



REFP
GROUP

AT

YOUR CASTLE
REAL ESTATE



James & Tammy Orr
The Investor's REALTORS®
(Tammy not shown in image)

James and Tammy Orr ~ Colorado Real Estate Advisor Newsletter

June 2020

FREE Treasure Chest of Buy-and-Hold, Nomad™ & House Hacker Resources

- Weekly live classes with on-going support via Q&A
- One-on-one help from local, licensed Real Estate Broker in your market
- *The World's Greatest Real Estate Deal Analysis Spreadsheet™*
- Financial Independence book
- Real estate investing checklists
- Over 40 2-hour class recordings on everything you need to know to buy your next deal... available via audio podcast or video on website
- Best-in-class real estate strategy modeling software



Start accessing your **FREE** Resources here:
<https://RealEstateFinancialPlanner.com/start/>

Plus, Get A Second Treasure Chest After You Buy or Sell A Property

Use the **REFP Group at Your Castle Real Estate** (or one of our referral partners in *cities across the US*) to buy/sell your next property and get an additional **second treasure chest** (a \$2,364 value) for **FREE**.

- Upgraded Real Estate Financial Planner™ account
- My personal \$6,000 Lease and Option documents
- Monthly workshops
- Real estate investor bookkeeping and accounting spreadsheet
- Advanced and expanded real estate investing checklists
- Over 40 additional 2-hour class recordings on everything you need to know *after* you buy your next property on topics like:
 - 1031 Exchanges
 - Self Directed IRAs and 401Ks
 - Partnerships
 - Lines of Credit, Creative Financing and Off-market Deals
 - Bookkeeping and Accounting for Real Estate Investors
 - Capital Expenses (Cap Ex)
 - Converting Owner-Occupant Properties to Rentals
 - Emergency Plans
 - Lease-Options and Rent-To-Own
 - Property Management
 - Marketing for Tenants and Tenant-Buyers
 - Tenant Screening
 - Our \$6,000 Lease and Option Agreement
 - Risk Assessment and Mitigation
 - Advanced Financial Independence and Real Estate Modeling
 - Paying off mortgages early
 - Minimizing expenses on rental properties
 - Maximizing rental property cash flow
 - Plus much more...



How to Get Your Next Deal Done After Coronavirus

- A secret relationship being goal setting, creating a plan and implementing that plan for real estate investors
- How to quickly and easily build a million-dollar real estate investor dream team for getting your next deal done
- Financing tips and tricks for getting your first deal done easily and with the best loan
- Affordability and establishing a winning buying criteria
- Finding and seeing deals that make financial sense
- Analyzing properties to avoid unprofitable duds and only buy profitable winners
- Making profitable offers that get still accepted
- Hitting your dates and deadlines and performing on your obligations
- The top 6 things that successful investors do

Real Estate Investor Financing After Coronavirus

- Financing post-COVID-19: what's changed, what's the same
- The Financing the Works for Buy and Hold, Nomad™ and House Hacking and The Ones to Avoid Like The Coronavirus
- Prioritizing Your Financing – Which Financing Is Better, Which is Worse
- 15%, 20%, 25% Down – An Eye-Opening Comparison
- Return On Investment for a Variety of Down Payments Unveiled
- The Costly Mistakes of Not Planning Your Loans and How to Avoid Them
- Find A Lender That Makes You More Money
- Financing's Role in Getting Profitable Offers Accepted

Financial Mindset and Overcoming Fear

- Does "Real Estate Investing" Really Work?
- Financial Education and Mis-education – What We've Been Taught
- 401ks, the Stock Market and The Con of Retirement
- The Mindset of the Wealthy, Poor and Middle Class
- Overcoming the 12 Fears That Hold You Back

The World's Best Real Estate Investing Goal Setting Class

- The Best Goal Setting References for Real Estate Investors
- The Secret Psychology of Goal Setting and Achieving
- The Goal Setting Tool Tony Robbins Uses to Build a Cult of Raving Fans That You Can Use Too To Achieve Your Real Estate Goals With Ease
- An All-But-Forgotten Book From 1960 That Super-Charges Your Goal Achievement
- Using Timeline Therapy To Remove Obstacles Preventing You From Moving Forward and Achieving Your Goals
- New Psychology of Goal Achievement From The Laboratory
- Getting Stuff Done – Organizing Your Life for Easy Achievement
- The 3 Primary Challenges and Dangers And How to Overcome Them
- The Future Narrative Process™ and Live Exercise

