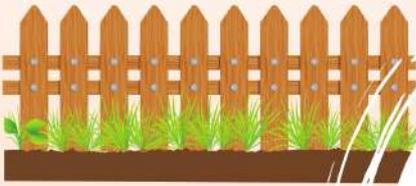


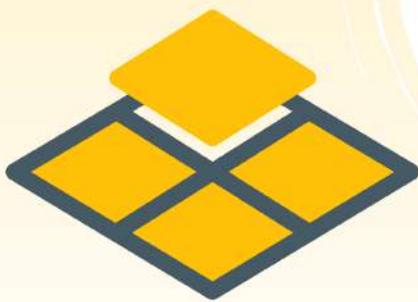
# WHAT TO LOOK FOR IN A HOME FOR YOU AND YOUR DOG



A safe yard



A park nearby



The right flooring



A workable floorplan

# OWN A PROPERTY FOR EVERY BILL



**CASHFLOW POSITIVE**  
**\$1,500/MONTH**



**MORTGAGE OR RENT**  
**\$1,500/MONTH**



**CASHFLOW POSITIVE**  
**\$500/MONTH**



**CAR PAYMENT**  
**\$500/MONTH**



**CASHFLOW POSITIVE**  
**\$1,000/MONTH**



**LIFESTYLE EXPENSES**  
**\$1,000/MONTH**



**CASHFLOW POSITIVE**  
**\$1,000/MONTH**



**FOOD EXPENSES**  
**\$1,000/MONTH**

# 6 MISTAKES FIRST-TIME HOME BUYERS SHOULD AVOID

**NOT HIRING A REAL ESTATE AGENT**



**NOT KEEPING AN EYE ON YOUR CREDIT SCORE**

**LOOKING FOR HOMES BEFORE GETTING PRE-APPROVED**



**NOT SHOPPING AROUND FOR A MORTGAGE**

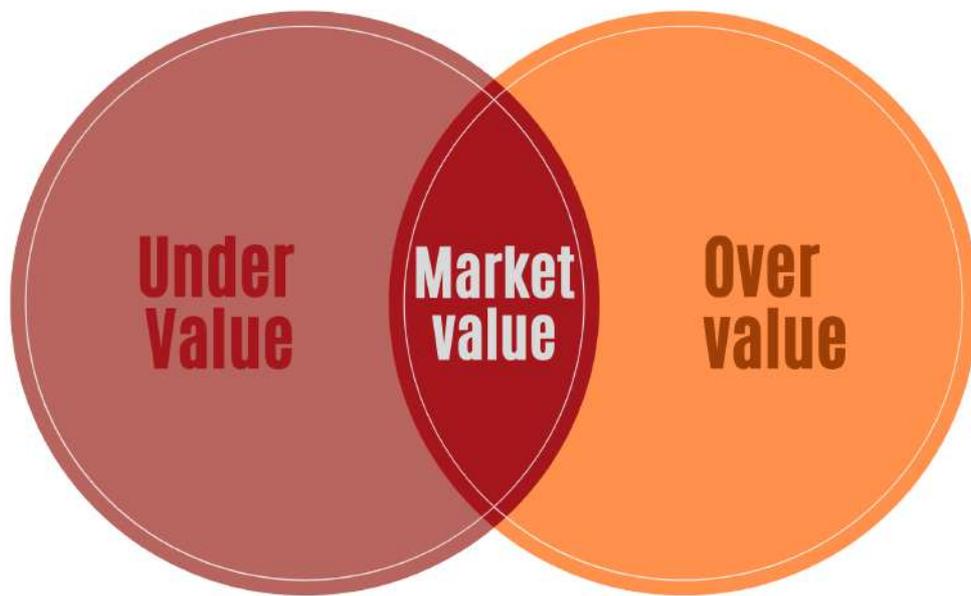
**BUYING MORE HOUSE THAN YOU CAN AFFORD**



**SKIPPING THE HOME INSPECTION**

# PRICING YOUR HOME CORRECTLY

## PRICING RIGHT MATTERS



- **Lost value**
- **Decreased buying power**
- **Deters potential buyers because they think something is wrong**



- **More days on market**
- **Price drop sends the wrong message**
- **Deters potential buyers because overpriced**

# 4 WAYS TO FAIL AT REAL ESTATE INVESTING



1

Buy a property based on a **gut feeling** rather than running the numbers

2

Buying a property because **someone else told you** it was a good deal

3

Instead of taking action, **seeking out another course or mentor**

4

**Waiting for the perfect deal** rather than jumping in and learning from experience

# YOUR HOME IS A PIGGY BANK



**When you pay your monthly mortgage,** that money goes toward a **valuable asset** you own and can sell later as it goes up in value.

