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COMPANY OVERVIEW

# Tried and True

• THE PIP GROUP HAS BEEN DELIVERING ON PROMISES TO INVESTORS FOR 16 YEARS

In the scheme of things, 16 years might not seem like a major milestone. But in the realm of turnkey real estate, where so many operators rarely make it past six years, it's worth noting.

Sixteen years just happens to be how long Platinum Investment Properties Group (The PIP Group) has been helping investors globally to source, purchase and manage their investments. To date, founder Charles Sells and his team have managed more than \$180

million for a client base that exceeds 700 investors. And they don't show any signs of slowing down.

"We've been around a long time, and we've managed to stay consistent with our services to our clients and our performance for our clients," Sells said.

The company, based in Hilton Head, South Carolina, made its mark by helping clients invest in tax liens and tax deeds, but it has grown its operations to include a range of distressed

real estate, including the increasingly popular fix-and-flips. (For the past six years, their clients' typical net profit on a fix-and-flip was at least 18%.)

"We are a true turnkey service provider, the emphasis being on 'true,'" said Sells, who founded PIP in 2004.

Platinum's team consists of approximately 40 or so who work in the office or on field crews. They handle all the nitty-gritty details, from due diligence to managing the assets, to overseeing the

fix-and-flip to getting money back to the client. Each investor holds 100% ownership of his or her properties—the investor is not buying into a fund or a REIT.

"It makes a complex investment very simple for our investors," Sells said. "They really do kind of get to treat it like a stock. Log in to the platform day or night and see how your investments are doing—all while letting somebody else do the dirty work."

The company focuses on states that it knows particularly well—Georgia, North Carolina and South Carolina—especially in college towns and popular vacation spots like Savannah, Georgia. It targets properties priced at \$50,000 to \$100,000, with the expectation of selling them for \$150,000 to \$250,000.

Still, Sells noted he won't shy from going for a grand slam, like flipping a \$3.5 million beach house he and his wife picked up for just over \$2 million.

"If the market is strong and investors want to sell, that's great. But if the economy takes a hit, there's also the option to offer owner financing or rent out the property," Sells said. "We end up getting multiple exit strategies by investing in these types of properties. A big problem with many of the novice investors out there today is they all want the grand slam and don't invest conservatively."

Sells is passionate about providing realistic outlooks and solid, reliable information to clients. Too many turnkey operations and gurus leave new investors with the wrong impression, he said.

"The biggest misconception is this is a get-rich-quick opportunity and that it's easy," Sells said.

Can you make a healthy return with turnkey investments? Absolutely, Sells

said. "But it's not going to happen overnight. You have to be willing to get your hands dirty, and you have to take some calculated risks."

There are several ways that The PIP Group creates value for its clients. One distinctive example is the company's online platform, which allows investors to check on their properties at any time of the day and see their progress.

"You can see exactly how the investment is performing," Sells said.

The platform streamlines communication with PIP, which makes clients happier. "We're available literally almost 24 hours a day," Sells said.

The company also has produced a range of free educational content for its website.

"All of our information is free," Sells said. "If we give a webinar or an educational series, we don't charge a dollar for it. I would like to get in the habit of doing more webinars, because there is a lot of misinformation out there. Everything we broadcast is documentable and verifiable, which is rare in this business."

One of his biggest challenges is retraining people who might have shelled out thousands of dollars for a "master-level" coaching program that's given them a lot of ideas—not all of which conform to how real estate investment really works. Sells' commitment to transparency and consistency is one reason why The PIP Group has endured as long as it has. Clients aren't given any wild, unreasonable promises.

"That's how you stay in business longer than most have in this industry—be realistic," he said.

# Clients Know Best

• WHAT OUR CUSTOMERS ARE SAYING ABOUT THE PIP GROUP

“ ”

When one of my fix-and-flip investments suffered accidental but disastrous flooding that was entirely out of their control, PIP still accepted responsibility and took a loss of over \$11,000 to make sure to honor their 16% performance promise to me. It is nice to know there are still businesses out there that do what is right, regardless of their contractual obligation to do so, or how it impacts their bottom line.