Nomad™ 101 FAQs

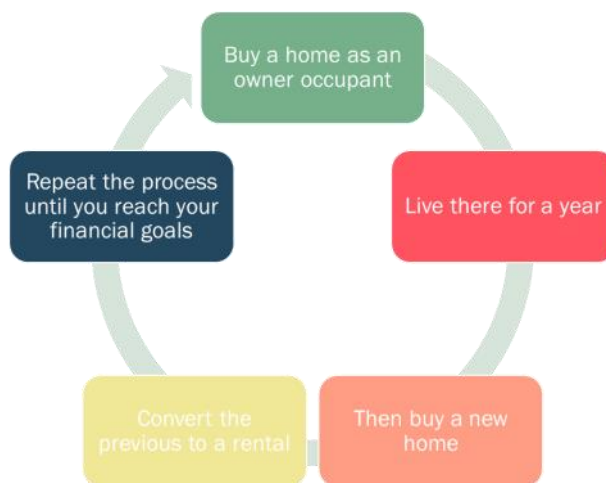
- Your top and most frequently asked questions about the Nomad™ real estate investing strategy answered in one class.
- Questions: answered.

Nomad™ 101 FAQs

- Your top and most frequently asked questions about the Nomad™ real estate investing strategy answered in one class.
- Questions: answered.

Nomad™ 101

- Where did Nomad™ come from? An origin story.
- What Warren Buffett Says About Investing in Single Family Homes
- Return on Investment Quadrant™ Primer and Why Cash Flow Isn't Everything
- Young Professionals as Nomads™
- Catching Up on Saving For Retirement Using Nomad™
- Investing with Little or Nothing Down as a Nomad™
- How Many Fix and Flips Would You Need To Do To Compete With Nomad™
- Return On Investment from Debt Paydown for a Variety of Interest Rates



House Hacking versus Nomad™

- Why Nomad™? Why House Hack?
- Unicorns: How Hard Is It To Find These Types of Deals? Data-Based Answers.
- 4-Plex House Hack Example
- House Hack + Nomad™ Example
- Nomad™ Loan Basics
- How to Deal with Occupancy Limits
- Screening Tenants and Roommate Leases
- Property Selection Criteria for Nomads™ and House Hackers

How to Get Down Payment

- **Reduce** and **Produce** Strategies
- Will It Work For Me? Low and Nothing Down
- Strategies to **Reduce** Your Down Payment Needs
- Strategies to **Produce** Your Down Payment Needs
- Quick Overview of How to Acquire A Multi-Million Dollar Real Estate Portfolio Starting With Just \$3,000

Side Hustles: Earn Down Payments Faster - The Amazon Class

- More Side Hustles Than You Can Shake a Stick At
- A Deep Dive into "Fulfillment By Amazon" with Real World Examples
- Overcoming Your Excuses
- How to Start and Run Your Own FBA Business – Starting with \$1,000
- Tools of Trade
- Profit, Cashback, Gift Cards, Coupons... Oh My!
- Margin and ROI
- Scaling to \$1,000 Profit Per Month
- Scaling Beyond \$1,000 Profit Per Month

Buying Process Overview

- A Detailed Dive Into The Entire Buying Process Abyss



Better Credit for Better Deals Improving Your Credit Score

- Why Your Should Care About Your Credit Score as a Buy-And-Hold Real Estate Investor, No-mad™ or House Hacker – The Startling Math Behind Small Improvements to Credit Scores for Investors
- Everything You Need to Know About FICO®
- How to Get Your Credit Score, How to Tank Your Score and How To Improve It
- A Step-By-Step Guide to Rebuilding Your Credit For Investors

Finding Amazing Real Estate Investor Deals

- Recommended Properties To Pursue – A Detailed Discussion of Property Characteristics
- An Up-Close and Personal Examination of 14 Characteristics
- How and Where Do You Find Amazing Properties for Buy-And-Hold Real Estate Investing, No-mads™ and House Hackers
- Market Cycles and The Impact On Finding Amazing Deals

Evaluating Mortgages and Comparing Lenders

- The Results of My Experiment Emailing Lenders to Get Rates With Sample Emails, Response Times, Quote Sheets and Much More
- What To Provide To Lenders Up-front and What To Withhold Until Later
- Behind the Secret APR Acronym for Investors
- The Rising Cost of Appraisals
- What You Need To Know About Getting Pre-Qualified That No One Else Will Tell You
- Quoting Points and Comparing Lender Fees
- The Inside Scoop on Private Mortgage Insurance
- How Lenders Get Paid
- Successfully Selecting Lenders With Limited Information
- Above and Beyond Services Provided By Some Lenders