**When you rent,** that money goes into your **landlord's piggy bank.**

# A+ REASONS TO HIRE A REAL ESTATE PROFESSIONAL



## Paperwork

They help with all disclosures & paperwork necessary in today's heavily regulated environment.



## Experience

They are well educated in and experienced with the entire sales process.



## Negotiations

They act as a "buffer" in negotiations with all parties throughout the entire transaction.



## Pricing

They help you understand today's real estate values when setting the price of a listing or an offer to purchase.



## Understanding of current market conditions

They simply & effectively explain today's real estate headlines & decipher what they mean to you.

# **REASONS TO LOVE SMALL MULTI-FAMILY PROPERTIES**



- **HIGHER CASHFLOW**
- **REDUCE RISKS**
- **LESS COMPETITION**
- **ABILITY TO HOUSE HACK**

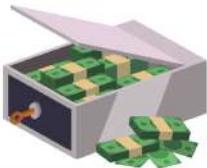
# **4 THINGS TO AVOID** **AFTER APPLYING FOR A MORTGAGE**



**Don't apply for new credit or close any credit accounts.**



**Don't make any large purchases.**



**Don't deposit cash into your bank accounts before speaking with your bank or lender**



**Don't co-sign any loans for anyone.**

Looking to buy or  
sell a home?

Yes

No

Let's chat

Got referrals?



# 7 DEADLY SINS OF A FAILING REAL ESTATE INVESTOR

Can't differentiate between **speculating and investing**

Doesn't fully understand **risk and return**

Doesn't act according to **market cycles**

Cannot say "**No**"

Collects knowledge but **never acts** on it

Failure to **build wealth** slowly

Cannot identify **real teachers** from fake gurus



# **5 QUESTIONS TO ASK TO FIGURE OUT HOW BIG A HOME YOU NEED**



# SELLER AGENT'S ROLE



Helps you **get the best possible price** out of your home sale.



**Markets your home on multiple resources** to help it sell fast.



**Studies the market** to ensure your home is priced at an advantage against competition.



**Handle negotiations** between you, the buyer, and the buyer's agent to ensure you get what you want.



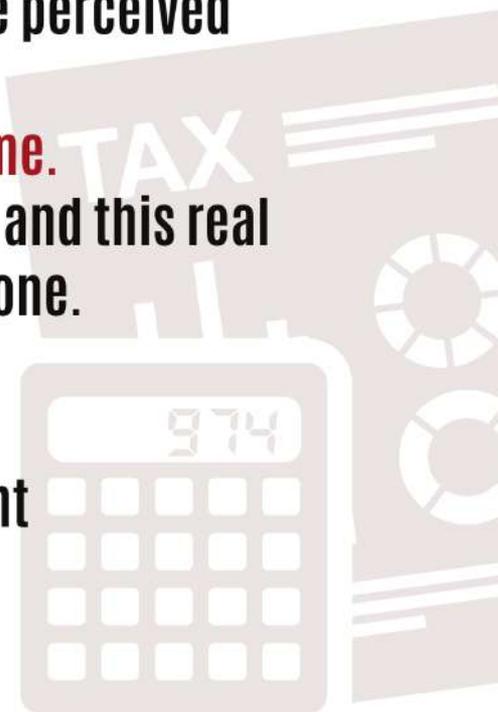
Uses resources like professional photos and videos to **ensure your home gets the best exposure.**



# 8 REAL ESTATE TAX ADVANTAGES OF AN INVESTMENT PROPERTY

As a landlord, here are 8 property tax deductions that can be accompanied with these types of real estate investments:

