI Voice Magazine

There is no time like the present to take steps towards a successful real estate investing venture especially with using this book as your guide. Written by Garrett Sutton who is an acclaimed author, lawyer and advisor to the well-known and well-received, Rich Dad Poor Dad series of financial self help books. Mr. Sutton has also authored numerous other books on Financial/Business self help, therefore the reader can rest assured that the information contained in this book is reliable because it is coming from an expert source and is not offering vague advice on a "get–rich–quick scheme." Loopholes of Real Estate is an updated version of previously published edition(s).

The book is divided into five parts each section relevant to the varied aspects of successful real estate investing and the loopholes that protect the resulting assets. Part One - Real Estate Advantages contains the background information (theories and facts) on real estate investing and its benefits. Part Two –Get in the Game advises readers on how to devise an investment plan, gather your personal advisement team, and decide on your investment. Part Three – Tax Strategies - demonstrates how to analyze the financial potential of possible investments, looks at tax advantages and managing your investments. Part Four- Legal Strategies illustrates various legal methods for protecting your investments. Part five – Selection Strategies informs readers of legal and other issues pertinent to choosing a potentially profitable property. Found at the end of every chapter, are sections that detail the viable loopholes related to the information included in the chapter. Also contained in the book are multiple, relevant checklists, referrals to other informative resources (online) and books written by other experts in the real estate field.

Being that I am neither a real estate Investor nor someone who has a working knowledge of such things, I expected this book to be boring and doused in confusing lingo but instead I was pleasantly surprised. Written in a friendly tone and worded so that it is easy to understand, this is a precisely written, thoroughly organized guide to all things real estate; it does not just inundate the reader with laws, tax rules, and loopholes it offers lucid explanations demonstrated by case examples that depict real life situations. Additionally, this is not just a book for those looking to attain wealth through real estate investing it also serves as an intensely informative resource for business owners, married couples, business partners, and particularly homeowners, especially chapters 25 (Protecting Your Home and Related Asset Protection Strategies), 29 (Duties Owed by Real Estate brokers and Agents), and 30 (Legal Due Diligence).

This is an excellent book for those looking to invest in real estate - the information contained in this book does well to clarify the do's, don'ts and loopholes and I heartily recommend this book as a must read for anyone interested in real estate on any level. Whether you're buying your first home, or adding another multi-unit apartment complex to your vast real estate portfolio, Garrett Sutton's book is a fantastic overview of the "nuts and bolts" of buying, owning and selling real estate. - Pacific Book Review

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The Loopholes of Real Estate reveals the tax and legal strategies used by the rich for generations to acquire and benefit from real estate investments. Clearly written, The Loopholes of Real Estate shows you how to open tax loopholes for your benefit and close legal loopholes for your protection.

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Most helpful customer reviews

55 of 57 people found the following review helpful. A must-read for real estate novices and experts alike By A. H. Sudbury

I am an attorney in private practice and have many clients who fancy themselves real estate professionals. Very few of them, whether they own many properties or only a few, truly know and understand how to maximize the tax and legal advantages of real estate. I intend to recommend this book to all of my clients (and colleagues) who either already engage in, or express a desire in, real estate investing.

Garrett Sutton's book, "Loopholes of Real Estate", is the best and most comprehensive book that I know of to frame a person's perspective of real estate investment through the lenses of tax minimization, asset protection, and cash flow maximization. Mr. Sutton, formerly a real estate broker himself and currently a real estate investor and attorney, brings real life experience, the law, and the professional knowledge of some of Robert Kiyosaki's greatest Rich Dad Advisors to bear in this outstanding work. This book is a survey of real estate law and investing concepts that is an absolute steal as a mass market product. The information in this book is sold for hundreds if not thousands of dollars in other media such as seminars, academic courses, and professional books.