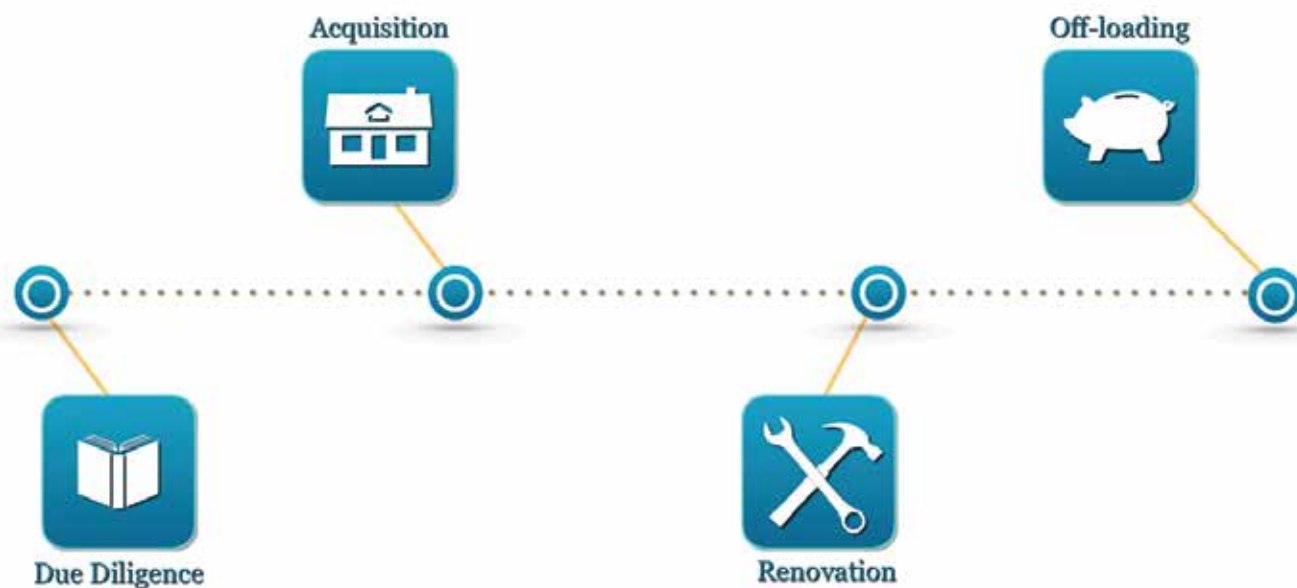
— Dan Lukeheart

“ ”

I always wanted to expand my market in flipping houses ... The PIP Group helped me make this possible. When I first learned about their full-service option, I was immediately interested. I purchased in their Savannah, Georgia, market and was told they will take care of the work needed to flip it. They not only did what they stated they would but exceeded my expectations. The whole process only took nine months, and when I had any questions, they were available at my convenience. I appreciate everything your organization has done for me. Thank you!

— Alex Moyer

## THE PROCESS



INTERVIEW WITH FOUNDER CHARLES SELLS

# Passion Pays Off

## • LUCKY 'FALL' INTO REAL ESTATE GOT PIP'S SUCCESS STORY STARTED

Charles Sells runs the highly successful PIP Group, which helps clients around the world invest in distressed real estate assets. But Sells' first job in real estate was much humbler: In his early 20s, he got his start stuffing marketing envelopes at \$10 an hour.

"I literally fell into it," said Sells, 46, who has earned many awards and accolades from his peers and competitors in the industry. "I was bartending in Atlanta, Georgia, and my girlfriend at the time was an administrative assistant for a company that was investing in tax liens."

That entry-level position was a tremendous blessing. Sells had always been interested in real estate. Thanks to his new job, he quickly learned the industry and rose in the company, becoming a real estate manager. He earned such a good reputation with clients that he soon was able to strike out on his own, starting with just four customers.