- **Depreciation (non-cash expense) deduction from income.** This real estate tax deduction is based on the perceived decrease in the value of the real estate.
- **Mortgage interest tax deductions from income.** The interest you took for your mortgage loan and this real estate tax deduction is usually your biggest one.
- **Deferral of capital gains via 1031 exchange**
- **Cost of repairs, maintenance, and upkeep**
- **Cost of services** (rental property management & legal consultation or services)
- **Utilities**
- **Travel costs associated with the property** (checking on the property, inspection, repairs, etc).
- **Property tax deductions**



# BUYER AGENT'S ROLE



Acts as **your adviser** during the whole home buying process.



Helps you understand the **current market conditions** so you always pay the right price!



**Handles the** ins and outs of your full negotiation.



**Connects you** with the right third party sources, i.e. lenders, inspectors, appraisers, etc.



Helps you find **the perfect home** before it goes under contract.



# HOME STAGING CLEANING CHECKLIST



**Front entryway**



**Main living area**



**Kitchen**



**Bathrooms**



**All hallways**



# HOW TO TEST DRIVE A NEIGHBORHOOD WHILE SHELTERING IN PLACE



**Check out neighborhood publications and local social media**  
Read print publications and join social media groups that connect local residents.



**Take a walk with Google**  
Google Street View is a great way to see the neighborhood without leaving your couch.



**Browse websites with neighborhood data**  
Explore reviews from local residents, cost of living statistics, and more.



**Check safety ratings**  
Crime rates can give you a picture of neighborhood safety, which can also impact home values.



**Call a real estate agent**  
Work with a trusted professional to make sure you're always well informed by an expert.



# **WAYS TO FINANCE YOUR RENTAL PROPERTIES**

**ALL CASH**

**CONVENTIONAL LOANS**

**PORTFOLIO LENDERS**

**HOME EQUITY**

**PARTNERSHIPS**

**SELLER FINANCING**

**HOUSE HACKING**

**BRRRR INVESTING**



# SELLING YOUR HOUSE?

Your agent will make sure your listing includes the digital tools today's buyers find most useful.



**Photos**



**Detailed information**



**Floor plan**



**Virtual tours**

# PICK YOUR NICHE AND STRATEGY FOR REAL ESTATE INVESTING



Niche 	Strategy 
Condominiums	Brrrr
Townhomes	House hacking
Single family homes	Buy and hold
Duplex	Fix and flip
Triplex	Affordable housing
Fourplex	Section 8
5-20 unit apartments	Short-term rentals
21+ unit apartments	College rentals
Retail stores	Airbnb
Office buildings	Senior care

# YOU MAY BE ELIGIBLE FOR A VA LOAN IF

1

You have **served 90 consecutive days** of active service during wartime, OR

2

You have **served 181 days** of active service during peacetime, OR

3

You have **6 years of service** in the National Guard or Reserves, OR

4

You are the **spouse of a service member** who has died in the line of duty or as a result of a service-related disability.

# MASTER THE GAME OF REAL ESTATE INVESTING



## Level 1 - Prepare

- Educate yourself
- Build a team
- Analyze deals
- Determine your why



## Level 2 - Joint Venture

- Build your cash
- Network
- Provide value



## Level 3 - Fix & Flip

- Generate capital to invest
- Master renovations
- Get short-term wins



## Level 4 - Buy & Hold

- Generate passive income
- Gain time freedom
- Build massive wealth

## **FIXED RATE MORTGAGE**

### **Examples**

- 30 years
- 15 years
- 20 years (less common)

### **Pros**

Fixed interest rate and monthly payment make your finances predictable.

### **Cons**

Typically pay more in interest than an adjustable rate mortgage in first few years.

