Real Estate Investing Secrets

10 Rules for New Investors

Brought to you by:

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Every investor has been where you are right now

No matter how wealthy people become from their real estate investments, *they all began with one property.*

That first property enabled them to start flowing passive income from tenants then they leveraged that asset to buy more properties.

It's that simple. Just like compounding interest, when you build your portfolio, each asset contributes to your ability to purchase more.

If you're new to investing, it can be a bit overwhelming. There's a lot to know and you certainly don't want to invest in a property that turns out to be a dud that you can't get leased, let alone "flip" and recover your investment.

We designed this guide just for you. We'll walk you through these ten rules in the hopes that you'll have a better idea of what to expect to master your first purchase.

—Jennifer de Jesus

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Rule #1: Passive Income

Start with your first property and build from there

Passive income is money earned on assets you own such as real estate or other enterprises that don't require your time or attention. Passive income can be earned even while you sleep!

The savviest of investors have figured out how to make every dollar turn into more dollars by using existing assets to build more assets which creates wealth.

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When you know how to leverage your initial investment, subsequent investments can cost you much less, allowing you to grow your portfolio. The wealthiest people in the world didn't have the best paying job; they were simply smart enough to understand passive income. When you understand passive income and how to leverage assets, you can achieve financial freedom. This guide will explain what to do and what to avoid so you get a solid start.

Rule #2: Lender Wisdom

Be the ideal customer a lender loves

Lenders want to form relationships with customers who pose the least amount of risk. Knowing what a lender looks for and having the guidance to put together a package that has a high probability of being approved will help you establish that trusted relationship.

You want a long term relationship where every deal is easier than the prior deal. Building trust with your lender so you can negotiate the best rates and terms is very important.

All lenders are not created equal. Knowing who to go to and how to sell yourself as a low-risk investor is essential as you build your portfolio.

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Rule #3: Goals

Get clear on your goals so you know what you need

Before purchasing investment real estate, you need to establish your goals. Here are a few questions to help you clarify those goals:

- Do you want to build cash reserves quickly and get out, or do you prefer a slower, long-term approach?
- Do you want to enhance your retirement investments to enjoy a higher quality of life when you *do* retire?
- What are your short- and long-term income goals?

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- Is there a major purchase you want to make?
- Do you want to retire earlier than you planned?
- Do you have elders in care you want to support?
- Do you have college tuition or other debt you'd like to pay off?
- Do you want to supplement your current income?
- Do you want to protect against downsizing or economic changes?

When you are clear on why you want to use real estate investments to create financial freedom, you can more easily determine how much passive income you need to earn monthly to achieve those goals.

Assess the cash reserves you've built up and identify what equity you can draw from such as your primary home, IRA, stocks, bonds or other liquid and non-liquid assets. Then, you can determine what money (other people's money) you should leverage .

Key point: keep your hard-earned cash in the bank and use other people's money to build your wealth.

Once you have identified the foundational elements, you can engineer a plan to build the wealth. Then, you find properties that fit the criteria and activate the plan to reach your goals. After equity and cash flow are achieved, you can reinvest and build more sources of passive income.

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Rule #4: The Right Deal

Avoid long-term headaches by finding and securing the right opportunity for *you*

When preparing to do your first deal, you want to avoid:

- Buying the wrong deal; a property latent with problems or that becomes a money pit
- Over-leveraging yourself so you're more constrained and limited in opportunities

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- Making a desperate decision—there is no such thing as get rich quick in real estate
- Trusting your money with anyone other than an expert who has proven experience and also "has your back"

Rule #5: Bad Deals

Don't risk getting stuck in a bad deal by flying solo

There are two types of new investors:

- One that is well-advised by an experienced guide, and
- One that thinks they can do it on their own

Many first-time investors fail because they decide to “go it alone.” They end up making mistakes that are, in some cases, so significant they lose their life's savings and have to exit the investment market to recover.

You would never try to self-diagnose a serious illness because you don't have the expertise or clinical resources to do so. The same goes for investing and finances. Unless you are a seasoned real estate and financial investment expert, you should not go it alone. And even then, there are benefits from working with a market-savvy specialist who knows current-day trends, opportunities and the nuances of finding and securing deals that are best suited to help you achieve your goals.

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An experienced expert is a licensed advisor who has done—*and still does*—deals on a daily basis. You'll recoup the investment you made to get their guidance with the income generated from your first property. They'll help you avoid common pitfalls, find the best deal suited to your goals, get to know you, your preferences and recommend the best opportunities to balance your portfolio and meet your goals.

They will prevent you from buying a "money pit" and help you negotiate the best terms. They'll help you make decisions based on *facts,* not emotion. They'll help you leverage other people's money to help you grow your portfolio and make additional deals easier. They'll manage the entire process and you can be as involved or as detached as you like.