Their initial investment? About \$20,000. Sells had only \$4,000 for the legal agreements and other paperwork he needed to form his own company. And that's what became The PIP Group.

At last count, Sells and his team have managed more than \$180 million for their clients, whether it be in tax liens, fund oversight or fix-and-flips.

How did Sells build The PIP Group into what it has become? Through steady, calculated growth. His old business partner, Don Fullman, now retired from the company, used to preach the importance of not doing too much too fast.

"As a young self-starter," Sells said, "I wanted to do everything. I wanted to be in all the states. I wanted to do commercial, multifamily, you name it."

One of Sells' biggest challenges, ironically, came when The PIP Group experienced a surge of growth. In 2009, its business nearly tripled overnight. It's a "blessing" that might have killed a less prepared company. For many companies caught in unexpected surges, "they can't handle the growth," he said. "Their customer service goes down, and their profits go down."

The PIP Group powered through by going above and beyond for its clients. "Rather than hide behind contractual obligations and fiduciary responsi-



bility," Sells said, "we take it 10 steps further and try to always do what is right—not just what is required."

Another secret to success? Always level with your clients. Avoid pie-in-the-sky dreams. Instead, provide reliable, trustworthy information, and back it up with documents and verifiable facts.

A native of Hilton Head, South Carolina, Sells is married to Lena, who was an administrator for a competitor before Sells hired her away.

"And then I fell in love," he said. "She is the smartest person I have ever met. She speaks four languages

fluently and can get us through with ease in three other countries. She essentially runs the show now." The couple has two children together. Sells also has two teenage sons from a previous marriage.

No day at The PIP Group is exactly alike, which keeps things interesting. Case in point: The property that held a treasure trove of hair extensions.

"It was a running joke around the office for about two weeks," Sells said. "We had our field services director in the area checking on some repairs around northern Illinois and asked him to check out the property with the hair extensions.

We thought we had a few boxes to deal with." Nope. There were 250,000 brand-new, brand-name, ready-to-sell hair extensions, plus a bunch of new windows and even a forklift with no known owner. The company was able to sell the items and make a healthy profit for the client.

"Oddly, we find little treasures like this more often than you think," Sells said. "Last month, it was a custom-built \$8,000 spa tub we sold in a day on Craigslist.com for \$2,000, or a 2009 Mustang convertible, still parked in the garage." Every day, he said, "there's a new problem that needs to be fixed, so there's a new opportunity."

“ ”

Tax lien laws and returns vary from state to state, but PIP is extremely knowledgeable and seamlessly walks you through the process. They offer countless webinars to enhance your skills, explain what to expect before, during and after your purchase of tax liens. They are a full turnkey service provider who handles the purchase, management, O&M and liquidity of investments. They happily share their knowledge and genuinely want you to be as knowledgeable and successful in your investments and investment decisions. They are accessible to answer questions and to assist in issues that may arise, which as a client, I really appreciate. I highly recommend them to a seasoned investor or a novice who wants to learn and profit from their service.

— Derrick T

“ ”

PIP Group does exactly what they say. They find distressed properties in areas they have experience with, analyze the opportunity, rehab the property with their crews and resell the property for a profit. My last two rehabs netted me 24% and 20% on an annual basis. Turnaround time has been 6-11 months. I'm looking forward to a similar return on my newest Georgia property fix/flip. It's been a learning experience for an investor like me that's used to hands-on control. But, they deliver without me lifting a hammer any more.

— Chuck McEvoy

“ ”

Excellent company to work with.

— Douglas Curtis

FIX AND FLIPS

# The Do-It-RIGHT-For-You Team

## • AT PIP, TURNKEY DOESN'T MEAN COOKIE-CUTTER

These days it seems that everyone wants to be a fix-and-flipper. But that strategy is not nearly as easy or as foolproof as so many reality TV shows make it appear.

