

NOVEMBER
2020

Peak Possibilities

Your Monthly Guide to Informed Real Estate Decisions



Investment Community of the Rockies
— COLORADO'S REAL ESTATE INVESTORS ASSOCIATION —

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The Power of a Blueprint... How Having a Strategic Plan has Proven to be the Key to My Success

By Jason Roberts

"The path to success is to take massive, determined action."

— ANTHONY ROBBINS, AUTHOR AND LIFE COACH

These words have been proven true for me time and time again. Why would I reinvent the wheel when someone has already worked out the tweaks for me? I can prove to be a more profitable and successful business owner by following those before me who are more successful.

Most of us get into real estate because we are inherent entrepreneurs. We have grand ideas and want to only answer to ourselves. That can be a blessing and a curse. Because we are dreamers we can be easily overwhelmed by shiny objects and can get lost in all the options. What we need is a proven plan to ensure our success.

Ever since I was little I knew that I wanted to be an entrepreneur. Of course I didn't know that was the word for it back then, I just knew that I enjoyed coming up with ideas and "bossing" the other kids around. LOL I enjoyed being a leader and someone others looked up to. As I got older and I matured I started dabbling in small businesses. At the time, I wasn't sure what I wanted to do but I knew I didn't want to work for someone else the rest of my life. Just out of high school I took a job at a collection agency and quickly rose up in the ranks, but it wasn't enough for me. One day I walked in and saw the ocean of cubes and realized I didn't want to be just another replaceable cog in the wheel. That old feeling of wanting to branch out, do my own thing started to take

over, so one day, I walked into my boss's office and told him I quit. I was 21 one years old without any job prospect. I went home that night and after talking to a buddy of mine who was a mortgage broker and was rolling in dough, decided I could do that! One problem, I knew absolutely nothing about the mortgage industry. I mean I didn't even own a house!!! So

I did the only thing I knew to do. I started researching who the best in the best in the industry was and I found a book that offered me a "blueprint" on how to run a mortgage company. When it said I need to get a fax line, I did. When it said I need to start hiring processors, I did. When it said you need to make connections with local realtors, I did. I followed every step in that book from start to finish and turned a

company that started on a folding table in my spare bedroom into a company grossing millions of dollars a year with over 50 employees. Just by following a blueprint.

Well we all know the story, 2007 comes and the mortgage crisis hits and being the type of person I am, I try to make it work. I kept at it for 3 years, trying to save my employees livelihoods, bleeding money every month until there wasn't anything more to bleed. I hit rock bottom; lost my house, my cars, my company and had to file Chapter 7 bankruptcy. Suddenly I was back to that 21 year old kid again with lots of ideas but no job prospects. This time I was smarter though. I knew that all I needed to do to get back on my feet was to find a great "Blueprint" I mean if it had worked once before, why wouldn't it work again?

**Join ICOR
Nov. 11, 6-8 pm
5 Tips To
Winning In
Colorado's
Current Real
Estate Market**

Continued on page 2



Top 5 Things This Month at ICOR that will Help Your Business

We know you are busy, so we have compiled a list of events and opportunities designed to help you and your business.

1. On the first of the month, you can expect to receive your copy of **Peak Possibilities, the ICOR Newsletter**, in your mailbox! Please make sure that we have your most up-to-date address on file (*update this through the dashboard of the Member Compass) so you don't miss your monthly guide to informed Colorado real estate decisions!

2. Every Friday, our **Friday Morning Real Estate Exchange** convenes our robust network of investors for an in-person (virtual) discussion. During these events, you can share your haves and wants and network with investors across the state to close on your next deal.

3. The second Wednesday of the month is our Monthly Meeting. Traditionally, ICOR holds monthly meetings in Denver, Colorado Springs and Fort Collins. But due to the COVID-19 pandemic, we have combined each meeting into one event held on the second Wednesday of each month. **For details or to register, please visit www.icorockies.com/events.**

4. On-Demand Learning is available in the ICOR Learning Center. Members will find about 50 hours of on-demand content that is free, included or discounted with an active ICOR membership. In the ICOR Learning Center, you will find Real Estate 101, ICORE Skills and Investing Strategies to help you with your vertical education or, when the time comes, your horizontal education! Visit <https://icorockies.thinkific.com> to get started.