The Ultimate Guide to Private Mortgage Insurance

- What is PMI and Why Should You Care As A Buy-And-Hold Real Estate Investor, Nomad™ and House Hacker?
- How to Avoid PMI Like COVID-19!
- What Impacts Your PMI Rate and How to Optimize It To Maximize Cash Flow
- How to Calculate PMI When Analyzing Deals
- Tax Deductibility of PMI and Getting Uncle Sam to Subsidize Your PMI
- The 3 PMI Strategies and A Deep Dive Into Optimization Strategies, Analyzing Deals, Cash Flow, Return On Investment and More
- The Startling Impact of Credit Score on PMI and Therefore Cash Flow and ROI!
- PMI Myths Dispelled

Looking at Profitable Investment Properties Tips and Tricks

- What You Really Need Before You Schedule Showings
- What Happens Behind The Scenes When You Request a Showing
- How to Read an MLS Sheet Like Mozart Reads Sheet Music
- “Shhhh... They’re Recording You” and Other Tips When At The Property
- Checklists and What To Look For Inside and Outside Properties To Help Avoid Buying A Money Pit and Ensure You Only Buy The Best Deals

Strategies to Get the Lowest Monthly Payment When Buying

- Lowest Monthly Payment Checklist
- How to Minimize Your Monthly Payment With Your Lender
- How to Minimize Your Monthly Payment If You Own Other Properties
- How to Minimize Your Monthly Payment When Searching For Properties
- How to Minimize Your Monthly Payment When Making Offers

Analyzing Deals Cash on Cash Return on Investment

- How to Overcome Fear and Have Confidence in Running Your Numbers Analyzing Deals
- Metrics We Could Use Analyzing Deals and Why We Focus on What We Do
- Formulas For The Most Popular Metrics
- A Step-By-Step Walkthrough of Each Input Field on The World’s Greatest Real Estate Deal Analysis Spreadsheet™
- Analyzing with 20% Down Payment and What Changes With Nothing Down, 3.5% or 5% Down Payment – It’s Not What You May Think



Beyond Cash Flow - The Return on Investment Quadrant™

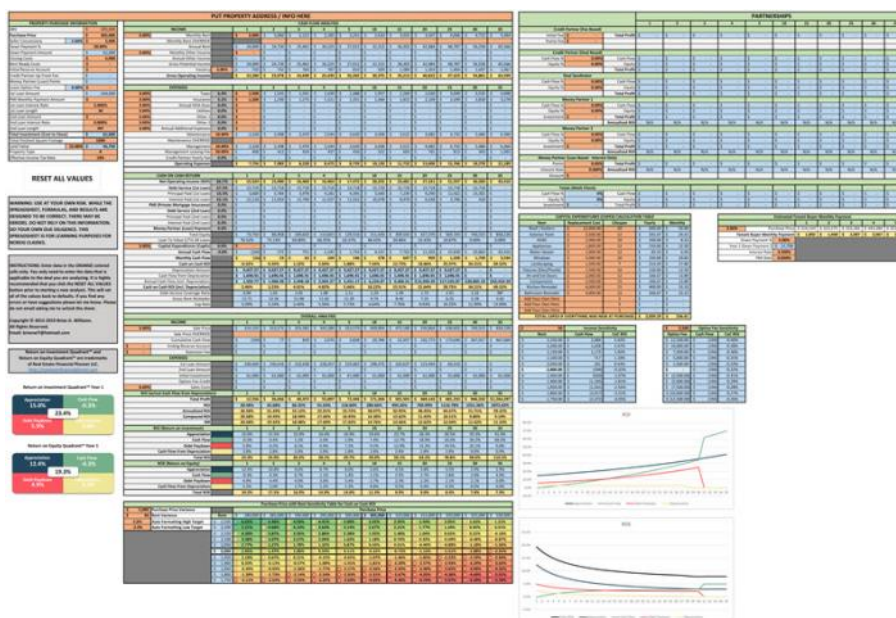
- A Deep Dive into The Return in Dollars Quadrant™, The Return on Investment Quadrant™, and The Return on Equity Quadrant™
- ROI and ROE when using The World's Greatest Real Estate Deal Analysis Spreadsheet™ and over time with the Real Estate Financial Planner™ software
- Selling Properties to Pay Off Others – Converting Appreciation and Debt Paydown
- Why It is Foolish to Use ROI Over Time and What To Do Instead
- An Introduction to the Concept of Deal Alchemy™ and How to Use It To Do More Profitable and More Desirable Deals
- Case Studies: Should We Roll Things Into The Purchase, Varying Loan Points with Monthly PMI, 20% Versus 25% Down, and 3 Options for PMI, Plus More