Done right, fix-and-flip investing takes a full-time commitment and a specific set of skills and know-how.

That's where The PIP Group comes in. The company is there for investors who want to take advantage of the potential profits offered via this strategy but who may not have the time or experience required.

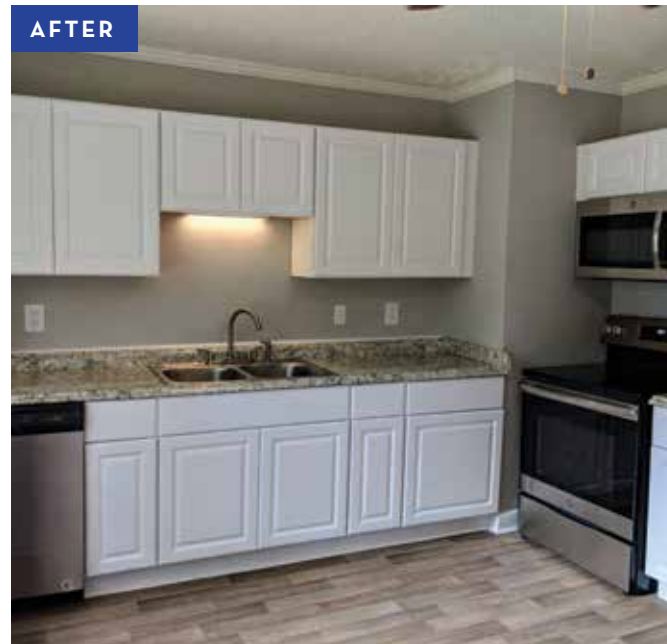
At age 46, PIP founder Charles Sells has spent half his life involved in real estate—and he knows the landscape well.

“I was flipping homes long before it was a catch phrase, or there were 77 reality TV shows on the topic,” Sells said.

He laments that even to this day, too many people are lured by gurus' false promises of overnight success and huge profits—if only they'll max out their credit cards to the tune of \$50,000 or more for so-called “education” from these pitchmen.

While reality TV and gurus selling from the stage claim that a simple formula like “The Rule of 70” can ensure success in flipping, Sells and The PIP Group know better. (“The Rule of 70” postulates that you can determine the target purchase price of an investment property by taking the after-repair value and multiplying by 70, then subtracting your repair costs. Sells calls it “possibly the dumbest, most dangerous idea I have heard of.”)

Countless variables come into play in all facets of real estate investment, Sells pointed out.



“Real estate is a moving target, and if you apply a formula to your strategy rather than analyze each opportunity individually, you are guaranteed to lose,” he said.

Further, the presence of institutional investors in a market could push that market out of reach to an individual investor who needs a higher margin to compete and thrive.

The PIP Group's fix-and-flip methodology is simple and straightforward: Choose a market that institutional

buyers are not interested in, make sure that market has followed a historical success pattern and then dominate that market.

For example, The PIP Group currently is finding great success with fix-and-flips in Savannah, Georgia, which Sells likens to the boom market of Charleston, South Carolina, of some 15-20 years ago. Because of Charleston's infrastructure and growth at the time, it was able to come through the Great Recession relatively unscathed.

“ ”

I chose PIP since it was clear they had the expertise that I needed. Some (tax liens) redeem quickly, and others have gone to foreclosure. PIP has educated me and walked me through the entire process and have answered my “what if” questions and fears. Their expertise and guidance are assuring and most importantly to me [have] protected my investments and grown my portfolio. At this point, my portfolio has purchased close to 60 tax liens and one building purchase. I continue to trust their wisdom each year.

— Charles Janosick

“ ”

The PIP folks have been extremely transparent and honest with me, they have done great work and they have a wealth of knowledge about the arguably complex world of real estate that is a powerful hedge against the risk inherent in real estate investing. So, I have great faith in their integrity and capabilities and wouldn't hesitate to recommend them to any friend or business associate.