5. You will find **ICOR's Learning Events** on our events schedule **throughout the month**, including weekend and evening workshops, and you can register on the ICOR calendar at www.icorockies.com/events. When you register, you'll receive an email confirmation, and your registration will be available 15 minutes prior to the event in your Member Compass!

Please let me know if there is any aspect of your ICOR membership that I can assist you with or what works best for you. Please feel free to email me at troy@icorockies.com!

Thanks, and I hope to see you soon at an upcoming ICOR event!

The Power of a Blueprint... *Continued from page 1*

So in October of 2010, the same month my chapter 7 bankruptcy was discharged, I decided to start over again. I knew I wanted to do something in real estate so I started researching who was the best of the best out there. I wanted to learn from the best and follow their plan, step by step as I knew that their way WORKED! I found a fabulous mentor and signed up for his course and coaching. One problem, I didn't have any money, but I did have 30 days to make my first payment. I took the leap of faith and dove in knowing that I had 30 days to make something happen so I better make it count.

By the end of 2011 I had flipped over 100 homes, making just shy of \$3.6 million dollars all from following a plan. It was just like before, if my coach said send this letter out the first day, I did, if he said pull your data from here, I did. If he had said, you need to dye your hair pink and wear a tutu, I would have because he had already figured out what was working and I didn't need to! I had found someone that had gone through and figured out what was working and what wasn't so I didn't have to. All I did was follow the steps and was able to go from nothing to something incredible. That is the power of a blueprint.





Fix-and-Flip Maximum Purchase Price

Are you just getting started in this extremely fast pace Fix-and-Flip industry and trying to nail down that first deal? Most Fix-and-Flip properties today are purchased through wholesalers that are out pounding the pavement for deals. It is intimidating to show up to a property with 10 other investors and have 1 hour to walk the property, run numbers, and place your bid in a hat. The number that you place in the hat is called your Maximum Purchase Price (MPP).

There are two ways for you to calculate your MPP. The first is a much more detailed approach and requires you to estimate all your costs from the beginning to end of a project.

MPP Calculation = After Repair Value - Rehab Budget- Closing Costs - Holding Costs - Selling Costs - Financing Costs - Profit

The second method is a much shorter calculation that estimates holding, selling, and financing costs. This shorter calculation was once defined as the 70% Rule. In the past, you would not have purchased a deal unless you were buying it at 70% ARV. Not 70% OF ARV -- but instead 70% ARV which accounts for your rehab budget and closing costs. Today the 70% rule is a myth. In the Denver Market we have looked at thousands of loans and found that most flips are purchased between 85% - 88% ARV. So today's rule is the 85% Rule.

MPP 85% Rule Calculation= (After Repair Value x 85%) - Rehab Budget - Closing Costs

First you must calculate the ARV (After Repair Value). This is where you run your own comps and determine your final sales price. Having a good realtor or appraiser as a friend can be very beneficial here. Second, you need to calculate the rehab budget. I recommend coming up with a line item budget that separates costs by each room -- or even better by individual trades. You can verify your rehab budget total number with this quick calculation. Multiply the livable square footage of the property by a factor depending on what year it was built (see chart below).

Year Built	Rehab/sqft
< 1959	\$40
1960 - 1979	\$35
1980 - 1999	\$30
> 2000	\$25

The closing costs are included in both the short calculation as well as the detailed approach because they are the more easily known numbers. You can speak with the title company and find out the costs for the escrow fee, the owners policy fee, the lenders policy fee, and any other title fees. And you can reach out to your lender and find out if they have an origination fee, doc prep fee, underwriting fee, credit report fee, etc... Holding costs include Taxes, Insurance, Utilities, and Loan Interest. It takes a moment to find and calculate each of these monthly expenses. Once calculated you should divide them to figure out your daily holding cost. Write that down in big numbers somewhere to help motivate you through the finish line of the project.

The final cost to calculate is the selling costs. Don't forget to include the cost of having the property staged. I always recommend calculating a 6% realtor commission even if you have a friend who will offer you 1% to sell the property.

