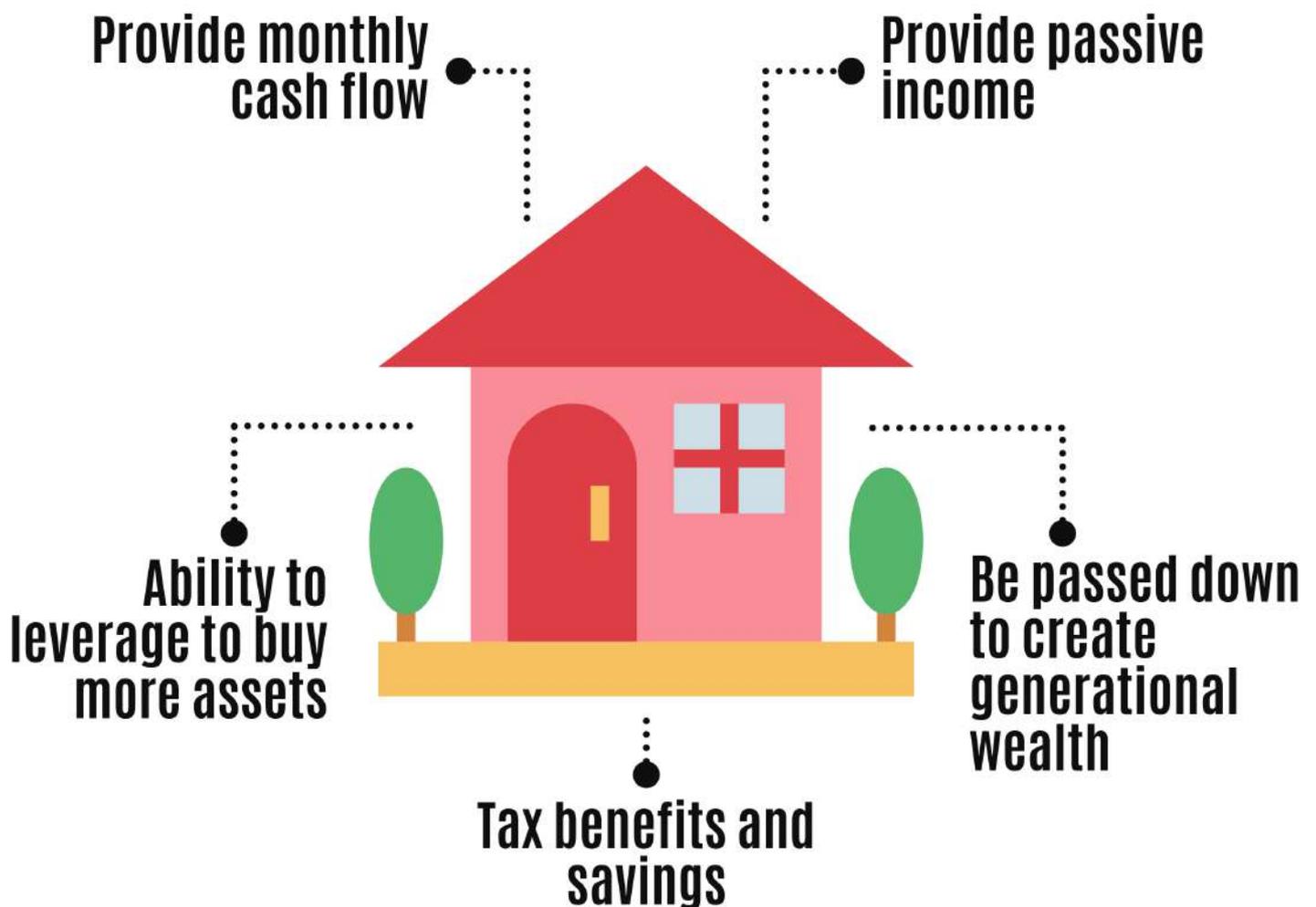