Based on my first, tentative foray into working with Platinum Investment Properties, (I found them to be) very patient and thorough answering many questions I had about the business aspects of our relationship, as well as the logistics of buying and rehabbing a property. They moved fast to buy a property, and did some really nice, first-class rehab work on a surprisingly small budget. I believe this illustrates one of the important assets they bring to the table, which is a great deal of experience and an obviously strong team working in the field. Throughout this first project, I believe they were extremely honest, efficient and ultimately did a great job, including the sale of the property.

— Steve Cobb

PIP and Sells look for markets like Savannah that are capable of that same resiliency in case of a coming downturn.

Because of such deep research and operational skill, PIP offers its investors "The 16% Promise." It's not a guarantee, but a promise, of better-than-average returns.

"Stuff happens in this business a lot, and there are no absolutes in flipping homes, regardless of what one might convince you to believe," Sells said. "The average successful flip is between 10% and 15%. We have never been average, so our promise to our customers is we will earn them 16% or better. As a servicing agent, it is in our best interests to buy right and

keep the costs low. We earn our pay, based on the performance of the asset, rather than a high, front-loaded fee, or ongoing management expense that eats into the profit. Yes, we occasionally lose on a deal, but our fail rate is less than 5%, when compared to the national average of 87%. Some say we have lost our minds for offering a promise like that, but the fact is, the ones we lose on are insignificant compared on the whole scope, and it is a methodology that gives clients a certain comfort level of a worst-case scenario."

Acting on such a promise and being able to perform above that promise (for PIP to earn a service fee), requires a substantial amount of time and effort.

"Lena has a pair of pink steel-toed boots and she is not afraid to get her hands dirty," said Sells, meaning even top management is active in all aspects of company operations. Investors can count on PIP's executive team to spot inefficiencies and correct them immediately, so profits are not adversely impacted.

"Lena wanted to prove a point a couple months ago that a 16-foot by 32-foot deck should not cost \$20,000 and take three weeks to build," Sells said. "What did she do? She built it herself! From digging the postholes to laying the deck-boards, she did it all in four days. The message was that PIP's lead executives are not afraid to get their hands dirty and make sure the job is done right."



<b>Total Investment:</b>	<b>\$ 2,544,267.45</b>	<b>Annualized Return</b> <b>30%</b>
<b>Sold For:</b>	<b>\$ 3,248,519.29</b>	
<b>Net Profit:</b>	<b>\$ 704,251.84</b>	

**Investment length - 11 months**

THE HOPE PROGRAM

# Dream Makers

• THROUGH HOPE PROGRAM, PIP INVESTORS OFFER A HAND UP

While The PIP Group has been focusing increasing attention on its fix-and-flip program to generate profits for its investors, there's another group that also can benefit.

Through its program known as HOPE—the Home Ownership Preparation Experience—PIP is helping make homeownership a reality for many people who may have thought that

part of the American dream was forever out of their reach.

In many cases, they're reliable, hardworking people who have experienced a run of bad luck. Or maybe their credit has been wrecked, or their minimum-wage job doesn't allow them to save up enough money for a down payment on a house. HOPE is changing that.

The program, a collaboration between PIP and the credit optimization experts at CreditSense, combines elements of owner financing with credit optimization to help buyers "get their foot in the door" and start making payments on a home. Within three to five years, their credit is fundable and they have enough equity to qualify for a traditional mortgage.

Briefly, here's how the HOPE program works:

The PIP Group's Passive Profits Program enables PIP to invest into a fix-and-flip opportunity on an investor's behalf. If a potential buyer of the renovated property states that he or she would likely not qualify for a traditional mortgage and would need a lease-option or owner financing, PIP steps in to help buyer and seller (the investor) negotiate a price and other terms of sale, just as any other traditional purchase would be handled.

As part of the terms of the sale, PIP and CreditSense work to help

the buyer repair and improve his or her credit and fundability. Ideally, after three to five years, the buyer's fundability is fully optimized and the buyer can obtain traditional financing that takes over the investor's role as lender.