## **ADJUSTABLE RATE MORTGAGE**

### **Examples**

- 5/1, 7/1, or 10/1 ARM
- 5/1: Interest rate is fixed for 5 years and changes once a year thereafter

### **Pros**

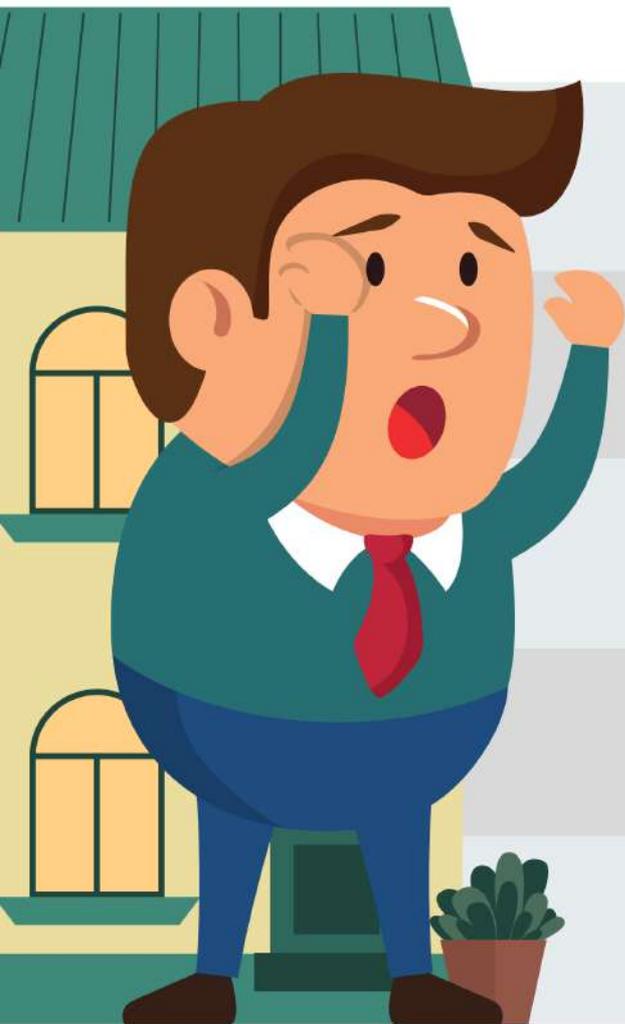
Introductory interest rates are typically lower for first few years, which saves money.

### **Cons**

Less predictable and the interest rate may adjust to a level that you cannot afford.



# **5 HARDEST THINGS ABOUT BEING A LANDLORD**



**Turnover: where most of your labor and costs are.**

**Chasing down tenants who are not paying.**

**High maintenance and high impact tenants.**

**Managing contractors, repairs and maintenance.**

**Regulations.**



**THE ONE  
MUST-HAVE  
IN YOUR NEXT HOME  
IS \_\_\_\_\_**

# HOW TO FIND GREAT DEALS ON THE MLS



Look for a diamond in the rough

Look for properties that have been listed more than 120 days



Send a personal letter with your offers



Analyze a lot of deals

Set up automatic email alerts with realtor



Make a ton of offers



# THE COSTS OF PURCHASING A HOME

## Closing costs

Closing fees include things like the attorney's fee, survey fees, and document preparation fees.

## Earnest money

Earnest money is an upfront deposit that gets applied to your down payment or closing costs.

## Insurance

Depending on your loan program and down payment amount, you may pay mortgage insurance. Homeowners insurance is also required.

## Property tax

This varies depending on the state you reside in.

## Down payment

Your down payment is the money you pay at closing. It's the difference between your mortgage amount and the purchase price of your home.

## Appliances/furnishings

When budgeting for your new home, remember to set money aside for any appliances or furnishings that you will want to purchase upon closing.

## Maintenance

It's suggested that homeowners put aside money to cover maintenance ranging from lawn equipment to household tools.

# WHAT IS A CAPITALIZATION RATE?

Capitalization rate, or cap rate, is **the rate of return** expected to be generated by a rental real estate property.

The cap rate measures the level of risk associated with an investment property.

The more attractive the area, the lower the return. The tougher they are, the better the return.



$$\text{Cap rate} = \frac{\text{Net operation income}}{\text{Current market value}}$$

# CHOOSE WISELY

Paint colors can influence a home's sale price.



# HOW TO BE A GREAT LANDLORD

- Be organized and treat your business like a business
- Understand your local laws
- Be firm but fair
- Do what you say you are going to do
- Treat tenants with respect
- Pay vendors promptly
- Build systems to automate and outsource