If you need help working up these numbers, please send me an email and ask for my Excel worksheet. david@boomerangcapital.com



THE BEST FLIPPIN' LENDER

PRE-QUALIFICATION
CLOSING TIMEFRAME
ORIGINATION FEE
CREDIT CHECK
INTEREST RATE
LOAN-TO-COST
PROCESSING FEE
DOC PREP FEE
MINIMUM INTEREST
PREPAY PENALTY
VALUATION FEE
PAYOFF FEE

LESS THAN 24 HRS
72 HOURS
1 POINT *
None
12%
85%
ZERO
ZERO
ZERO
ZERO
ZERO
ZERO

(480) 779-9779

boomerangcapital.com

2152 S. Vineyard #105, Mesa, AZ 85210

Company NMLS: 1644075

**1 point origination is for experienced flippers*



MONTHLY MEETING INFORMATION

November @ ICOR

Monthly Meeting | November 11th 6:00 – 8:00pm “5 Tips to Winning in Colorado’s Real Estate Market”

We hear from Colorado Investors daily on the challenges we face, but at the same time we hear that investors are actively investing. Some are sitting on the sideline right now waiting to consumer confidence to return during the pandemic. Some are waiting for the election results to determine how they want to invest. But what we know is that the Colorado real estate market is ripe with opportunity, and as long as you are able to market to find motivated leads, make offers that get accepted, and buy right with numbers that work for you. It is time for you to get off the sideline and put your fears aside, we are going to focus on 5 tips to Winning in Colorado’s current real estate market... Join ICOR, as we welcome Jason Roberts & Rachel Schneider for a guided walkthrough of the 5 Stages to Closing a Deal

Stage 1: Marketing for Deals

- 4 Strategies that bring in motivated leads

Stage 2: Evaluating the Deal and Estimating Repairs

- Know your numbers with certainty
- Don’t be surprised with hidden repairs

Stage 3: Getting the Offer Accepted

- Build rapport with the homeowner to get their buy in on your price

Stage 4: Determining Exit Strategy

- Evaluate how to exit any deal with the most money in your pocket

Stage 5: Closing the Deal and Finding the Money

- Obtain money to close any deal
- Learn the difference between Private and Hard Money

Our presenters, Jason Roberts and Rachel Schneider, have always been fascinated by the world of real estate. In 2001, while still in their early 20’s, Jason and Rachel decided that instead of working for someone else, they would rather be in charge of their own destiny and opened a mortgage company. They eventually built that business into a multi-million dollar company, where they closed over 3000 real estate transactions. Then the market crashed and they had to find a new way to use their real estate talents. That is when they went into real estate investing and started down a new path. Implementing the real estate strategies they have honed over time they have since closed well north of 300+ real estate transactions (pre-foreclosures/short sales, whole-sales, probates, etc.)

Having seen pretty much everything, they decided to funnel that expertise into their true passion; sharing their knowledge with other investors. They now run a top coaching program with the nation’s leading investors, own a profitable hard money lending company, with over 2

Meeting Schedule



Northern Colorado

November 11th / 6:00 – 8:00pm
Online Zoom Meeting



Denver

November 11th / 6:00 – 8:00pm
Online Zoom Meeting



Colorado Springs

November 11th / 6:00 – 8:00pm
Online Zoom Meeting

million dollars in loans out to their coaching students at any given time, share their wealth of knowledge as co-owners of their local REIA all the while continuing to flip houses.

Other ICOR Events in November

November 4th

ICORE Skills: Raising Private Money

November 7th

ICORE Skills: Creative Real Estate

November 14th

TrueNorth Planner Group Session

November 18th

Short Sales: When & How to Apply this Investing Strategy

November 21st

Marketing & Lead Generation Workshop: “Your REI Blueprint”

And every Friday (November 6th, 13th, & 20th) | Friday Morning Networking Real Estate Exchange (None on Nov 27th following Thanksgiving)

**For full details or to register,
visit www.icorockies.com/events**

ICOR PRESENTS

Marketing & Lead Generation Workshop: “Your REI Blueprint”

WITH
JASON ROBERTS &
RACHEL SCHNEIDER

Two Part Series

Part I. Wednesday, Nov. 18th, 6pm – 8pm

Short Sales:

“When & How To Apply This Investing Strategy”

In the presentation, you will learn...

