

Unleashed

Using Your Retirement Account To
Invest In Real Estate



FLIPWORX

eBooklet

Table of Contents

UNLEASHED

Using Your Retirement Account To Invest In
Real Estate

Conventional Retirement Accounts
Vs Self-Directed Accounts

Unleashing the Power of Active Real
Estate Investing With Self-Directed
Retirement Accounts

Unleashing The Power of Being a Private
Money Lender With Self-Directed
Retirement Accounts

The Value of Private Money Lenders:
Top Five Reasons Investors Use Them
For Real Estate Deals

How Are PMLs Loans Protected, Secured
And Insured?

Real Estate Vs The Stock Market

Glossary

Unleashed

USING YOUR RETIREMENT ACCOUNT TO
INVEST IN REAL ESTATE

EBOOKLET



FLIPWORX
— LLC —

Click the logo to visit our website

©Flipworx LLC 2023

Conventional Retirement Accounts Vs Self-Directed Accounts

Conventional retirement accounts and self-directed accounts (SDIRAs) differ primarily in the level of control, and investment options available to the account holders. Conventional retirement accounts, such as 401(k)s and IRAs, are typically offered by employers or financial institutions.

They often have limited investment options, which primarily include mutual funds, stocks, and bonds. The investment decisions within these accounts are typically made by the account holder from a pre-selected menu of investment options provided by the account custodian. The custodian manages the investments and ensures compliance with tax and regulatory requirements. Conventional retirement accounts provide tax advantages, such as tax-deductible contributions or tax-free growth, depending on the account type.

On the other hand, self-directed retirement accounts offer greater flexibility and control over investment choices. With a self-directed account, the account holder has the ability to invest in a broader range of assets, including real estate, [private equity](#), precious metals, and more. Self-directed accounts empower individuals to diversify their retirement portfolios beyond traditional [asset classes](#). Account holders have the freedom to choose and manage their investments, including conducting their own research and due diligence.

Conventional retirement accounts can be likened to arranged marriages, where external parties, such as employers or financial institutions, make decisions on behalf of the account holder. Just as parents traditionally choose a spouse for their child based on various factors, retirement accounts are often managed by others, such as investment managers, who make decisions about where the funds are invested. On the other hand, self-

directed retirement accounts are akin to autonomous marriages (coincidentally also known as "self-directed marriages"), where individuals have the freedom to make their own choices. Similar to individuals who choose their own life partners based on personal preferences and values, self-directed retirement account holders have the flexibility to decide how their funds are invested, offering them greater control and the potential for more tailored financial strategies aligned with their specific goals and tolerance.

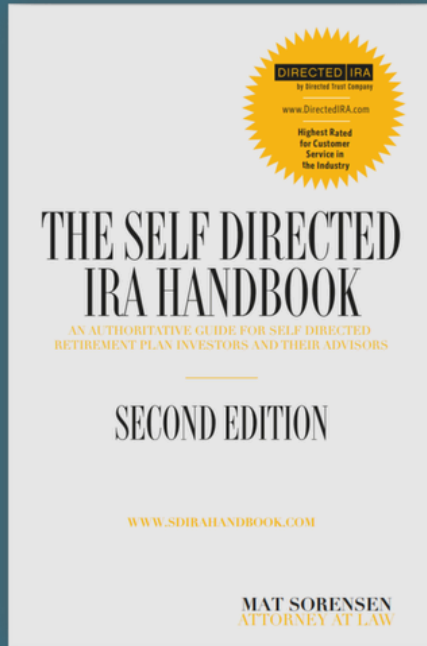
However, self-directed accounts also require individuals to take on more responsibility and be knowledgeable about their investment choices. They must comply with IRS rules and regulations regarding [prohibited transactions](#) and ensure their investments align with the account's eligibility criteria. This can be a complex and in-depth subject depending on what you want to do with your account, but it's well worth it!

To facilitate that process, Flipworx makes every effort to educate our investors and provide all the necessary disclosures when considering specific investments. However it is still the investor's responsibility to perform their own due diligence and verify all the data we share.

We have also partnered with [DirectedIRA](#) to provide our investors with a resource for getting their retirement account questions answered, and helping them roll their funds over to a self-directed account if necessary.

In fact [DirectedIRA](#) has even agreed to give our potential investors a free digital copy of 'The Self-Directed IRA Handbook' written by Mat Sorensen, CEO of DirectedIRA, after they have their initial "getting started" phone call with [DirectedIRA](#). The book contains all the important and pertinent information one needs to know regarding using self-directed accounts to invest in various assets.