Those who invest through PIP's HOPE program are essentially repairing a broken dream. There are tens of thousands of Americans who work minimum-wage jobs, just wishing there was somebody who could help them become a homeowner. They just need one individual to open one door, so they can open the next and the next.

Sells finds it particularly satisfying that PIP and its investors can open those doors.

"I have been working in distressed real estate since the start of my career," Sells said. "So many investors are scared of the stigma of being called a 'slumlord' or investing in broken communities, when in fact, those are the most profitable and rewarding transactions you will ever make, both financially and personally. You have the ability to repair neighborhoods, families and broken dreams while, at the same time, putting substantial profits in your pocket. When you see how you can change somebody's life (and profit from it), you will be addicted to this style of investing, just like I am."

“ ”

We learned how to invest in tax liens and tax deed properties three years ago. We bought two properties and rehabbed them ourselves. It is very stressful and full of dishonest contractors and people who we found we could not trust. After buying a tax deed property through PIP, we let them do the work and see how it all went. To our surprise, they are not only honest but excellent in every aspect of the business! They protect their clients' investment. The return on our money is more stable than the stock market and much higher. Now we trust them with our investments and plan to for years to come.

— Jessie Smeltzer

“ ”

You often learn more about a company by how they respond when things go poorly, and that would be true of my experience with PIP. They remained responsive, and in the end, while I did not profit on all of my liens, PIP continued to work on my behalf. It took time, but other than some opportunity cost, my investments were satisfied without any significant loss. PIP communicates well and does not run away when the going gets tough.

— Michael Miller

“ ”

PIP handles the entire process of tax lien investing, from the initial placement of funds through fulfillment. When foreclosure becomes necessary, they have demonstrated the capability of handling the entire process, including legal, repairs, marketing and the resale without requiring involvement on my part. I have been very pleased with their performance, responsiveness and very helpful and professional staff. Great group to work with!

— Beth Hurley



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TYPES OF INVESTORS

# The Match Game

## • WHAT TYPE OF INVESTOR ARE YOU?

Distressed real-estate investors come in all shapes and sizes, just like the assets they are trying to acquire.

Knowing the type of investor you are is the first step to becoming a successful investor of distressed real estate. The PIP Group offers passive investment opportunities in both high-yield tax liens and high-yield foreclosure invest-

ments for fix-and-flip and long-term cash flow holds.

### Tax Lien Investors

Tax lien investors are usually more interested in obtaining a conservative, high-yield return upon the redemption or payment of the tax liens. For these investors, The

PIP Group focuses on states where the redemption laws are longer, less aggressive and provide a high annual yield. Sells admits the tax liens are administratively expensive to oversee, but that is where he got his start and it's a part of his life.

### Tax Lien Foreclosure Investors

Foreclosure investors also—potentially—can be tax lien investors. Yet they are more interested in obtaining the property after the redemption period has expired. The PIP Group focuses on select opportunities or states where the odds of obtaining a deed to the property are either very strong or entirely absolute. Currently, The PIP Group offers foreclosure opportunities for fix-and-flip and long-term cash flow holds by secondary tax lien market acquisition or traditional bank foreclosures in states such as Illinois, Georgia, South Carolina and North Carolina.

### Secondary Market Tax Lien Foreclosure Investors

The PIP Group pioneered the concept of secondary market tax lien sales about 15 years ago.

The strategy is simple: Investors buy maturing tax liens already held



by investors who are not interested in ultimately taking possession of a foreclosed property but who want to reap their profits before the lien matures or is paid off by the delinquent taxpayer.

This strategy is particularly desirable for:

- Beginning investors who may lack time, money or experience.

- More experienced investors who specifically want to foreclose and take over the property rather than wait for the profits available when a high-interest lien is paid off.

With secondary market tax lien sales, there is no minimum investment required and the time to take a property into foreclosure is immediate.

