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INVESTING IN REAL ESTATE

*5 STEPS TO FINDING A
GREAT RENTAL PROPERTY*

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RE/MAX
HALLMARK ALLIANCE REALTY

IT'S NEVER TOO EARLY TO PLAN FOR YOUR FUTURE!

You've proudly established yourself in your career for a number of years now. You've lived in your starter home that you have enjoyed for the past few years, and you have made many great memories. However, the location of your current home is far from your place of work which means you have a longer commute than you would like. You spend so much time in the car just getting from point A to point B

Your family is growing and you want to spend the most amount of time that you can with them. You come across a home closer to the highway and right across the street from a school. You think it's time to move and you have built equity in your current home. This is actually a great time to move up if you can afford it. You want something new and decide your family is ready for a change.

So many people automatically think they need to sell their first home when the time comes to move up. However, this is one of the easiest ways to start as an investor. You can pull out the equity from your first home and use it towards the purchase of your second home. You may be on a tight budget for a bit, but this decision today will only benefit you down the road.



DOES THIS SOUND LIKE YOU?

- You have saved and saved, but are afraid of losing your savings. Your fear has held you back from making an investment in the past.
- You hide the fact that you haven't invested in anything. People all around you are investing and you feel you are missing out.
- You are so overwhelmed by the idea of investing and what to invest in and how to invest, that you avoid it all together.



DO SOMETHING TODAY THAT WILL GIVE YOU MORE CHOICES LATER

There are so many different opinions out there, how do you know what to trust?

You could be farther ahead in your life plans but you've held back because of your fear of the unknown. You listened to your family, your friends, and the media. Who have all scared you with "their" opinions about real estate investing and still, due to their advice you have never invested, because you don't know what to believe. Your lack of knowledge is what's stopping you from making a move to better your future.

Imagine the potential that could come if you knew how to invest in real estate. It starts with speaking to someone who has had success as a real estate investor.

At some point, you have to put your money to work, so that you can earn money at a faster rate and build wealth for your future and your family.

Imagine reaching the retirement phase of your life, and your financial security is only dependent on what you have saved, plus any RRSP's you have and CPP, which would also include the home you own, and a pension if you are lucky enough to have one.

By not planning or even thinking about your future, you won't be able to enjoy your golden years to the fullest. Or worst yet, your savings runs out. Then you are leaving nothing behind for your family and loved ones and might even have to return to the workforce.



STEP 1

WHY DO YOU WANT TO INVEST YOUR MONEY IN REAL ESTATE?

Real estate investing is a great way to put your money to work. When you are new to real estate investing, it's important to clearly understand what you want from your investments.

You might be thinking that real estate investing is hard, risky, or complicated. Maybe even all three. Let me tell you, it's none of those things when you have the right support team working with you.

When you learn about the different asset classes and the many real estate investment strategies, one will surely resonate with you more than the rest.

I've put together this guide to help you get started on your path to financial freedom. Helping our clients achieve their hopes and dreams through real estate investing is what drives me.

What are you hoping to accomplish through real estate investing? Are you looking to buy a property that will one day help with retirement? Or maybe you want to make a little extra monthly income now? You might even be looking for a passive-style investment.

Do you want to grow a portfolio by acquiring homes each year? What about owning multi-family buildings or commercial properties?



"I HELP PEOPLE BUILD A SECURE FUTURE FOR THEMSELVES AND THEIR FAMILIES".

To me, family is everything and the core of who I am. My greatest joy is my daughter and I am proud of the life that my wife and I are creating.

When my daughter turned one year old, I decided to stop working Sundays and we made that family day. I noticed that once you have a kid, time seems to pass a little faster. They are only small for a short time and I don't want to miss anything that life has to offer me.

When I lost my father just a few years ago, he passed at the young age of 63, I learned a valuable lesson; To value each and every moment. Every milestone, every high, and every low, all give a reason to celebrate. The reality is, that anything can happen at any time. Too many of us have lost loved ones too soon. This is why we need to spend as much time as possible with the people who matter the most to us. Forever is a very long time.

You may not be able to buy yourself more time here. With a good investment and savings plan, you can do more with the time you have here.

How do you envision your future?

Investing in real estate will be your means to creating a future by your design.

I created my signature process to help people invest smarter so they can live better. Get started on your investment journey with my "5 Steps To Finding A Great Rental Property".