Rule #6: Equity and Assets

Balance your risk with a variety of assets

You should have equity in other financial vehicles, whether bank accounts, savings, IRA's, equity in your primary residence, stocks and bonds or other real estate. Having some of your own cash reserves to start with looks favorable to lenders, especially if you are brand new to investing in real estate.

You should have a reliable source of income independent from your real estate investments while you build your portfolio. Over time, you'll have more flexibility and options as your passive income grows.

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Rule #7: Creativity

Take advantage of creative financing options to make bigger, better deals that pay off in the long run

You can be very creative when it comes to financing your first deal. Creative financing allows you to build wealth without using all of your own money. Passive income virtually has no boundaries as long as you know how to navigate financing options and work with lenders.

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The benefits include:

- You'll be able to acquire bigger and better properties than you would be able to do on your own
- You can shield your personal risk
- You can retire early
- You can achieve any financial goals you have
- You can be selective and play in an arena all to yourself versus being one of many bidders on a property

Rule #8: Debt Check

Investing in real estate is about developing sources of passive income, not consolidating debt

Real estate investing is not for debt consolidation, even though you may be able to pay off debt such as college tuitions or other debts as a result of the passive income you generate from your investments. You need to have some "skin in the game" when you get started.

It's wise to have a good source of income when you begin as well as some of your own cash. Over time, however, that cash can be repurposed for additional deals. If you do good deals, you will get most—if not all—of your money back in a short amount of time.

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Rule #9: Slippery Slope

Avoid unnecessary costs, loss and aggravation

Without the right guidance, you can easily get caught in costly mistakes that are hard to recover from. For example, you could:

- Become a slave to high interest loans
- Get trapped in a bad deal or costly finance terms that ruin you financially and waste precious time you'd otherwise be earning income

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- Buy a property incapable of turning a profit
- Overspend on renovations
- Overspend on financing
- Overspend on the purchase price which reduces your profit margin to nearly zero

Rule #10: The Right Help

You don't have to go it alone—get the right help

We know what it takes to be a successful real estate investor. We also know that new investors often face a lot of unknowns about how to get started, knowledge of the marketplace and what type of returns are possible.

We are here to help you know how to get started and how to "recycle" earnings to create more wealth. You won't have to worry about losing your money or making a poor investment decision that risks your life's savings when you have the right guidance by your side.

The process of getting your first investment can be easier than you think

To give you a glimpse of how we work with new investors, here is a step-by-step process that covers the general aspects of investing:

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- First, it's important to understand the marketplace and get familiar with the options available for investing. You need to know exactly how to fund those projects. It's not always about finding the best rates; it's about finding the product that will allow you to grow. We can help you understand the difference between cash and financing and how each affects your purchase power and long-term goals.
- We analyze multiple properties by performing an in-depth review of financials, market conditions and market rates. This analysis allows us to determine if the property is worth considering. We visit the property on your behalf to assess the condition and if it needs capital improvements.
- We then complete our analysis of the property, and if it meets the criteria we've laid out based on your goals, we make an offer. During the offer process we provide insight to best practices so offers are accepted on terms that make the most sense for you.
- We handle all the legal paperwork without the need for an attorney. Once we enter into a contract, we manage the deal from a pending status to closing. During this time period we are heavily involved in further analysis of financials, and complete all due diligence items, inspections and facilitate the transaction between the lender and the title/closing company.
- All of these services are provided for through our trusted network of providers. If any challenges come up in the due diligence period, we negotiate a solution that is acceptable to you and works toward a win-win deal.

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- Every step of the way we fight for your rights to make sure the deal is consistent with your expectations. If at any point it's not, we terminate the deal and look for the next opportunity.
- Our in-house title company provides title and settlement services and facilitates a smooth transition from one owner to the next.
- Our property management arm simultaneously begins filling vacancies, addressing tenant issues and coordinating any repairs or improvements to the property.
- We work with you to create a financial plan and timeline for capital improvements if the property requires renovation or improvements. Every day, every decision is made with your financial goals in mind. The management company works hard to make sure we meet the goals of that financial plan.
- Our construction company carries out the renovations in a timely fashion and within budget so your investments financially stays on track

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Fine tuning your investments and expanding your portfolio

After we've settled your deal and income is flowing into your bank account, we continue to support you. Each year we will revisit your financial plan and set goals for the new year. We strategize with you on when to hold a property, how long to hold it for, and how we can grow your portfolio.

We want to make you as successful and wealthy as possible so you continue to grow your portfolio with us and become a lifelong trusted partner.

We will always work hard to earn your trust, achieve goals and support you along the way so investing in real estate becomes an easy, natural progression of building a lifetime of wealth.

Have More Questions?

Book a call with Jennifer de Jesus and let us help

We're here to help you safely join thousands of people who have created wealth through investment real estate *done right*. To apply for a private consultation, visit **JenniferDeJesus.com** or call **610-217-6330.**

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