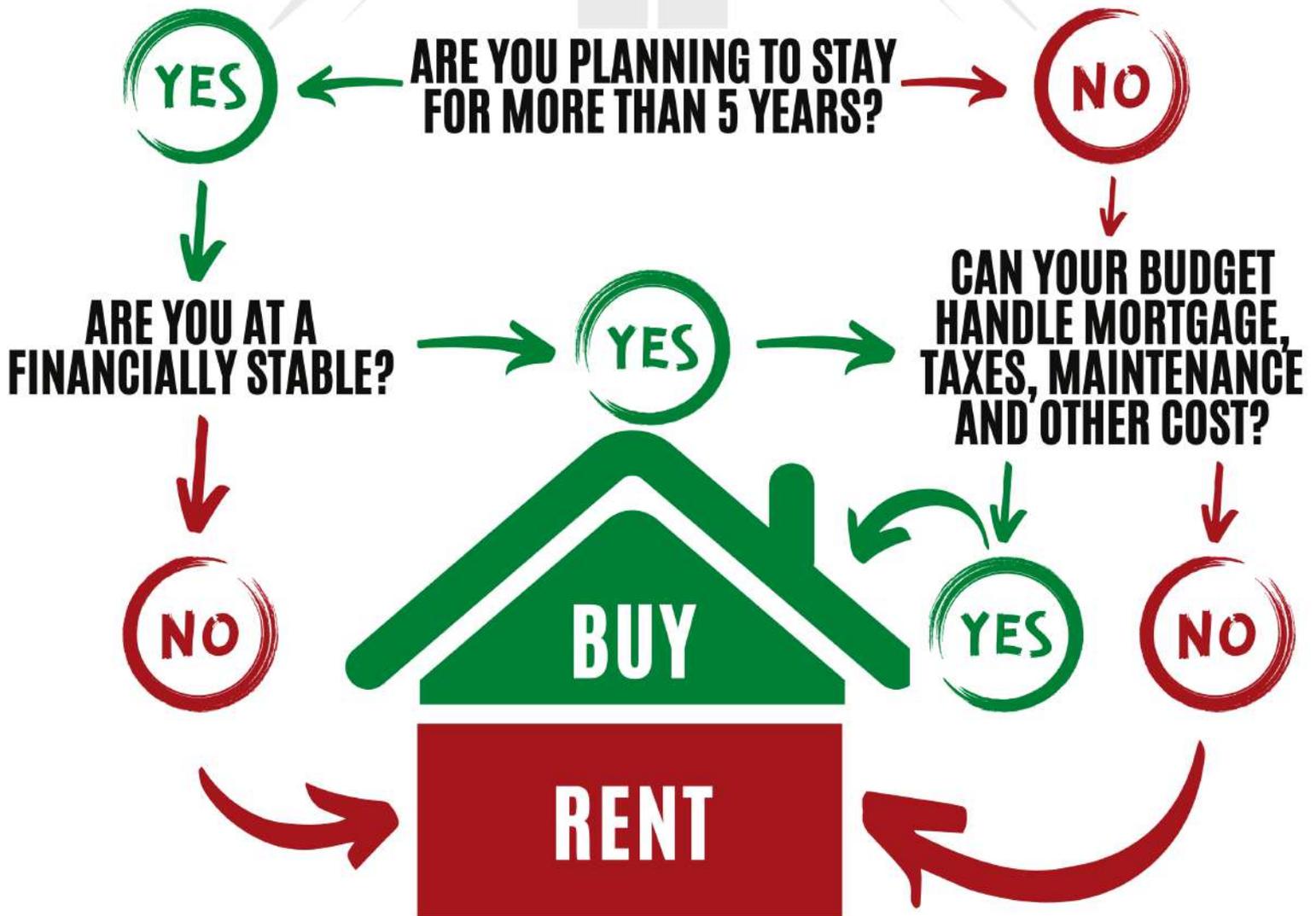


