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The Parable of the Talents

Matthew 25: 14-30

Parable

- Master
- Servant
- The number of Talents given by servant's ability
- The Master left the Talents in the servant's care

Our Lives Today

- God
- You
- Money given by your skillset used on jobs
- God has left money in your care

How to get "Well Done" from God?



WORK to grow money



Be **COMMITTED** to growing your money



You will be rewarded with more money to grow

What stops your growth?



BLAMING others



EXCUSES



AFRAID



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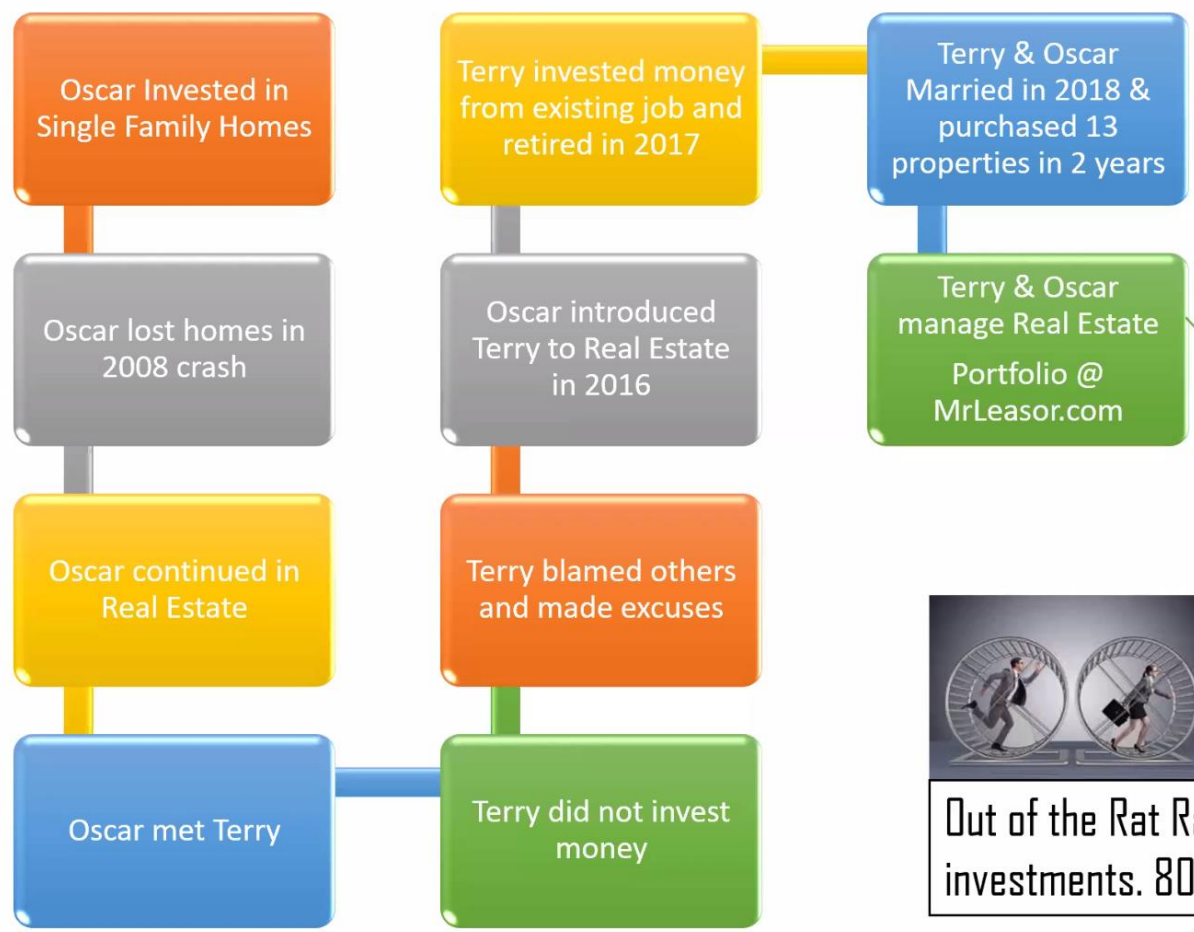
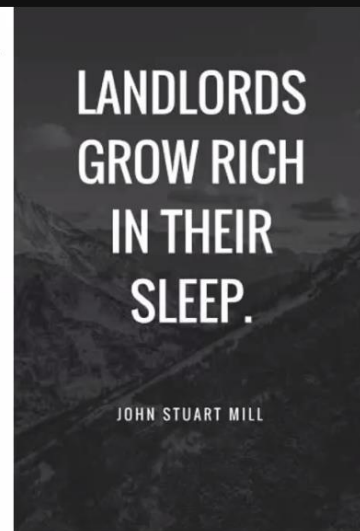
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Our Story



- Estimated ~\$3 Million Portfolio**
- Single Family Homes
 - Commercial Leases
 - Land



Out of the Rat Race....We now work to gain capital for investments. 80% of earned income



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Why Real Estate?