You're also welcome to buy the book on Amazon by clicking on the image.



Regardless of what custodian you use, the IRS offers investors some major incentives for us to use self-directed accounts to invest in real estate. We encourage you to take full advantage of this strategy!

Unleashing the Power of Active Real Estate Investing With SDIRA

Imagine investing in real estate as part of your retirement planning. With self-directed retirement accounts, you can wield that power to control your future.

Self-directed retirement accounts enable individuals to take control of their retirement savings, allowing them to invest in a wider range of assets, including real estate. Unlike conventional retirement accounts that offer limited investment options, self-directed accounts expand our investment selection, allowing us to explore opportunities in alternative assets such as private company stocks, crypto currencies, certain precious metals and, of course, real estate.

Real estate has long been considered a valuable investment avenue, offering the potential for long-term growth , cash flow, and

tax advantages. Self-directed retirement accounts provide a way to tap into the benefits of real estate as a part of your retirement strategy where conventional retirement accounts do not.

By investing in properties such as residential homes, commercial buildings, vacant land or even lending to investors who buy these assets, you can potentially benefit from all that real estate has to offer!

Diversification and Stability:

One of the primary advantages of investing in real estate with self-directed retirement accounts is the ability to diversify your portfolio beyond traditional assets like stocks and bonds. Real estate investments have shown resilience and the potential to provide stability during times of market volatility. By including properties or [promissory notes](#) in your retirement portfolio, you can potentially create a buffer against market fluctuations and achieve a more balanced investment approach.

Tax Advantages and Retirement Growth:

Real estate investments made through self-directed retirement accounts can also offer attractive tax advantages. For example, if you invest through a self-directed IRA, you can potentially benefit from tax-deferred or tax-free growth, depending on the account structure.

Additionally, expenses such as property taxes and maintenance costs may be tax-deductible, further enhancing the overall tax efficiency of your real estate investments.

Increased Control and Flexibility:

Investing in real estate through self-directed retirement accounts allows you to have direct control over your investment decisions.

Instead of relying on fund managers or financial institutions, you become the decision-maker, choosing the properties or projects that align with your investment goals and risk tolerance.

This increased control and flexibility empower you to make investment choices based on your knowledge, expertise, and preferences.

Due Diligence and Risk Management:

While real estate investments offer exciting opportunities, it is crucial to approach them with careful consideration and due diligence. Evaluating properties, and understanding market trends become vital steps in mitigating risks.

Engaging professionals such as real estate agents, property inspectors, legal advisors and experienced investors can provide valuable insights and help you make informed investment decisions that align with your retirement goals.

Educating Yourself and Building a Network:

Investing in real estate within self-directed retirement accounts requires knowledge and expertise.

Take the time to educate yourself about real estate markets, property valuation, rental income potential, and relevant regulations.

Additionally, building a network of real estate professionals, attending industry events, or joining real estate investment groups can provide valuable guidance, insights, and opportunities for collaboration.

By embracing self-directed retirement accounts, specifically for investing in real estate, you unlock the potential to diversify your retirement portfolio, enjoy potential tax advantages, and have greater control over your investment decisions.

Real estate investments can provide stability, cash flow, and long-term growth, making them a valuable addition to your retirement strategy.

As you embark on your real estate investment journey with self-directed retirement accounts, keep the following considerations in mind:

1. **Property Selection:** Conduct thorough research and analysis to identify properties that align with your investment goals. Consider factors such as location, market trends, potential rental income, and growth prospects. Carefully evaluate the risks and potential returns associated with each property before making your investment decision.

2. **Property Management:** Owning real estate requires active management, including tasks such as property maintenance, tenant management, and rent collection. If you choose to invest in rental properties, be prepared to allocate time and resources for effective property management.

Alternatively, you may explore options like being a [private money lender](#) or investing in [syndications](#), which allow you to passively invest in real estate while professionals handle the management aspects.

3. **Financing Options:** When investing in real estate through self-directed retirement accounts, you have several financing options to consider. You can use funds directly from your account, take out a [non-recourse loan](#), or partner with other investors. Evaluate the pros and cons of each financing option, considering factors such as interest rates, repayment terms, and the impact on your overall retirement portfolio.

4. **Risk Management:** Real estate investments, like any other investment, carry inherent risks. These risks may include market fluctuations, property vacancies, unexpected expenses, or regulatory changes.