STEP 2

WHAT DO YOU HAVE & HOW CAN YOU USE IT?

To make your goals a reality, we must determine your purchasing power. How much cash do you have available? What can you leverage and what can you borrow? These are all factors in your financial situation and will determine what you can afford to buy and are able to do. At this point, you will speak with a mortgage lender to discuss your options. We would be happy to connect you with one of our trusted lenders, who understands real estate investing and that we work with all the time.

It's important to note that you **CAN** use the equity in your primary home to buy more real estate. Our lenders will figure out the current equity in your home and we will discuss all the ways you can use it.

Now that you are clear on your financial situation and your specific budget, we can make a plan to decide which asset class is best and the right strategy for this type of property and ultimately what works best for you.





STEP 3

Now that you know your financial power, you can narrow down your options to the asset class that fits your budget and your level of involvement. There are several different options: single-family homes, multi-family homes, office space, retail property, warehouse space, land development, pre-construction, flipping, and more. Each is different and comes with a unique set of benefits and drawbacks.

It's important to stay within your means and budget so that you are not struggling with payments every month. Keep in mind that you may want to spend money on minor renovations and/or repairs, and it's best to adjust your budget upward.

WHAT AND WHERE DO YOU BUY?

Next, look at the location of the property. Consider how far the property is from nearby amenities. Do you want it to be close to restaurants, transit, or shops? No matter whether it is a commercial or residential property, accessibility is always a key factor with the location.

Finally, take a look at the community demographics of the area. Are there any schools nearby? Are there any parks or other green spaces? Does it fit your criteria?

It is important to keep in mind that this property has a purpose. It's your investment. It is not going to be your home, but it is going to be a home or a business for someone else. So don't get hung up on the details like décor or paint colours. If it doesn't line up with your personal choices, it's all about the masses and the numbers.

STEP 4

You've decided on the asset class that best fits your budget and your level of involvement. Now, let's crunch the numbers. Does the rent roll cover the bills? Whatever amount that's left over is your cash flow and you must be happy with this number.

Now that you have done some of your due diligence, you know the math and have finances in place. You're ready to buy an investment property.

Once you've decided on a property, we will prepare an offer. The offer is a formal agreement between both parties involved and states the property, the price, and the conditions. We will include appropriate terms, conditions, and clauses, which are specific to the property. Both parties agree and sign the legally binding agreement of purchase and sale. The conditions included in the agreement must be fulfilled or waived before the offer becomes a firm and binding deal.



IS THIS THE ONE?

A common condition is an inspection of the property. This gives us a deeper look into the property to ensure everything is in good working order. Inspections reveal if the property is structurally, mechanically, and electrically sound and safe. We want to ensure that there will be no issues for future or current tenants. Once we have the inspection back we will sit down and review it to decide what work will need to be done immediately and note any work for future maintenance.

What if the property has a tenant? Vacant possession isn't always possible upon closing. Assuming a tenant could be a turn-key investment. You will want to read and understand the terms of their current lease agreement, and know the monthly generated income.

We must put a solid offer forward and remain confident because we did our due diligence, and know exactly what we are purchasing. If you're making improvements, you want to focus on income-earning renovations. The major renovations take time, so you will also need to factor in the length of time it will take to complete. Minor repairs and small renovations will also improve the property. Having the property show at its best will allow for a higher rent.

STEP 5

Congratulations, the offer is firm and you will soon own an investment property. You are now part of an elite group of Canadians!

Owning a rental property is owning someone else's home or business. A landlord provides a safe and clean living/working space to the tenant. A Landlord has many duties and responsibilities to the tenant and also to the property. So much depends on the tenant we place in the rental. The duties differ between residential and commercial landlords.

There's so much that goes into being a landlord. It is not only about collecting rent. Issues will arise and problems will need solutions.

Do you have the time or the desire to be a full-time landlord? If your answer is no, then C.R.E.S.I. Property Management has the solution for you.

We offer landlords a hands-off approach to managing their rental properties. This program will support landlords with structure and systems to create a stress-free investing business.

The program is even customizable for each landlord and their property type. Landlords can decide to be as involved as they wish.

**YOU BOUGHT AN
INVESTMENT PROPERTY,
NOW WHAT?**



We handle all tenant communications, rent collection and distribution, repairs and maintenance issues, and all the day-to-day tasks that come with property ownership. This program gives landlords the peace of mind that their investments are well looked after, their tenants are nurtured and their monies are managed. Our landlords now have the time to spend doing what is important to them!

