



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

October 2020

Sometimes The Newsletter Just Writes Itself

Sometimes, it takes a lot of effort to write the monthly newsletter.

Sometimes, it just writes itself.

Sometimes, there's some meaty stuff.

Sometimes, there are articles (like this one) that seem like pure filler-copy.

And, sometimes, even the filler-copy ones give some amazing value.

Sometimes that value is fleeting and must be seized like a deeply-discounted, massively cash-flowing 4-plex listed between Christmas and New Years.

Not saying this one does or doesn't. You be the judge.

<https://RealEstateFinancialPlanner.com/cash-flow-versus-appreciation/>

"James and Tammy Orr were absolutely incredible throughout the process of buying my home. They are very organized and have excellent systems in place. Not only did they help me understand the market and the buying process, but made it simple and stress-free. They offer very high quality and personable service." - Kevin S

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

VACANCY RATE BY QUARTER % (5+ UNIT BUILDINGS)



MEDIAN RENT BY QUARTER (\$) (5+ UNIT BUILDINGS)



Rents tend to increase when vacancy is low. Rents tend to stall when vacancy is high. Source: Your Castle Income Trends 2020 Q2. Data from Apartment Association of Metro Denver. Download full report at <https://RealEstateFinancialPlanner.com/market-stats/>

In This Issue

- Fleeting Value
- ROIQ+R™
- Real Estate Classes
- Again, Not Halloween
- Why Is Your Stuff So Expensive?
- Real Estate Investor Stories



Me and my older brother at Rockaway Beach circa 19-something-and-something.

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.

- **NEW Story Each Week! Real Estate Investor Story Time**
by James on Tuesday, October 6, 2020, 9 AM 'til I'm done.
RSVP for [Webinar](http://NCREIG.com) at <http://NCREIG.com>
- **NEW! Everything You Learned About Deal Analysis Is Wrong—ROIQ+R™**
by James Orr on Wednesday, October 7, 2020, 6 PM to 8 PM.
RSVP for [Webinar](http://NCREIG.com) at <http://NCREIG.com>
- **NEW Story Each Week! Real Estate Investor Story Time**
by James on Tuesday, October 13, 2020, 9 AM 'til I'm done.
RSVP for [Webinar](http://NCREIG.com) at <http://NCREIG.com>
- **NEW! Real Estate Investor Ask Me (Almost) Anything**
by Brian Williams and a little James on Wednesday, October 14, 2020, 6 PM to 8 PM.
RSVP for [Webinar](http://NCREIG.com) at <http://NCREIG.com>
- **NEW Story Each Week! Real Estate Investor Story Time**
by James on Tuesday, October 20, 2020, 9 AM 'til I'm done.
RSVP for [Webinar](http://NCREIG.com) at <http://NCREIG.com>
- **NEW! Mini-Class: Ultimate Guide to Earnest Money**
by James on Wednesday, October 21, 2020, 6 PM to 8 PM.
RSVP for [Webinar](http://NCREIG.com) at <http://NCREIG.com>
- **NEW Story Each Week! Real Estate Investor Story Time**
by James on Tuesday, October 27, 2020, 9 AM 'til I'm done.
RSVP for [Webinar](http://NCREIG.com) at <http://NCREIG.com>
- **NEW! Mini-Class: The Cash Flow Power Meter™**
by James on Wednesday, October 28, 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.

ROIQ+R™

**Return On Investment
Quadrant + Reserves**

You'll have to wait until my new class on October 7th when I reveal everything you've learned about deal analysis is wrong to see my latest creation: ROIQ+R™ and all its derivations.

I will foreshadow it with this though: if you have not been keeping reserves for your properties... you're doing it wrong.

If you have not been factoring in the drag on your return on investment and your return on equity from having those reserves... you're also wrong.

But, there are some very interesting things that have come out of what you do with reserves that you'll discover in class on 10/7. It is going to be amazing!



An Easter picture of baby Tammy (not Halloween as you might have originally guessed).

Again, Not Halloween

Turns out a very unexpected side-effect of COVID-19 is that I have less photos from NCREIG and other stuff I am doing to share in the newsletter.

So, I dig deep into the family photo album vault and give you... another NOT HALLOWEEN photo of teenage Tammy and Tammy's sister.

Yes, the hair on the right is Tammy.

And, yes, I married THAT!



She required I shrink the photo down to be able to use it. Email me for a full-size copy. Thanks!



Koen witnessing the 3-way gunfight dance between James, Royce and Brian at Royce's wedding.

"James, Why Is Your Stuff So Expensive?"

About all the Premium amazingness I create for the world:

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

Uhhh... first of all... it's **NOT expensive**. It's FREE if you buy or sell a property with me/Tammy in Northern Colorado or allow me to refer you to an agent in your local real estate market and we get paid a referral fee when you buy or sell a property with them. If you're allowing us to help you buy or sell property, you get a year of Premium for free.

So, technically it is not expensive at all.

"But, James, I have my own real estate license or my [INSERT RELATIVE'S RELATION TO YOU] has a license and I need to use them."

The stuff I tend to create is stuff you can't find anywhere else (like our real estate modeling software). I am not trying to be WalMart and sell a million copies for \$1.

I am catering to a very small group of highly sophisticated and intelligent real estate investors and charging them a reasonable fee for the amount of time and effort I put into creating the amazingness for me and my clients.

As an alternative, maybe ask your [INSERT RELATIVE'S RELATION TO YOU] if they'll create and provide the same tools for you that we do if you opt to use them. Just brace yourself for an awkward Thanksgiving. 😊

So, I hope you'll allow me to assist you in buying or selling properties in Northern Colorado (directly) or via referral in your local real estate market and provide you some of the amazingly EXPENSIVE (but free to you) Premium stuff that I've put together.

Thank you in advance.

James & Tammy Orr

The Investor's REALTORS®

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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 best things in life are free. The second best are very expensive." - Coco Chanel

Real Estate Investor Stories

Over the last month, I've been experimenting with a new class format: real estate investor stories.

Some of my most popular classes have accidentally been in this format. Classes where I've imagined a person that has a common situation to ones I've experienced with clients, and create a generalized version of that person.

Especially classes with lots of variations of people achieving FIRE using real estate.

These new Real Estate Investor Stories are deliberate versions of this.

I create an imaginary person interested in real estate investing and then tell you the story of this person's journey using their unique fears, dangers, struggles, excitements, opportunities, resources and strengths.

Then, using the Real Estate Financial Planner™ software, I show you how their strategy could have worked out.

I've recorded several already and I'm going to do some experimenting with making a lot more by creating tools for people to be able to modify the story to better match their personal situations and more easily comprehend what is going on.

It will be a combination of both blog posts (with Blueprints™) and... if it seems worthwhile... an entirely new podcast of them.

I think this will be included with [Premium](#) and... maybe even included with [Plus](#).

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](#)



Renting a Zombie movie at the Redbox.