Advanced Real-Time Deal Analysis with Brian's New, Improved Spreadsheet

- How Real Estate Investors Really Make Money
- Basic Terms and The World's Greatest Real Estate Deal Analysis Spreadsheet™ Overview
- A Step-By-Step Example of Finding and Analyzing Properties to Buy From Initial Automated Agent Email to Making An Offer
- The Secret Math To Rolling In Seller Concessions
- Rent Comps and How to Be Omniscient With Market Rents
- Unusual Considerations When Analyzing Deals Like Putting More Down, Buying Under-Market Rented Properties With Tenants, and Properties In Need of Repairs In A Few Years
- What Does A Deal Look Like In Today's Market and Interest Rates?!
- Apples to Oranges to Dinosaurs – Comparing Disparate Returns
- Best Case versus Worst Case and Realistic Numbers
- Becoming an Expert at Deal Analysis

The World's Greatest Real Estate Deal Analysis Spreadsheet™ Unleashed

- Deal analysis class walking you through using The World's Greatest Real Estate Deal Analysis Spreadsheet™
- Learn how to analyze deals and a buy-and-hold real estate investor
- How does deal analysis change when you're a Nomad™ putting little or nothing down?
- How to analyze deals as a house hacker putting little or nothing down and getting roommates



Seller's Property Disclosure Case Studies

- What is a Seller's Property Disclosure and Why Should You Care?
- When Do You Typically Get It and Use It To Your Advantage?
- Tips For Protecting Yourself as a Seller with the SPD
- Terminating to Protect Your Earnest Money Based on SPD
- Case Studies of Actual Seller's Property Disclosures – Some Common, Some Unusual

Buying New Houses as Investments and Nomads™

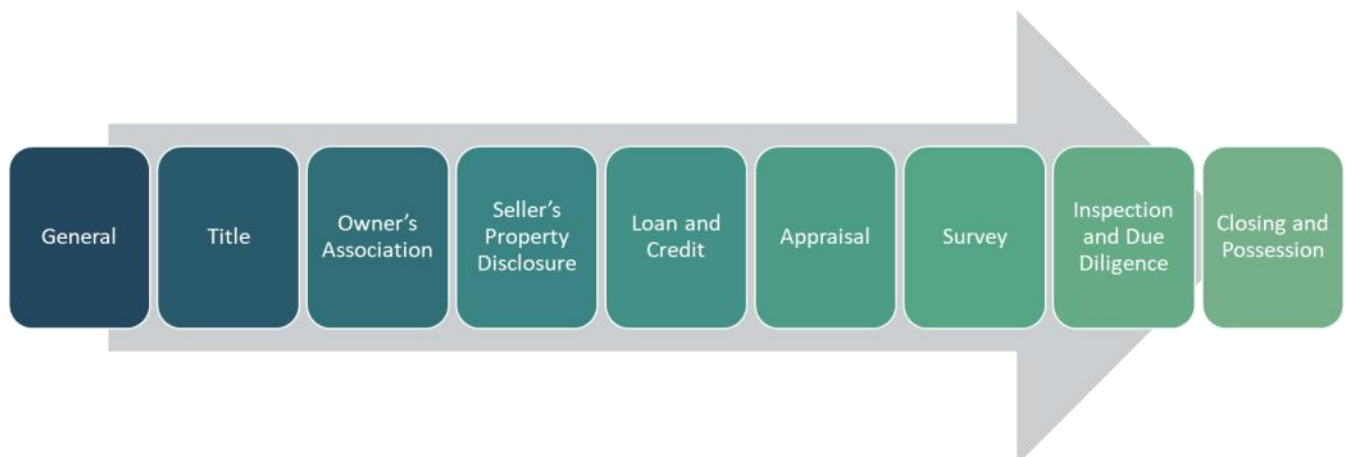
- The Pros and Cons of Buying New Construction as Buy-And-Hold Real Estate Investors, Nomads™ and House Hackers
- An Eye-Opening Comparison of Price/Sq Ft of Resale and New Construction
- Where Are New Construction Properties and Local Builders And Their Standards?
- The "Builder-Friendly" Builder Contract and What You Need To Know
- The Additional Risks of New Construction
- A Real Estate Investors Perspective on the Cost of an Extra Bedroom
- The Questionable Banning of Investors
- Insider's Tips and Tricks to Builder Pricing
- The Pros and Cons of Metro Taxing Districts
- Non-Potable Water
- The Friendly Builder's Rep Is Not Your Friend (or Agent)
- Lot Selection Considerations for Investors
- Typical Extras When Buying New Construction – Investor "Dos", "Maybes" and "Don't You Dares" Including Surprising Mathematical Analysis
- Radon, Sewer Scopes, Home Warranties, Inspections and Walk-Thrus... Oh My!