The real estate investment that you made is paying you monthly returns and your asset is appreciating in value constantly. The money you invested is earning you money and is automatically deposited right into your bank account. You are creating a legacy for your family. You get to spend time with your family and help to raise your grandchildren. You won't miss a single moment of their little lives. Family is so precious.

TESTIMONIALS

"...It offered us the ability to be hands-off investors".

OUR CLIENTS HAVE THIS TO SAY ABOUT THE SUCCESS OF THIS PROCESS:



"Our goal was always to buy a pre-construction condo that we would use to rent out...we called Kevin...Kevin is very knowledgeable in his field and he was able to give us accurate and reliable information...Kevin took his time to find out what our goals were. From there he explained what we needed to look for in a unit that would rent well. He discussed the types of units and locations that would make sense for us. Keeping in mind the type of tenant we would be looking for...At this point in the process, we were ready to find a good tenant and begin renting this unit out. This came with a set of tasks and challenges we weren't prepared to handle. This is when we considered the idea of a property management company...C.R.E.S.I. Property Management and the Landlord Protection Program made sense to us. It offered us the ability to be hands-off investors which is what we wanted." ~ Sean & Christine



START YOUR INVESTMENT JOURNEY WITH US TODAY!

TESTIMONIALS

OUR CLIENTS HAVE THIS TO SAY ABOUT THE SUCCESS OF THIS PROCESS:



"Working with Kevin and the C.R.E.S.I. Team is smooth".

Working with Kevin and the C.R.E.S.I. Team is 'smooth'. They are super responsive regardless of the method we are trying to reach them. They are always ready to jump on. This is a hard working group that makes it really about you, the client. They want to do what is best for you and it shows. We made the decision to buy our first investment property because we knew how much we had and what we could afford. The numbers need to make sense and now onto the next step. ~ Mirko & Olivera



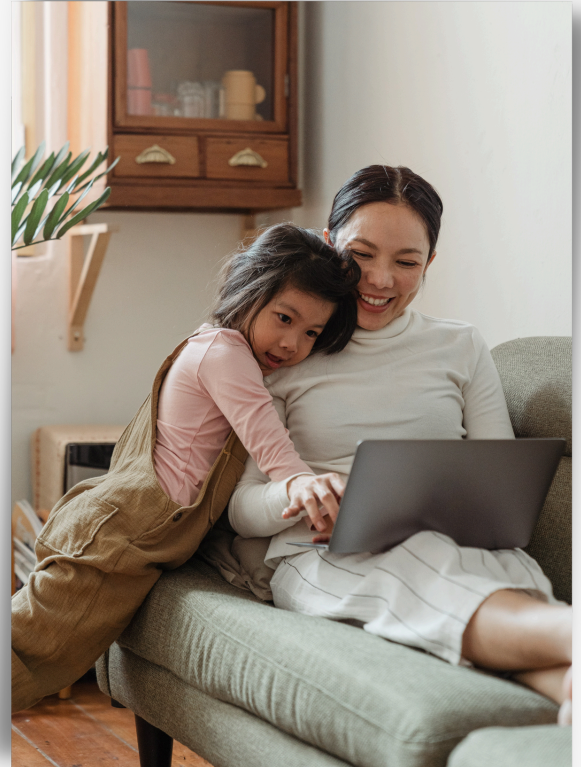
OUR TEAM IS HERE FOR YOU, SO YOU DON'T HAVE TO BE!

TESTIMONIALS

OUR CLIENTS HAVE THIS TO SAY ABOUT THE SUCCESS OF THIS PROCESS:

...market history shows that real estate long term wise is a safer investment.

"We met and had our own properties...then one of us decided that we were going to move in with the other. We started renting one property out and then the idea kept building...We realized how secure real estate investing can be...We believe the market history shows that real estate long term wise is a safer investment. It never goes down... Once we started having children and we saw how difficult the market was becoming, we wanted to accomplish more options for them. So we were looking at it as more of a generational thing to something that can be a head start for your children". ~ New Investor Couple



LET'S CHAT!

ABOUT HOW YOU CAN GIVE YOUR FAMILY A HEAD START IN LIFE AND CREATE SAVINGS FOR THE FUTURE!