THE POWER OF AN INVESTMENT PROPERTY



SHOULD YOU RENT OR BUY?



6 SIGNS YOU'RE FINALLY READY TO BUY A HOUSE



You've saved for a downpayment



You've saved extra for closing costs



Your credit score is good



Your debt is under control



You have a steady job



You can get a favorable loan



WHY REAL ESTATE CREATES 90% OF MILLIONAIRES

CASH FLOW

When you buy a property with decent judgment, it is **easy to predict the cash flow** and see if it will generate more income than it costs to own.

APPRECIATION

Real estate prices will always rise in the long term due to the limited amount available. **Everyone wants to own it but not everyone can.**



LEVERAGE

Real estate is **one of the easiest assets** to leverage and create generational wealth!

PRACTICALITY

Real estate in relation to other ways of making money is **the most practical**. We will always need land.

HOMEBUYING **CHECKLIST**

Finances

- **Get pre-approved**
- **Create a monthly budget**
- **Research mortgage options**
- **Save for a down payment and closing costs**
- **Establish and maintain good credit**
- **Check credit score and report**

Build your dream

- **Find a real estate agent**
- **Meet with a lender**

Documents

- **W-2s from past year**
- **Pay stubs from the past 1-2 months**
- **proof of supplemental income**
- **Tax documents from the past two years**
- **Bank statements from the past 1-2 months**
- **Investment account statements**
- **Statements for all debts**
- **Copy of driver's license**
- **History of residence for past 2 years**

GETTING YOUR HOME READY TO SELL

Work with an experienced agent

It will likely outweigh any cost savings from trying to sell it yourself.

Invest in staging

You only get one first impression to wow a potential buyer.

Complete needed repairs

Many potential buyers view even minor repairs as worry and work.

Be prepared to act

Many deals fall through because a seller wasn't ready to meet a buyer's timeline.



7 REASONS TO BUY & HOLD REAL ESTATE

1 You will create generational wealth for your family and leave behind a legacy.

3 You will have cash flow which you can save and reinvest.

5 Increased cash flow, tax savings and appreciation will contribute to a healthy net worth.



7 The tax benefits are amazing.

2 You can leverage your real estate to buy more income-producing assets.

4 If you purchase right, you will benefit from appreciation.

6 You will be investing in an asset that is typically a good hedge against inflation.

WHAT IS **REAL ESTATE** **FLIPPING?**



BEFORE



AFTER

Purchased : \$70,000

Renovated : \$50,000

Sold : \$250,000

5 COMMON MYTHS ABOUT SELLING YOUR HOME



If the first offer was good, that means my home is worth much more



Getting pre-approved is done AFTER finding your perfect home



Houses sell themselves



Overpricing will give us more room to negotiate and get us a higher price



All agents are the same and will get you the same results



BASIC BRRRR



BUY

Distressed/under market value

REHAB



Adding value

RENT



Stabilizing

REFINANCE



Pulling your cash out

REPEAT



Reinvest & scale

BENEFITS OF HOMEOWNERSHIP

Tax Savings

Homeowners can generally write off mortgage interest on their tax returns.

Equity

Home equity is the current market value of your home, minus what you owe.

Appreciation

Over time, the value of the home generally increases.



Personal value

Owning a home increases your personal net worth an average of 46%.

Roots

Homeowners stay in their homes 4x longer than renters which provides opportunity to connect with the local community.

WHAT IS AN **APPRAISAL**?

It is an unbiased opinion of the **value of a home.**



Appraisals are done at the **request** of owners or during the **buying, selling and refinancing** of homes.

TOP 8 FEATURES OF A PROFITABLE RENTAL PROPERTY

- **NEIGHBORHOOD**
- **PROPERTY TAXES**
- **SCHOOLS**
- **CRIME**
- **JOB MARKET**
- **AMENITIES**
- **FUTURE DEVELOPMENT**
- **AVERAGE RENTS**



5 TIPS FOR FINDING THE PERFECT NEIGHBORHOOD



Get a feel for the **ambiance and energy.**



Is the **location** right for you?



