

SUCCESS PATH



Renter to Homeowner

You are renting and ready to level-up your assets and buy your first (or next) home. You have little experience and can't afford to make costly mistakes. You are willing to invest the time for some additional earned income and a bigger future.

**Timeline is directly related to the number of hours invested every week.*

Before you start...

<input checked="" type="checkbox"/> Complete your Onboarding Questionnaire	<input type="checkbox"/> Complete your Directory Profile
<input checked="" type="checkbox"/> Book your first Coaching Session	<input type="checkbox"/> Review the Glossary of Real Estate Terminology
<input type="checkbox"/> Join Keyspire Inner Circle Facebook group	<input type="checkbox"/> Complete your Goal Setting Worksheet
<input type="checkbox"/> Confirm your event attendance	<input type="checkbox"/> Check your credit score
<input type="checkbox"/> Download your iPad Investor Software	<input type="checkbox"/> Determine your Affordability and your Debt Service using the CMHC Calculators your Coach shared with you

START

Find Your Perfect Home

1

Owning vs Renting

- Identify the differences between owning and renting
- Identify hidden costs of home ownership
- Evaluate your current financial position
- Learn about money and mortgages

Cost of Homeownership

- Understanding the basics:
 - Income
 - Expenses
 - Closing costs

How Financing Works

- Down payment and amount required
- What are you missing?
- Income – Credit – Down Payment
- Understanding mortgage terms
- Conventional vs non-conventional financing

Research Your Perfect Property

- Invest Where Returns Are Best
- Determine a tenant profile
- Select a property type
 - Underperforming
 - Rehab
 - Turnkey
- Select a property



2 Buy a Home

Crunch the Numbers

- Understand the 4 Ways to Win
- Project your ROI
- Determine a Maximum Allowable Offer
- Determine your budget
 - Expenses
 - Closing costs

Build Your Success Team

- Who you need and when



Close the Purchase 3

Offer to Closing Process

- Offer components, terms, and strategy
- Negotiations
- Inspection
- Secure financing
- Fulfill conditions
- Closing date



4 Select a Strategy

Now that you have a basic understanding of home ownership, it's time to select an investing strategy that is suitable for your personal investing goals.

- Build your Income Suite
- Lease to Own
- Joint Venture
- Other

You are now a Homeowner and Property Manager!

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SUCCESS PATH



Homeowner to Investor

You own your home and are ready to increase your income and grow your wealth with one or more Income Properties. You are willing to work **part-time** on your real estate business to earn a mix of active and passive income.

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START

Investing Basics: 1 Check Your Understanding

- Evaluate your current financial position
- Understand financing and mortgage terms
- Understand Keyspire Key Concepts
 - 4 Ways to Win
 - Determine ROI
 - Invest Where Returns are Best
 - Flip to Yourself
 - Buy and Hold
- Select your Property Investing Strategy
- Build your Success Team
- Find and close on your perfect home

Key Components to Becoming a Disciplined Investor



- Find a balance between your real estate career and your personal life
- Keep your day job
- Do not overextend yourself
- Build cash reserves
- Manage the properties you have
- Watch your credit limit



2 Become a Successful Property Manager

Tenants

- Find the right tenants
- Write Lease Agreement
- Move-in process
- Keep tenants happy
- Avoid problem tenants

Organization

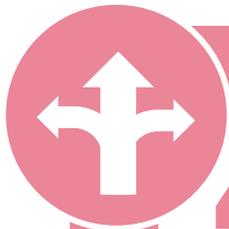
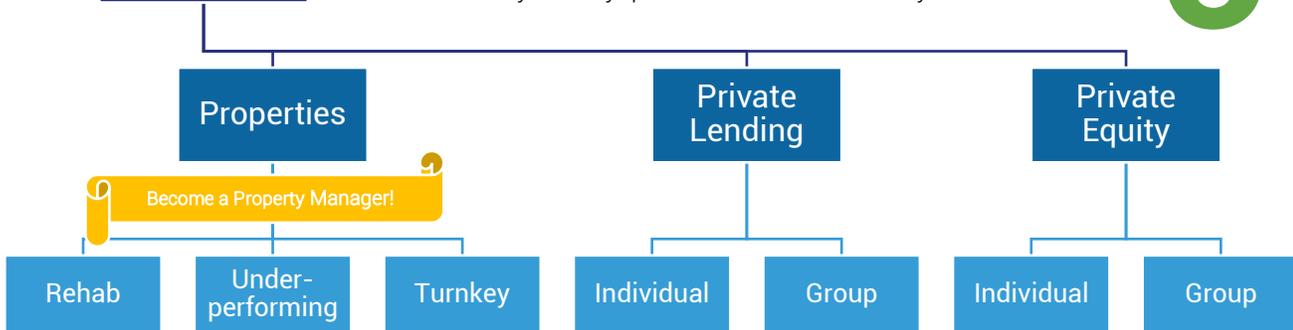
- Organize your office:
 - Tenant records
 - Utilities, taxes, mortgages, and insurance
 - Repairs and maintenance
 - Capital expenditures
 - City and legal documents



Investing Options

Select Your Investing Stream 3

Work with your Keyspire Coach to determine your Investor Profile.