Sutton covers a myriad of topics, with an overall emphasis on tax minimization and keeping your investments out of the reach of ambulance-chasing attorneys. Among the topics covered in this book are:

- (a) the basics of asset depreciation including using cost segregation to maximize passive loss;
- (b) overview of 1031 exchanges and the basics of how to use and implement them;
- (c) concepts of property management;
- (d) how to hold real estate, including a devastating indictment of land trusts and the scam artists who promote them as a form of asset protection;
- (e) how to structure your real estate holdings, including how to use corporations, limited liability companies, and limited partnerships, including the different tax classifications of same (e.g., "S corp" versus "disregarded entity");
- (f) how to layer your protective countermeasures using insurance, debt encumbrances, your state's homestead exemption, and equity stripping;
- (g) the different ways to hold title to real estate (e.g., the differences between tenancy in common and joint tenancy);
- (h) The different types of conveyances (e.g., grant 'warranty' deeds versus quit claim deeds) and their legal implications;
- (i) the "double negative" problem of investing in real estate using a Traditional (or Simple/SEP) IRA; and how to use a self-directed Roth IRA to invest in real estate if you choose to do so; and
- (j) how to protect your personal residence from creditors, including the proper use of your state's homestead exemption, LLCs, and debt encumbrance.

Sutton's true brilliance is in how he crystallizes difficult, complex subjects into bite-size morsels that are easily consumed and digested by non-lawyers and non-real estate professionals. The Audible version of this book is narrated by Sutton himself, in a folksy, conversational tone which you can hardly tell is a narration at all. Listening to the audiobook often made me feel as if I was sitting in a chair in Sutton's law office having a personal conversation with him about how to achieve my real estate investment objectives. It is an absolutely brilliant production.

There are many other topics covered in this book which you will find helpful and enlightening. Throughout the book, Sutton uses the case study method (used in law schools and business schools) to bring to life the reasons why proper asset protection planning and tax strategies can both maximize your income, minimize your tax liabilities, and protect your investments.

In closing, I can't recommend this book more highly for anybody in any way connected with real estate. This should be the first thing you read about real estate investing, and Sutton provides numerous references for more in-depth discussions of certain topics. I recommend purchasing the Audible version and listening to it in the car, doing the dishes, and performing other chores, and then either owning the physical book or Kindle edition as a desktop reference. Rich Dad has once again hit a home run, and has successfully demystified and deconstructed a complex and daunting profession. With "Loopholes of Real Estate", the advantages of real

estate investing are now open and accessible to ordinary Americans from every walk of life.

Thank you, Mr. Sutton and Mr. Kiyosaki.

20 of 21 people found the following review helpful.

Another book to use for long-term wealth strategy

By Andrew Stock

The Rich Dad series has once again published another "must have" book. If you are a student of the Rich Dad books, this book along with "Tax Free Wealth" (see my review) are the two most important books you will ever read to garner the knowledge needed to structure a long-term wealth-building strategy. The basic Rich Dad books lay the foundation of wealth building. However, this book and "Tax Free Wealth" actually demonstrate how to do it, and why it makes sense to follow such plans. These two books answer all the questions you may have had and tie up all the loose ends. Buy these two books, read them and keep them forever for reference.

16 of 17 people found the following review helpful.

Excellent read for people looking for tax saving tips or asset protection recommendations.

By H. Wang

A local real estate club host interviews the author, Garret Sutton, on a radio show. This book is mentioned in the interview. I am hooked by the title of "Loopholes" of Real Estate, as I am active in learning tricks for tax saving. So, I go ahead and get a kindle version. After reading the whole book, I realize this book does not offer me any new tricks in saving tax from my real estate portfolio....don't get me wrong, this book does cover quite some tax saving techniques, but I know them already. However, to my surprise, this book has quite some asset protection related subjects. And I do learn quite a bit on this subject from this book....things like:

- 1) What is a land trust? This book helps me to fully understand the purpose, the usage, the pro and con of a land trust.
- 2) Why a California LLC is a weak LLC. Why Nevada LLC, or Wyomin LLC are strong LLCs.
- 3) What are the homestead exemption differences in different states. And how the homestead exemption can protect asset.
- 4) The difference between Grand deed and quit claim deed.
- 5) Use mortgage to discourage lawsuit.
- 6) Use line-of-credit on property to discourage lawsuit.

I especially like Garret Sutton's approach in this book by using layman terms to cover subjects that could be hard to understand. Even better yet, quite some examples (or cases) are used to ensure readers fully understand each subject well.

I have 10+ rental properties all under my own name. I have been using both personal umbrella and commercial umbrella policies as the shield for asset protection. This book really helps me to have a clear picture how to proceed from here to implement a better asset protection scheme.

This book costs me less than 10 dollars. But what I got from it is far more than the book's cost. I highly recommend this book for real estate investors...whether they are looking for tax saving tips or for asset protection recommendations.

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