Research market conditions and affordability.



Walk the neighborhood.



Look at the **neighborhood amenities.**

BIGGEST HOME SELLER MISTAKES



Showing
availability



Overpriced
home



Cluttered
space



Unwilling to
negotiate



Unpleasant
odors



Won't make
repairs

29 REAL ESTATE IDEAS

- Buy and hold primary residence
- House flipping
- Multifamily properties
- Long-term rentals (get tenants in your home)
- Short-term rentals (AirBnB, Homeaway)
- Create a course on Udemy.com
- Flip primary residence every 2-years tax free
- Invest in REITS (Real Estate Investment Trust)
- Real estate mutual funds
- Real estate ETFs
- Farm land (can make extra income from what the farm produces)
- Raw land (can be subdivided and sold or built upon)
- Vacation house or motels/hostels
- International real estate investing
- Small/large apartment units
- Real estate notes
- Crowdfunding real estate
- Commercial real estate (offices, business, warehouses, etc)
- Mobile homes and mobile home park
- Buy a park for RVs and campers
- Sandwich lease options
- Tax lien certificates
- Be a real estate blogger, author, or youtuber
- Become a real estate agent
- Real estate photographer
- Consulting
- Start a real estate podcast
- Be a property manager
- Be an appraiser



5 TIPS BUYING IN A TIGHT MARKET



1 Determine and stick to the budget



2 Identify desired neighborhood and home wants vs needs



3 Be ready to make a decision quickly on a home



4 Bid competitively



5 Let a perks agent help you to get your dream home



5 SECRETS FOR SELLING YOUR HOME



THE KITCHEN COMES FIRST

THE BENEFITS OF UPDATING YOUR KITCHEN ARE ENDLESS



FIRST IMPRESSIONS ARE CRITICAL

INVEST IN YOUR HOME'S CURB APPEAL



LIGHT IT UP

MAXIMIZE THE AMOUNT OF LIGHT IN YOUR HOME



CONCEAL THE CRITTERS

NOT EVERYBODY IS A DOG OR CAT LOVER



WORK WITH THE BEST AGENT

A SECRET SALE KILLER IS HIRING THE WRONG AGENT

FINANCIAL & EMOTIONAL REASONS TO OWN A HOME



Housing is typically the one **leveraged investment** available



You're **paying** for housing whether you **own or rent**



Owning is usually a form of "**forced savings**"



There are substantial **tax benefits** to owning



Owning is a **hedge against inflation**



Owning a home is a good way to **build up wealth that can be passed** along to your family



You'll have a physical structure providing **space and safety** to you and your family



It gives you **control** over what you do with your living space, like **renovations and updates**



It means having a **good place to raise children & provide** them with a good education

3 TIPS FOR BUYERS IN A SELLER'S MARKET



GET PRE-APPROVED FOR MORTGAGE
LOAN BEFORE YOU START YOUR SEARCH



**HIRE A GREAT REAL ESTATE AGENT WHO
KNOWS THE MARKET INSIDE AND OUT**



**BE WILLING TO MAKE COMPROMISES
DURING NEGOTIATIONS**

WHAT EXACTLY IS HOME EQUITY?

Home equity is **the difference between** how much your home is **worth** and how much you **owe** on your mortgage.

When you sell your home, **the equity** that you've built over time **comes back** to you in the sale.