Mitigate risks by diversifying your real estate portfolio across different property types, locations, and investment strategies. Implement contingency plans, maintain adequate reserves, and stay informed about market trends to adapt to changing conditions.

5. **Professional Guidance:** While self-directed retirement accounts grant you control over your investments, seeking professional guidance is highly recommended. Real estate professionals, financial advisors, and tax experts can provide valuable insights, help you navigate complex regulations, and ensure compliance with IRS rules pertaining to self-directed retirement accounts.

Self-directed retirement accounts offer a unique opportunity to invest in real estate as part of your retirement planning. By leveraging the potential of real estate investments, you can diversify your portfolio, potentially benefiting from rental income and property appreciation, and enjoying tax advantages.

However, it is crucial to approach real estate investments with careful consideration, conduct thorough due diligence, and seek professional guidance to maximize the benefits while mitigating risks.

If this feels like too much, you can choose to invest passively in real estate by investing in syndications, or being a private money lender. We'll cover this in the next chapter.



Unleashing the Power of Being a Private Money Lender with Self-Directed IRAs

A Private Money Lender (PML) is basically an investor who invests in other investor's real estate projects. That's a pretty long-winded title, so you can see why they're called PMLs for short.

Imagine the potential of becoming a PML, helping other investors fund their real estate deals and earning yourself an attractive return as part of your retirement strategy. With self-directed retirement accounts, this passive income opportunity is within your reach.

Private money lending involves individuals providing capital to real estate investors or borrowers for various real estate transactions. As a PML, you act as an alternative funding source to traditional banks or financial institutions. Self-directed retirement accounts open the door to utilizing your retirement

savings to become a PML and unlocking a range of benefits for both your portfolio and the real estate projects you support:

PML Benefits:

1. **Enhanced Returns:** By lending your retirement funds for real estate deals via your self-directed account, you can potentially earn higher returns compared to traditional investment options.

Real estate loans often carry higher interest rates due to the perceived higher risk involved, providing an opportunity to generate attractive yields for your retirement portfolio.

2. **Diversification:** Adding private money lending to your retirement portfolio offers diversification beyond traditional assets. By allocating a portion of your retirement funds to real estate loans, you reduce your reliance on the stock market and create a more balanced investment strategy. Diversification can help mitigate risks and potentially enhance overall

portfolio performance.

3. **Cash Flow:** Private money lending can generate a consistent cash flow stream for your retirement accounts. As borrowers make interest payments on the loans, you receive regular income, which can be reinvested or used to support your retirement lifestyle. This cash flow can provide stability and financial security during your retirement years.

4. **Collateral Protection:** Private money loans are typically secured by the real estate properties being financed. This [collateral](#) protection acts as a safeguard for your retirement funds. In the event of borrower default, you may have [recourse](#) to the property, enabling you to recover a portion or all of the outstanding loan balance.

5. **Relationship Building:** Private money lending allows you to develop relationships with real estate investors and industry professionals. Potentially building a network of trusted

connections within the real estate community can provide access to future investment opportunities, partnerships, and valuable industry insights.

These relationships can contribute to your overall success as a private money lender and enhance your real estate investment knowledge.

6. **Real Estate Market Exposure:**

By participating in real estate deals as a private money lender, you gain exposure to various property types, locations, and investment strategies. This firsthand experience and exposure to the real estate market can enhance your understanding of industry trends, property valuations, and investment opportunities.

This knowledge can be applied to your own future real estate investments or further inform your lending decisions.

Considerations and Challenges:

1. Risk Management:

While private money lending can offer attractive returns, it is crucial to conduct thorough due diligence and assess the risk associated with each loan opportunity.

Evaluate the property's value and condition, and the overall feasibility of the project.

Mitigate risks by diversifying your lending portfolio across different property types and geographic locations.

2. Market Volatility:

Real estate markets can experience fluctuations, which may impact the value of properties securing your loans. Stay informed about market trends, economic conditions, and local real estate dynamics to assess the potential impact on your lending portfolio.

Implement risk management strategies and diversification to mitigate the effects of market volatility.

Becoming a private money lender through self-directed retirement accounts offers a unique opportunity to generate enhanced returns, diversify your retirement portfolio, and contribute to real estate projects. By lending your retirement funds, you provide access to capital, support real estate investors, and earn consistent cash flow.

By combining the power of self-directed retirement accounts with the opportunities in private money lending, you can enjoy the benefits of being a participant in the real estate market while building a robust retirement portfolio.

