



**REFP**  
GROUP

AT

**YOUR CASTLE**  
REAL ESTATE



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

## Gratitude Train

Historically, I've considered myself a pretty grateful guy.

The last few months have challenged me and I've felt some extra stress in my body. The purchase and move to our latest Nomad™ property, The Hermitage, has been especially stressful.

But The Hermitage has a built-in gratitude training device.

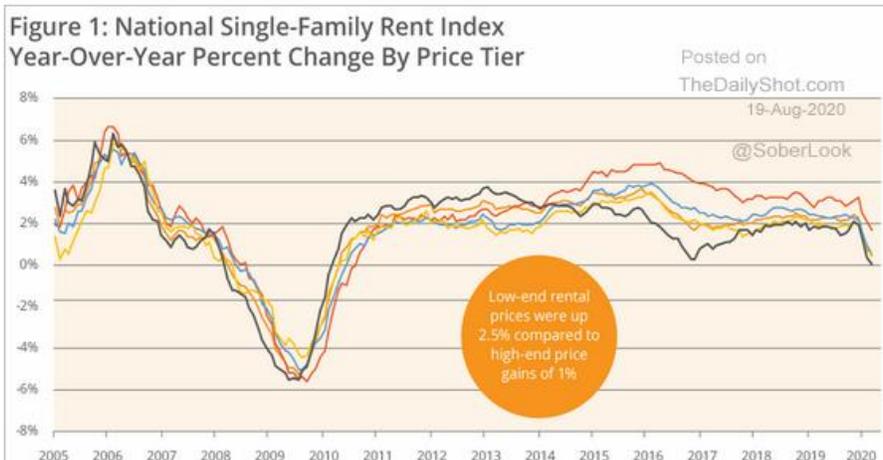
The Hermitage is perched on a small bluff overlooking a small water feature and open space then a train track with Long View Farm Trail open space as the foreground for the foothills along the front range and Long's Peak.

Several times a day The Hermitage presents us a moment to pause, appreciate our blessings and share a moment of gratitude when a train rolls by. Often times it is just a minute with a short train. Sometimes we get a longer train and we can take a bit longer to really reflect on what we're grateful for in that moment.

Whether it is a short train or a long train, whenever we see or hear a gratitude train at The Hermitage, we pause for a moment to reflect on what we're grateful for. And, I feel better.

*"James Orr represented me as my buyer's agent on a September 2018 closing of a new construction home. He really is the only Realtor anybody should consider having assist them with their real estate investing needs in Northern Colorado. Aside from the amazing classes that he teaches and the detailed analysis software that he provides to clients, James just has an unparalleled level of expertise when it comes to market knowledge and real estate investing. I've purchased properties in other states, and none of my other agents can even compare to the experience that I've had working with James." - Jassen Bowman*

See <http://www.zillow.com/profile/James-Orr/> for more testimonials.



From CoreLogic, the above chart shows how much rent has changed on single family homes (using an index going back to 2005 through the start of COVID. This is nationwide data, but anecdotally, I am seeing a slight softening of rent increases... especially in certain segments of the market since COVID. You can see fluctuations are normal; we see rents go up and down... sometimes faster, sometimes slower... over time.

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Preparing for the concrete path to be poured from the front of The Hermitage to the back.

## We Live and Work in NoCo

### Abundance of Clarity

Out of an abundance of clarity... since we've had a few clients ask... Tammy and I still live in Northern Colorado (The Hermitage is located in Loveland) and we are... with additional COVID precautions... still helping clients buy and sell properties in Fort Collins, Loveland, Windsor, Greeley and surrounding areas.

We no longer are independent real estate brokers. Instead, we've joined Your Castle Real Estate and are real estate brokers with them. They are based out of Denver; we are still up here in NoCo.

For clients, I'd be surprised if you notice much of a difference—if any—in the service. If anything, some people may notice even more market stats, research and additional tools they provide.

## Attend a Real Estate Class

James has been teaching real estate classes since 2003. Join us for an upcoming class on a variety of real estate topics.

- **UPDATED! How To Do A Deal Using Self-Directed 401Ks and Self-Directed IRAs**  
by Brian Williams on Wednesday, September 2, 2020, 6 PM to 8 PM.  
RSVP for [Webinar](http://NCREIG.com) at <http://NCREIG.com>
- **NEW Short Class! How to Acquire 8 Rentals With Down Payments for 2**  
by James on Tuesday, September 8, 2020, 9 AM 'til I'm done.  
RSVP for [Webinar](http://NCREIG.com) at <http://NCREIG.com>
- **UPDATED! Seller's Property Disclosure Case Studies**  
by James Orr on Wednesday, September 9, 2020, 6 PM to 8 PM.  
RSVP for [Webinar](http://NCREIG.com) at <http://NCREIG.com>
- **NEW Short Class! What Happens If Property Values and Rents Don't Always Go Up As A Nomad™**  
by James on Tuesday, September 15, 2020, 9 AM 'til I'm done.  
RSVP for [Webinar](http://NCREIG.com) at <http://NCREIG.com>
- **UPDATED! How to Get Down Payment**  
by James Orr on Wednesday, September 16, 2020, 6 PM to 8 PM.  
RSVP for [Webinar](http://NCREIG.com) at <http://NCREIG.com>
- **NEW Short Class! Saving 15% Of Your Income In Stocks and Owning Your Own Home**  
by James on Tuesday, September 22, 2020, 9 AM 'til I'm done.  
RSVP for [Webinar](http://NCREIG.com) at <http://NCREIG.com>
- **UPDATED! Real Estate Investor Buying Process Overview**  
by James Orr on Wednesday, September 23, 2020, 6 PM to 8 PM.  
RSVP for [Webinar](http://NCREIG.com) at <http://NCREIG.com>
- **CapEx: The Silent Killer**  
by Brian Williams on Wednesday, September 30, 2020, 6 PM to 8 PM.  
RSVP for [Webinar](http://NCREIG.com) at <http://NCREIG.com>