“ ”

This is a great company for all your tax lien and deed investments. Get a self-directed IRA so you can invest with PIP and make substantial retirement income. They are transparent, professional and keep you informed every step of the process.

— Glenn Kresge

“ ”

I think what separates PIP Group from a lot of the info-commercial people are the following:

- **Honesty** - At PIP, they make it very clear that you're not going to get the property for pennies on the dollar. Why? Because there will often be other costs to clear title and/or clean up the property.
- **Education** - PIP has many online classes, including for tax liens that take you through the process before and after you purchase liens. They are detailed and can run 45 minutes or more. The education material is FREE. They don't sell seminars or books.
- **Customer Service** - I have never had an issue with PIP Group responding, and I frequently contact them.
- **Reporting** - They provide quarterly detailed reports for each tax lien certificate. They also have a website that allows you to view the status of each lien. I would recommend PIP Group if someone is interested in doing tax liens.

- **Fix and Flips** - PIP Group worked with my IRA Custodian to get the property paperwork in order. Secondly, PIP Group contracted with necessary contractors to perform the rehab on the property and managed the work. They provided me repair estimates from contractors. Going into the transaction, they notified me of the estimated fix-and-flip time and were pretty close in estimating the total time. I would recommend them if someone is interested in doing this type of buying and selling properties.

— Steven Harlow

## Self-Directed IRA's:

# Investing in Real Estate, tax liens or lending people money using your IRA.

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### CONCLUSION

## Identifying Opportunity

### • BEAUTY OF AN INVESTMENT LIES IN THE BOTTOM LINE

Thanks to many of the self-proclaimed “gurus” in the industry, many new investors come to The PIP Group with a mental image of what they want their investment to look like, rather than what their investment will be. Are there \$300,000 houses that you can pick up for \$100,000? Of course, there are. Yet, 99% of the time, clients will be investing in middle- to middle-low-income property. Guess what? That is also what 99% of Americans can afford when it is time to resell or flip the investment property.

“I have seen, literally, thousands of incredible opportunities slip by because our investors sometimes want to follow their instincts, rather than take advantage of our years of experience investing in real estate,” Sells said.

The opportunity to make a return on your investment is real; however, the reality is that the biggest profits are usually in the most average-looking properties, rather than those that might look the best, Sells noted.

The key is to stop thinking you will get rich quick or that this is so easy that anyone can do it. The reality is there will be no quick “rags-to-riches” stories. But when investors take the rose-colored glasses off for a minute, they will see the potential of tremendous profits in distressed real estate. The PIP Group can help investors achieve those results effectively, passively and within a reasonable amount of time.



“ ”

I have been investing with PIP Group for the past year now and I can't express enough how helpful they have been! Their service and staff are completely transparent and always reachable when I have questions. I started with a few tax liens that all redeemed and now am in the process of a fix and flip. Thank you to everyone at PIP Group. Great job!

— Willian Feauve

“ ”

I have invested with PIP in tax liens for two years, and so far I have received regular payments with good returns. Any questions I have had were answered clearly.

— Ian Cox

“ ”

I have been investing with PIP for about four years and couldn't recommend them more highly. I have done a substantial number of tax liens for three years in a row and found the results to be excellent ... Recently I started doing some flips with them and found the process to be equally satisfying and the record keeping and follow-up outstanding. Lena and the folks in the office are great to work with and I expect to continue investing with PIP for many more years.

— Bob Mikesel

“ ”

Great company to invest with. Invested some self-directed funds with them a few years back and the tax lien investment has performed better than anything else I have tried. Easy to work with and great communications throughout the redemption period.

— Ryan G.



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- 20% Average Profit with a 16% performance promise.
- Invest with Cash, an IRA, or even Private Lenders.
- Retain 100% Ownership Throughout the Process.
- Average Length of Investment 9-12 months.



**The PIP Group is a full-service investment group with over 20 years of experience that has serviced nearly 1000 individual investors worldwide. Removing the stress from distressed real estate while producing conservative high yield returns. Contact us today for your FREE consultation.**