The Value of Private Money Lenders: Top 5 Reasons Investors Choose Them for Real Estate Deals

As an investor seeking funding for real estate deals, it is essential to understand the value that PMLs bring to the table. PMLs play a crucial role in the real estate market, providing alternative financing options that traditional lenders often cannot offer. Here we will explore the top five reasons why investors turn to PMLs to fund their real estate projects. By understanding these reasons, potential lenders can make informed decisions and capitalize on the opportunities presented by real estate investing.

1. **Speed and Flexibility:**

One of the primary advantages of working with PMLs is the speed and flexibility they offer. Traditional lending institutions often have lengthy approval processes and stringent criteria, making it challenging for investors to

secure timely financing for their real estate deals.

PMLs, on the other hand, have the ability to make quick lending decisions, allowing investors to seize time-sensitive opportunities. They can evaluate the investment potential of a property promptly and provide funding in a matter of days or weeks, enabling investors to close deals swiftly and maximize their chances of success.

Furthermore, PMLs are more flexible when it comes to loan terms and conditions. They have the freedom to structure loans based on the specific needs of the investor and the property.

This flexibility can include customized repayment schedules, interest rates, and collateral requirements. Such tailored financing options empower investors to pursue a wide range of real estate projects and adapt their funding strategy to meet the unique demands of each deal.

2. Accessibility and Increased Loan Amounts:

PMLs offer accessibility to funding that may not be available through traditional channels. Investors with less-than-perfect credit scores, sizable portfolios, or unconventional real estate projects often face challenges when seeking financing from banks or other institutional lenders.

However, PMLs focus more on the potential of the investment property rather than the borrower's financial history. This accessibility to capital provides opportunities for investors who may not qualify for traditional loans for any number of reasons.

Additionally, PMLs can increase an investor's borrowing capacity. Since PMLs base their lending decisions on the collateral value of the property, investors can leverage the equity in their existing real estate holdings to secure financing for new [acquisitions](#). This ability to tap into the equity in their portfolio allows investors to expand their real estate business

and take advantage of new investment opportunities without depleting their own funds.

3. **Increased scalability:**

If investors depended solely on their own capital, or on conventional bank loans, it would severely limit how many projects they can do at any given time. Traditionally, once an investor reaches 10 properties, conventional loans become more difficult to acquire from traditional institutions.

By using PMLs, investors can take on multiple projects at once, and scale their businesses faster since the two primary barriers investors face in growing their businesses quickly are: Finding viable projects, and access to fast funding.

Moreover, PMLs can also introduce investors to other potential PMLs who may be interested in earning passive income through real estate.

The referring party may even collect a finder's fee from the investor for making the introduction to the new potential PML.

4. Bridge and Gap Financing:

Private money lenders are often sought after for bridge and gap financing solutions. Bridge financing allows investors to secure short-term funding to bridge the gap between acquiring a property and securing long-term financing. This is particularly useful in situations where investors need to act quickly to secure a property and then secure traditional financing at a later stage.

Gap financing, on the other hand, fills the financial gap between the funds accessible to the investor, and the total cost of the project. Investors may find themselves in situations where they have some capital available but need additional funds to complete a real estate project. PMLs can provide the necessary capital to cover the shortfall, allowing investors to proceed with their plans without delay.

Bridge and gap financing provided by PMLs are flexible and can be tailored to suit the specific needs of the investor and the project, providing a crucial lifeline for investors in various real estate scenarios.

5. Relationship Building and Repeat Business:

Investors value the opportunity to build relationships with PMLs. Unlike traditional lenders, PMLs often prioritize building personal connections with investors and understanding their investment goals. This relationship-oriented approach fosters trust, transparency, and a long-term partnership mindset.

Successful investors recognize the benefits of establishing a strong rapport with PMLs. By consistently performing well on real estate deals and repaying loans in a timely manner, investors can strengthen their credibility and reputation with lenders. This can lead to repeat business and new potential lender referrals. Investors who demonstrate reliability and professionalism are more likely to receive

continued support from PMLs, opening doors to larger loan amounts and extended financing options.

Investors seeking funding for real estate deals understand the power and value that PMLs bring to the table. The speed, flexibility, accessibility, and increased borrowing capacity offered by PMLs provide investors with the resources they need to seize opportunities in the real estate market.



How Are PMLs' Loans Protected, Secured And Insured?

When engaging in lending transactions, it's important to have a comprehensive understanding of how a PML's loan is secured, protected, and insured. Here we will lay out the framework starting from the initial agreement with the lender to the finalization of key documents such as the promissory note, recorded mortgage, and builder's risk insurance policy. We'll define these terms in this section.