**IMPORTANT NOTE:** Classes are free, but RSVP is required. **Classes are COVID-19 free and will not always be recorded or published.**

**We strongly advise attending live.**



Royce offers (an apparently complimentary) lawn mowing service for new neighbors.

## Where Will Mom and Carl Sleep?

Just talked to my mother today and found out that my Mom and Carl are coming to visit The Hermitage for Thanksgiving along with my kids JC and Tim.

But, until I finish the basement and move my office down there, we are using the two upstairs bedrooms as offices for me and Tammy. Not sure I have the emotional bandwidth and capacity to oversee a basement finish after the last few crazy months. So, that is not likely to happen prior to Thanksgiving.

Tim still lives in Fort Collins so he has a place to sleep and could crash on the couch or the floor if needed.

JC has been known to sleep the entire night in my fully reclining massage chair. Apparently getting an 8-hour massage is cool to Millennials!?

But where will Mom and Carl sleep? The hot tub? The unfinished basement? Out on the deck? TBD.



Coronavirus down-time with Tammy and the cat.

## The Ants and the Grasshopper

My favorite Bible story is the Parable of the Talents (Matthew 25:14-30), but I'll save that for another day. I personally find the underlying message to be similar to my favorite Aesop's fable: "The Ants and the Grasshopper." Here it is in its entirety:



*One bright day in late autumn a family of Ants were bustling about in the warm sunshine, drying out the grain they had stored up during the summer, when a starving Grasshopper, his fiddle under his arm, came up and humbly begged for a bite to eat.*

*"What!" cried the Ants in surprise, "haven't you stored anything away for the winter? What in the world were you doing all last summer?"*

*"I didn't have time to store up any food," whined the Grasshopper; "I was so busy making music that before I knew it the summer was gone."*

*The Ants shrugged their shoulders in disgust.*

*"Making music, were you?" they cried. "Very well; now dance!" And they turned their backs on the Grasshopper and went on with their work.*

*There's a time for work and a time for play.*

Back to me.

Have you stored up enough grain for the winter? There's still time and we've been teaching you the best strategies both Brian and I know for harvesting grain as safely and quickly as possible. Will you be prepared like the ants or will you dance hungry like the grasshopper come winter? You get to choose today with your actions.

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If you'd prefer to receive this newsletter via email as a PDF instead of by mail, you already are.

**"The wise young man or wage earner of today invests his money in real estate." - Andrew Carnegie**

## Free Real Estate Investing Classes on Buying Your Next Property

Brian and I have... deliberately and methodically gone through EVERYTHING you need to know to buy your next property via our Wednesday night real estate investing classes in the last several months.

We have (what I consider to be) a very comprehensive set of 45+ classes, tools and checklists with EVERYTHING you need to buy your next property here:

<https://realestatefinancialplanner.com/free-real-estate-investing-classes/>

Tammy and I provide these as a value-added service to our clients and prospective clients that are looking to buy or sell a home in Northern Colorado. Or, if you'd like to be referred to a real estate agent anywhere else in the US, we can do that too.

Of course, if you think there's something you need that we've missed, let us know.

And, in addition to the 45+ approximately 2-hour classes above, when you buy or sell a property with us in NoCo (or allow us to refer you to an agent in another market), we have an additional 45+ approximately 2-hour classes on everything you need AFTER you've purchased the property like asset protection, property management, real estate financial planning and much more.

Clients get these extra classes and resources free after buying/selling a property, or non-clients can buy year-long access for about \$3,600 on the website.

## Contact Us

Give me a call for more information about buying, selling, or investing in real estate in Colorado.

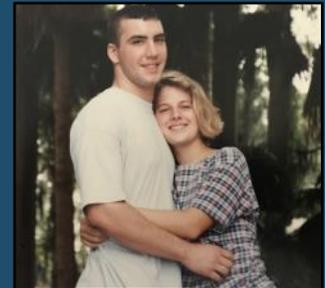
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Visit us on the web at:

- JamesOrr.com
- NCREIG.com
- REFP.com



Tammy with her boyfriend.

Helping you, your friends and family... buy, sell, and invest in Colorado.