LET'S COMPARE RENT VS. OWN

RENT



YOU BUILD YOUR
LANDLORD'S WEALTH



YOUR MONTHLY
RENT **PAYMENT** IS
LIKELY TO **INCREASE**



YOU MAY BE **LIMITED**
IN WHAT YOU CAN
CUSTOMIZE IN YOUR HOME



YOU ARE **LIKELY TO**
PAY RENT, FEES, AND
A SECURITY DEPOSIT

OWN



YOU BUILD YOUR
OWN WEALTH



YOUR MONTHLY
MORTGAGE **PAYMENT**
IS **LOCKED IN**



YOU HAVE **FREEDOM** TO
CUSTOMIZE YOUR HOME
THE WAY YOU LIKE



YOU WILL **LIKELY OWE**
A DOWN PAYMENT AND
CLOSING COSTS

7 RESOLUTIONS FOR FIRST-TIME BUYERS



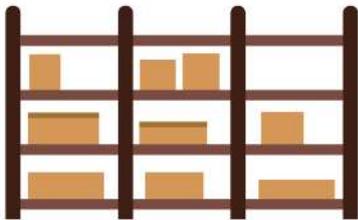
- ① **Save** for a down payment and closing costs
- ② **Reduce** your debt
- ③ **Improve** your credit rating
- ④ **Get pre-approved** by a lender
- ⑤ **Decide where** you want to live
- ⑥ **Make a realistic budget** for living in the home you want to buy
- ⑦ **Stick** to your budget

DIY HOME IMPROVEMENTS THAT REALLY PAY OFF



Refresh your kitchen cabinets

A fresh coat of paint or stain can transform the entire room



Add more storage

A new kitchen pantry, shelving in the garage, or even closet organizers add valuable storage space



Give your front door a makeover

All it takes is a few coats of paint



Create curb appeal

This simple improvement has a significant impact on buyers' purchasing decisions

SINGLE-FAMILY PROPERTY VS. MULTI-FAMILY PROPERTY

FULLY OCCUPIED

\$800 rent



\$800 income

\$800 rent



\$800 rent

\$800 rent

\$800 rent

\$3,200 income

WITH VACANCY

\$0 rent



\$0 income

\$0 rent



\$800 rent

\$800 rent

\$0 rent

\$1,600 income

MULTI-FAMILY PROPERTIES MAKES MONEY EVEN WITH VACANCIES.

4 BENEFITS OF DOWNSIZING INTO A SMALLER HOME

Make a fresh start

Downsizing is a great opportunity for a new start and to craft the lifestyle you want

Free up your lifestyle for traveling

Especially if you downsize from a house to a condo



Boost your retirement savings

The profit from selling your home can go towards funding your retirement

Save money on frivolous purchases

You'll stop wasting money on home items that are used to fill space rather than perform a function

THREE WAYS LOW INVENTORY IS A WIN FOR SELLERS

Higher prices

This buyer competition drives **home prices up**. As a seller, this can definitely work to your advantage.

Greater return on your investment

Rising prices mean homes are also gaining value, which drives an **increase in the equity** you have in your home.

Better terms

You have the **power to sell on your terms**, and buyers are more likely to work with you if it means they can finally move into their dream home.



WAYS TO INVEST IN REAL ESTATE

Long-term
rentals

Home
renovation flips

Wholesale
properties

Vacation
rentals

Joint venture
deals



7 AREAS TO INSPECT



STRUCTURE



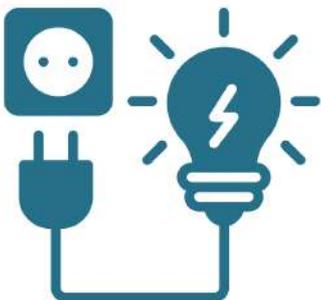
WATER INLET



PLUMBING



HVAC SYSTEM



ELECTRICAL



ROOF



AREA

TOP 6 THINGS TO DO WHEN HIRING A CONTRACTOR

- ✓ Read their **reviews**
- ✓ Make sure they are **licensed** in their field
- ✓ Make sure they are **insured** (Personal liability, workers compensation, property damage)
- ✓ Look up their **rating** on the Better Business Bureau (BBB)
- ✓ Make sure they pull the necessary **permits**
- ✓ Have them sign a **contract** detailing what they will and won't do in the project and to what quality the work will be done