4 Total Portfolio Management

Diversify your real estate portfolio and your investing portfolio to mitigate risk.

- Diversified Real Estate Portfolio:
 - Geographic locations
 - Property types
 - Cash Flow types
 - Investment Types
- Total Portfolio Management

You are now an Investor!

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SUCCESS PATH



Investor to Business Owner

You are already a real estate investor and it's time to get into high-gear and expand your business and your income. You are ready to work **full-time** on your business for massive results

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Understand Keyspire Key Concepts

- 4 Ways to Win
- Determine ROI
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- Flip to Yourself
- Buy and Hold

Select your Investing Stream
Build your Success Team
Find and close on your perfect home
Become a successful property manager
Be a disciplined real estate investor
Total Portfolio Management



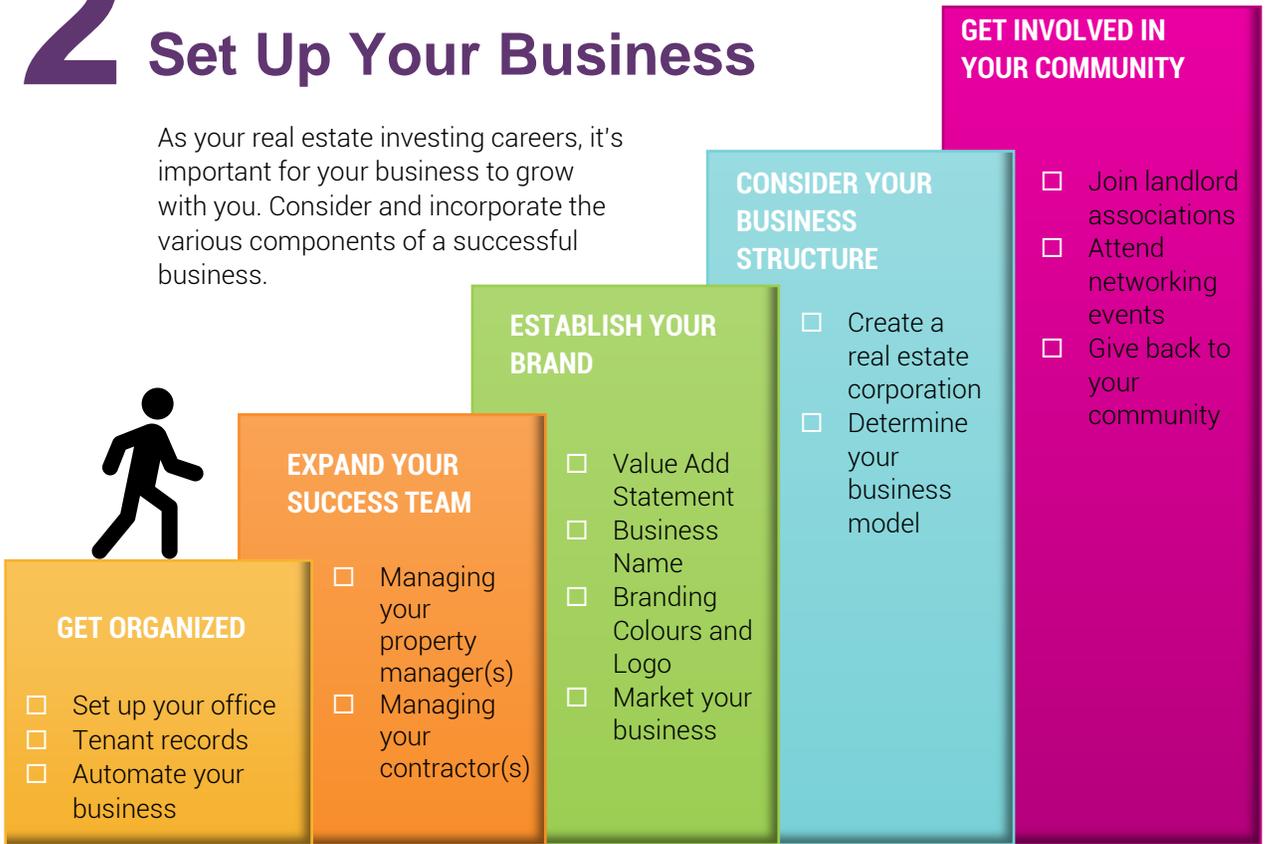
Make Money, Not Friends

- Business comes first
- Partners vs. friends



2 Set Up Your Business

As your real estate investing careers, it's important for your business to grow with you. Consider and incorporate the various components of a successful business.



Create Lifetime Wealth 3

- Go beyond single-family homes
- Grow in your real estate career
- Share your wealth of knowledge
- Reinvest your business

You are now a Business Owner!

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