1. Initial Agreement:

The first step is for the lender to review the specifics of the project either in the form a "[pitch deck](#)" or a simple [deal analyzer](#). Either of these will usually contain all the information a potential lender would need in order to make a decision: the loan amount, interest rate, repayment period and so on.

If any information is missing the lender would discuss the missing points with the investor. Once the terms are agreed upon, the borrower drafts the promissory note.

2. **Promissory Note:**

This serves as a legally binding agreement between the borrower and the lender. The promissory note outlines the terms of the loan, including the principal amount, interest rate, repayment schedule, and any penalties or default provisions. It also includes information about the property being used as collateral for the loan. The promissory note is signed by both parties, solidifying their commitment to the loan agreement.

3. **Recorded Mortgage:**

To secure the lender's interest in the property, a recorded mortgage is created the day of closing when the borrower purchases the property. The borrower, as the property owner, grants a mortgage to the lender as security for the loan.

The mortgage is a legal document that is recorded with the appropriate government office, typically the county recorder's office. This recording provides public notice of the lender's [lien](#) on the property and protects their rights in case of default.

The mortgage includes details about the property, the loan amount, and the terms of repayment. In the event of default, the lender can initiate foreclosure proceedings to recover the outstanding debt.

4. **Builder's Risk Insurance Policy:**

If the real estate project involves construction or renovation, a builder's risk insurance policy is obtained. This policy protects the property and the lender's investment during the construction phase. It covers risks such as fire, theft, vandalism, and natural disasters. The borrower is responsible for obtaining and maintaining the builder's risk insurance policy, which typically covers the construction period until the property is complete or occupied.

The policy is structured to name the lender as a loss payee, ensuring that the lender's interest in the property is protected.

It's important to note that the specific timeline for generating these documents may vary depending on the complexity of the real estate project, the lender's requirements, and local regulations. However, it is common for these documents to be prepared and executed during the early stages of the loan process to ensure adequate protection and security for both the borrower and the lender.

As you can see, securing a private money lender's loan involves a series of important steps to protect the lender's interests and mitigate risks. The promissory note establishes the terms of the loan, while the recorded mortgage provides a legal claim on the property. The builder's risk insurance policy safeguards the lender's investment during the construction phase.

By adhering to this framework and implementing these protective measures, both the borrower and the lender can proceed with confidence, knowing that their interests are secured and insured throughout the real estate investment journey.



Real Estate Vs The Stock Market

The Real Estate Vs Stock Market debate has been going on for some time. The truth is they both have advantages and disadvantages. We obviously believe real estate is the better choice, but as we learned in grade school "better" is a subjective opinion.

In this section we'll cover the unique advantages that real estate investing offers, making a compelling case for considering it as a superior investment option especially when looking for something that checks all the boxes:

- ✓ Builds wealth
- ✓ Provides financial stability
- ✓ Provides income
- ✓ Offers tax advantages

Tangible Asset with Intrinsic Value:

One of the inherent advantages of real estate investing lies in the tangible nature of the asset. Unlike stocks, which represent ownership in a company, real estate provides investors with a physical property that holds intrinsic value.

Properties can generate rental income and appreciate over time, allowing investors to benefit from both cash flow and potential capital appreciation. This tangible quality of real estate investing provides a sense of security and control that can be lacking in the stock market.

Historical Performance:

When we compare the historical performance of real estate and the stock market, the data reveals compelling trends. Over the long term, real estate has shown consistent growth and resilience, even during periods of economic downturns.

According to the Case-Shiller Home Price Index, which tracks the housing market, real estate has outperformed the stock market in terms of average annual returns over several decades. This historical performance highlights the stability and wealth-building potential that real estate offers.

Low Volatility and Risk Management:

Investing in real estate provides an excellent avenue for diversifying an investment portfolio. By adding real estate to a portfolio dominated by stocks, investors can reduce overall risk through diversification.

Real estate has historically demonstrated a lower correlation with the stock market, meaning it can act as a buffer during times of market volatility. A well-diversified portfolio that includes real estate can potentially provide more stable and consistent returns over the long run.

Income Generation:

Real estate investments offer the unique advantage of generating regular income through rental payments. Rental properties provide investors with a steady cash flow stream that can supplement other sources of income and provide financial stability.

