

Build an Accelerated Real Estate Portfolio

Presentation Outline:

It is possible to build a Real Estate Portfolio with well over \$1 million in value and multiple homes with as little as \$50,000 initially invested, a traditional mortgage payment for 1 home, in as little as 3 years.

Personal Real Estate Testimonies

- Dave - Mortgage Broker/Owner at Black Diamond Mortgage - Shares his experience
- Curtis - Real Estate Agent with ENGEL & VÖLKERS - Shares his experience

Highlight photo from Happy Valley Homesites – What does this photo tell you? Life in the 70's perspective looking back.

Major Point 1- Have a strategy!

- Buy with the long-range goal in mind- Curtis, talk about considering deferring your dream home opportunity till after a portfolio is achieved
- Curtis, what makes a good Cashflow home?
- The mortgage strategy:
- Example 3 home scenario
- Understanding the maximization of programs created to help you acquire real estate with little money down: Rent can cover the mortgage on all home replacements, if strategically managed
**** Unlimited property purchases at 20-25% down, and rental income covers the mortgage
Occupancy Requirements: General rule: - Meet the loan commitment occupancy requirement within 60 days - Maintain a primary residence for 1 year (Generally a fraud alert on initial loan documents, not necessarily a requirement- changes in circumstances can expedite)



Major Point 2- Things to watch out for!

- Curtis - Location, home type, contract strategy
- Dave - Credit (3 C's) reserves

Fulfilling the dream:

- Never take no for an answer, it's only when and how!
- Curtis- tips for success (attitude, emotional strategy)

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