Contract to Buy and Sell Real Estate in Detail

- A guided, detailed discussion of each section of the Contract to Buy and Sell Real Estate for Real Estate Investors
- Gotchas, playing fair with unfair paperwork and much more

Contract to Close

- A Detailed Discussion of Dates, Deadlines and Checklists of the Contract to Close Process for Real Estate Investors



Insider Secrets of Experienced Home Inspector for Investors

- A two-hour Interview with my favorite home inspector before he retired
- No questions-off limits as we asked the hard questions about what is normal, what concerns him, what's a deal killer and what's no big deal

Negotiating Win-Win Inspections for Maximum Benefit

- The Amazing *Inspection Flow Chart*™
- Inspecting At Various Stages of the Buying Process: Pre-Offer, After Offer Acceptance and More
- Your Rights To Inspect In Detail and What You Can Inspect and Object To
- Objecting, Resolving, Terminating, Deadlines, and Earnest Money – What You Need To Know
- The Unexpected Parties Involved In Your Inspection Objection and Resolution – Its Not Just Buyer and Seller
- Sample Objections and Resolutions and Recommendations For Getting What's Most Important To You While Protecting Your Earnest Money and The Deal
- Win-Win Negotiating Tips

Real Estate Appraisals for Real Estate Investors

- What An Appraisal Really Is – It's Not What Most People Think
- Appraiser Requirements and When To Get An Appraisal
- 3 Approaches To Value and Why It Matters
- Selection Criteria Used For Comps and Making Defensible Adjustments
- The Myriad Range of Adjustments Made on Similar Properties From Case Studies – Not All Appraisers Adjust the Same
- Example Adjustments for Common Situations: Below Grade Square Footage, Beds, Baths, Garage Spaces, Upgrades, Solar and Other Features
- Reading Sample Appraisals

Closing Real Estate Deals

- A detailed discussion and checklist for closing your real estate deal including how to avoid several gotchas



4 Interviews with Successful Buy-And-Hold Real Estate Investors, Nomads™ and House Hackers

- From Zero to a Million Dollars in Real Estate Investments Interview
- Grit and Persistence—Brian’s Story
- Interview with Mr X
- Interview with Jassen Bowman

Real Estate Investing Book Discussions

- “The Millionaire Real Estate Investor” by Gary Keller et al
- “The One Thing” by Gary Keller et al
- “Creating Wealth” by Robert G Allen

Buy 10 Properties: Real Estate Financial Planner™ Demo

- “Where there is no vision, the people perish”—KJV Proverbs 29:18
- If you have a strong vision of your real estate investing plan great, but most people struggle to see the future and work toward implementing a detailed plan.
- The REFP software gives you unprecedented insight into the details of your plan.
- In this class, you will be walked through modeling buying 10 properties and much more.

Northern Colorado Market Stats: 2019 in Review

- “History does not repeat itself, but it rhymes.” – Mark Twain
- “Those who cannot learn from history are doomed to repeat it. Those who do not remember their past are condemned to repeat their mistakes.” – George Santayana
- We look back at how our real estate market has performed to prepare ourselves for the future.
- Detailed overview of our local market stats and much more.

How to Acquire a Multi-Milli-on Dollar Real Estate Portfolio Starting with Just \$3,000

- The 7 Types of Nomads™
- What Navy SEALs can teach us about having a backup plan (or two)
- A Very Detailed Explanation of How to Acquire a Multi-Milli-on Dollar Real Estate Portfolio Starting with Just \$3,000—With Charts!
- And a Discussion of What’s Killing Your Dreams?