In contrast, the stock market primarily generates income through dividends, which can be more variable and subject to market conditions. They also tend to require significantly large sums of capital invested for the dividend income to be noteworthy. The reliable and consistent income generated by real estate investments makes it a more attractive choice for investors seeking regular cash flow.

Leverage and Control:

Real estate investing allows investors to leverage their capital to acquire properties. By using a combination of personal funds and borrowed money, investors can control a more

substantial asset than what their initial investment would allow in the stock market.

This leverage amplifies potential returns when property values appreciate, resulting in increased wealth creation. Additionally, real estate investing provides investors with direct control over their investment decisions, allowing for active management, property improvements, and strategic decisions to enhance property value and rental income.

Inflation Hedge:

Real estate has long been regarded as an effective hedge against inflation. As the cost of living rises, so do rental rates and property values. This means that real estate investments can provide a natural protection against the erosive effects of inflation.

Rental income tends to increase over time, allowing investors to maintain purchasing power and potentially outpace inflation. In contrast, stocks may be more susceptible to

the impact of inflation, and dividend payments may not keep up with rising prices.

Tax Advantages:

Real estate investing offers various tax advantages that can further enhance returns. Rental income is often subject to favorable tax treatment, allowing for deductions on expenses such as property taxes, mortgage interest, and property maintenance.

Additionally, real estate investors may benefit from [depreciation deductions](#), which can offset taxable rental income. These tax advantages can significantly impact the after-tax return on real estate investments and provide investors with a significant advantage over investing solely in the stock market.

Long-Term Wealth Building:

Real estate investing has proven to be a reliable path to long-term wealth accumulation. The combination of rental income, property appreciation, and the ability to leverage

investments can result in substantial wealth creation over time.

The steady cash flow from rental properties, along with the potential for property values to appreciate, can lead to a compounding effect that significantly enhances overall investment returns. Many successful investors have built substantial wealth through real estate, leveraging its unique advantages and long-term growth potential.

While both real estate and the stock market have their merits, investing in real estate offers distinct advantages that can outweigh those of the stock market. The tangible nature of real estate, historical performance, diversification benefits, income generation, leverage, inflation hedging, tax advantages, and long-term wealth-building potential make it a compelling investment option.

By considering real estate as part of a well-rounded investment portfolio, investors can benefit from stability, consistent cash flow, and the potential for substantial returns. However, it is essential to approach real estate investing with careful consideration and due diligence.

Conduct thorough market research, evaluate properties diligently, and consider working with experienced professionals such as real estate agents, property managers, and financial advisors. Real estate investing requires time, effort, and ongoing management, if you are doing it actively rather than passively, so be prepared to dedicate resources to ensure successful outcomes.

GLOSSARY

Click the word you're looking up to return to the page you were on.

Acquisitions: properties that were successfully purchased and added to an investment portfolio.

Asset classes: a group of investments that exhibit similar characteristics and are subject to the same laws and regulations.

Collateral: a physical object or asset of value used to secure a loan. Real estate is the collateral for a mortgage loan and an automobile is the collateral for an auto loan.

Deal analyzer: a spreadsheet or software used to analyze the viability or profitability of a real estate deal.

Depreciation Deductions: tax deductions allowed by the IRS which account for the wear and tear on the component parts of a property such as appliances, plumbing etc.

Lien: a right to keep possession of property belonging to another person until a debt owed by that person is discharged.

Leverage: any technique involving borrowing funds to buy things, estimating that future profits will be many times more than the cost of borrowing.

Non-recourse loan: A loan does not allow the lender to pursue anything other than the collateral. For example, if a borrower defaults on a nonrecourse home loan, the bank can only foreclose on the home. The bank generally cannot take further legal action to collect the money owed on the debt.

Pitch deck: a brief presentation that gives potential investors or lenders an overview of the investment or project.

Private equity: refers to investments or ownership in private companies

Private Money Lender: an investor who invests in other investor's projects or businesses by issuing a loan against some form of collateral.

Prohibited transactions: a self-directed retirement account transaction that violates the IRS's rules.

Promissory notes: a document calling out the terms and conditions of a loan between two parties.

Recourse: the legal right to demand indemnification by taking the property from the investor the way a bank would in a foreclosure

Syndications: a combination of investors pooling capital for investment in real estate.

-End-

For more information or to speak with us about how we can help you earn double digit returns on future projects, visit our [website](#) and schedule a call with us, or send us an email at flipworxllc@gmail.com. We'll be happy to connect with you!



Kramer Cruz



FLIPWORX
— LLC —