MONEY is the DRIVER
REAL ESTATE is the VEHICLE
FREEDOM is the DESTINATION



**LANDLORDS
 GROW RICH
 IN THEIR
 SLEEP.**

JOHN STUART MILL



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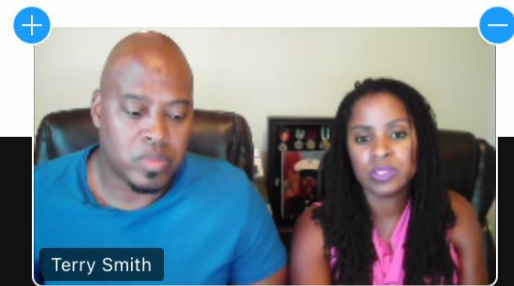
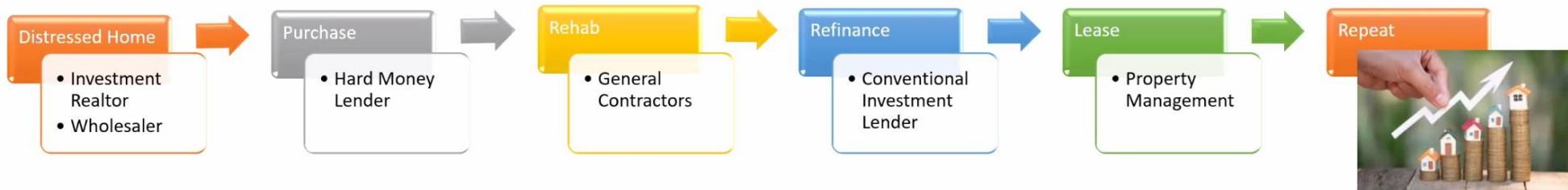
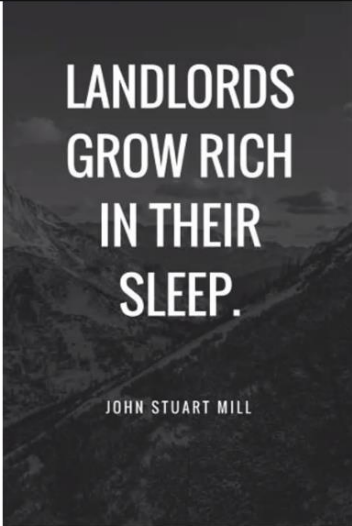
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What's Our Process?



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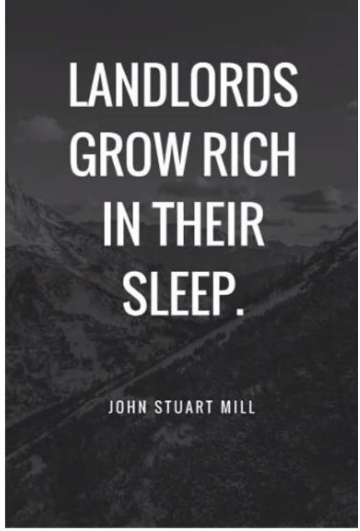
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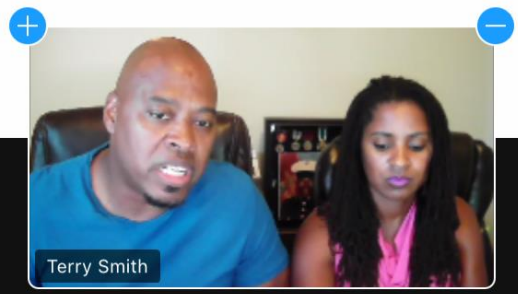
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What Can You Do?



Your Network is Your Net Worth



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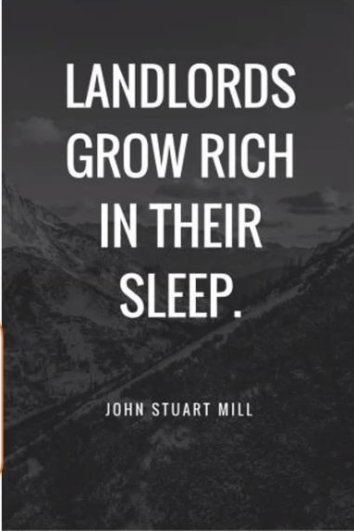
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10 Single Family Homes Roadmap



Conventional Lending Guidelines

- Debt to Income Ratio at Most 50%
- Must Be Employed for 2 years
- No Bankruptcy within 4 years
- No short sale/deed-in-Lieu within 4 years
- No foreclosure within 7 years
- No late mortgage payments in the past 12 months on any mortgage
- Self-employed people must have 2 years of tax returns showing profit
- 1 Yr of tax returns if self-employed for 5 years on case by case

- Use other people money
- You can get up to 10 conventional loans in your name (if you're married that's 20 properties)

1-4 Properties

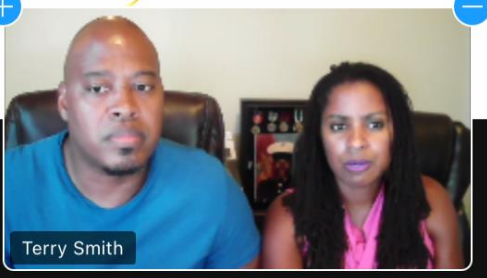
- 620 Minimum FICO Requirement
- Reserve Requirement is 6 months PITI (Principal, Interest, Taxes, Insurance) on Subject
- 20% Down payment (first 1-3 properties can be 3-5% down)
- 2% Payment factor on remaining mortgage balances of all other invest. Properties
- Primary not included in reserve requirement balance, but included in # of financed properties

5-6 Properties

- 620 Minimum FICO Requirement
- Reserve requirement is 6 months PITI on Subject
- 20% Down payment
- 4% Payment factor on remaining mortgage balances of all other invest. Properties
- Primary not included in reserve requirement balance, but included in # of financed properties

7-10 Properties

- 720 Minimum FICO Requirement
- Reserve requirement is 6 months PITI on Subject
- 20% Down payment
- 6% Payment factor on remaining mortgage balances of all other invest. Properties
- Primary not included in reserve requirement balance, but included in # of financed properties



Terry Smith