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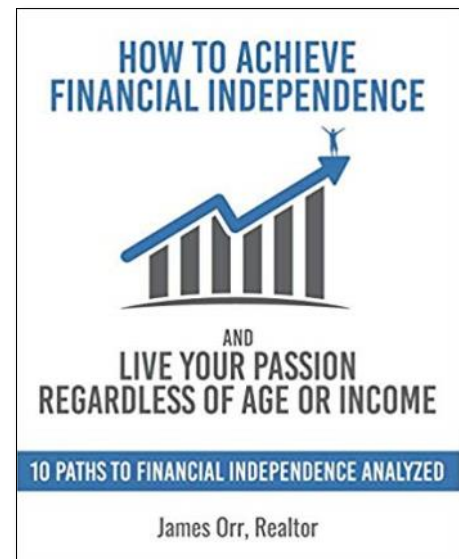
How to Acquire a Multi-Million Dollar Investment Portfolio while Earning Just \$5K/month

- Can You Do This Plan Earning Less Than \$5K/month? Yes!
- Saving \$160/mo in Savings versus Stocks
- The Return On Investment Quadrant™ and the ROI of Just Paying Down Debt
- Just Buying 1 House and the Unexpected Impact on Retiring Early!
- Buying 20% Down Rentals for Buy-And-Hold Real Estate Investors
- Buying Nomads™ for Nomads™ and House Hackers
- Building a Rental Property Empire

An Intro to Financial Independence Retire Early

- The Original Presentation that Led to "How to Achieve Financial Independence and Live Your Passion Regardless of Age or Income: 10 Paths to Financial Independence Analyzed"
- Safe Withdrawal Rates and Savings Rates
- Saving to Achieve FIRE versus Using Real Estate to Achieve FIRE
- Nomad™ versus 20% Down Payment - And A Lot of Details
- House Hacking with Roommates to Achieve FIRE (and Side Hustles)
- Paying Off Properties Early – Different Approaches, Different Results
- Now available as a complete book, "*How to Achieve Financial Independence and Live Your Passion Regardless of Age or Income: 10 Paths to Financial Independence Analyzed*"

Download the entire book for **FREE** at <https://RealEstateFinancialPlanner.com/book/>



How to Achieve Financial Independence and Retire Early Starting with Nothing But Grit and Tenacity

- How To Achieve FIRE on Minimum Wage in Colorado
- The Phases of Financial Independence
- Optimizing Income on Properties and Price Per Bedroom Considerations
- House Hacking on Steroids

How to Invest \$100K - Detailed Financial Plans

- Alternatives to Investing \$100K and Maybe You Shouldn't Be Investing At All
- Non-Real Estate Investing versus Real Estate Investing
- Savings, CDs, Bonds, Stocks
- Real Estate (surplus invested in stocks at 8.97%)
- Home to Live In (5% Down Payment)
- Nomad™ Once (2 Properties Total)
- 25% Down Payment Rental Properties
- 20% Down Payment Rental Properties
- 10 Nomad™ Properties.
- Detailed overview of our local market stats and much more

How to Create a *Real Estate Financial Plan*™

- A detailed, step-by-step walkthrough of how to enter your own stuff into the REFP software to model *your personalized plan*
- Can you achieve FI faster, easier by altering your plan?
- Does buying the next property speed up FI? Increase your standard of living at FI? Neither?
- Find out before you buy your next investment.
- Plus, model risk and much more.

FREE Treasure and Even More Treasure?!

Get immediate, free access to all the treasure on how to buy your next property described above using this link:

<https://RealEstateFinancialPlanner.com/start/>

Plus, when you buy or sell your next property with the **REFP Group at Your Castle Real Estate** (or one of our referral partners in *cities across the US*), you get an additional **second treasure chest** (a \$2,364 value) for **FREE**.

Second treasure chest includes:

- Upgraded Real Estate Financial Planner™ account to improve cash flow, reduce time to financial independence and mitigate risk in your strategy.
- Monthly workshops to improve your real estate investments
- Access to my lease that I paid \$6,000 to buy and have tweaked over the years by several attorneys.
- Plus, download my option agreement if you want to do lease-options.
- Real estate investor bookkeeping and accounting spreadsheet to track your income, expenses and keep your costs down at tax time.
- More advanced and expanded real estate investing checklists covering your purchase.
- Over 40 **additional** 2-hour class recordings on everything you need to know after you buy your next property.



Want a **Second Treasure Chest** for **FREE**?

Email James at jores@jamesorr.com to schedule a call to discuss buying/selling your next property to get a second treasure chest for **FREE** after your purchase.



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