- How to help families get the foreclosure sale date stopped
- How to create consistent closings
- How to handle homeowner appointments
- How to master the BPO appointment to get the price you want
- Setting expectations and answering questions about the short sale process
- How to negotiate with the lenders
- Tips and tricks to increase your approvals

Part II. Saturday, Nov. 21st, 9am – 4pm

Marketing & Lead Generation Workshop:

“Your REI Blueprint”

In the presentation, you will learn...

- **Convert probate properties into opportunity.** Discover why this is Jason’s and Rachel’s favorite strategy.
- **Find hidden inventory at local banks.** Forget the giant nationwide banks. Learn how to establish relationships with local lenders.
- **Get huge discounts — and profits — with short sales.** You heard short sales were dead? Not when you do ‘em right. Learn how one of Jason’s students is crushing it.
- **Pull away from the pack with follow-up marketing.** So you can keep yourself in front of your leads long after other investors have given up. When the prospect is ready to act, guess who’ll be top of mind.
- **Create effective marketing materials.** So you stand out from the crowd. PLUS: how to track your marketing so you know what works.
- Making sure that you have exhausted all channels of contacting a lead
- How to set up follow-up marketing campaigns that will mean leads are hearing from you well after other investors have given up and why it is important to keep in contact
- How to create marketing material that is both creative and different from the other 30 investors they have received marketing from
- Tips on Tricks on ways to manage and track your marketing



Jason Roberts and Rachel Schneider

Implemented the real estate strategies they have honed over time having since closed well north of 300+ real estate transactions (pre-foreclosures/ short sales, wholesales, probates, etc.) . Having seen pretty much everything, they decided to funnel that expertise into their true passion; sharing their knowledge with other investors. Now they have compiled these proven lessons into the REI Blueprint to share with you.

**Sign up for Saturday,
and Get Part I & II for
One Price**

**\$99 for Members
\$149 for Non Members**

**(Attend the Nov 11th Meeting
for Discounted Pricing)**



UNBRIDLED WEALTH

OLIVIA MCGRAW / OMCRAW@UNBRIDLEDWEALTH.COM / UNBRIDLEDWEALTH.COM

Real Estate & The Multi-Tasking Dollar

Whether you know it or not, you likely multi-task your dollar every day. Do you use a credit card? Each time you swipe, you make more than a simple purchase; you can also pick up points, receive cash back, protect yourself from fraud, enjoy conveniences, and earn additional travel benefits. When we teach clients how to use their personal infinite banking system for real estate purposes, multi-tasking money is a top priority.

To help you understand this concept, let's begin by outlining a typical real estate investment. Someone else pays slightly more than the mortgage in order to cover utilities and operating expenses; as a real estate investor, you may see some of this come back to you. You will likely save this income for future investments instead of spending it outright. Rather than having rent payments flow solely into an operating account, you could use the rent to create an additional cash-flowing asset.

By using a *properly structured, dividend-paying whole life insurance policy* rather than an operating account, your dollars will begin multi-tasking. How? Just like a credit card, your policy will accrue extra benefits for your cash. Let's look at the benefits one at a time:

1. Death Benefit - This is a life insurance product, so naturally, there is a death benefit. Whole life insurance is not an if product. It's a when product. If you want to leave any type of inheritance, learning how to use whole life as a personal bank will provide financing for life, ensure your debts are paid, and guarantee your beneficiaries inherit your estate.

2. Uninterrupted Compounding - With a whole life policy, if you borrow and pay back with interest, your money will continue to grow and compound as if it had never left the policy.

3. Financial Velocity - Our approach to designing policies is different from most. We structure them to be cash-flow positive between years 2-4 and cash in and out whole between years 6-8, meaning you'll never lose money.

4. Unstructured Policy Loans - What happens if a renter misses payments or moves out without warning? By flowing money through your policy, you have the option to pause payments into your policy. We work with clients to make sure they understand how to take full advantage of these benefits, especially when unexpected events (like a global pandemic) prompt you to stop directing money through the policy and start taking out loans instead.

5. Creditor Protection - Though the amount of money under protection varies by state, a significant sum within a policy cannot be

accessed by creditors, regardless.

6. Care for life - There's no need to purchase long-term-care insurance. Your policy will pay out of the death benefit for qualifying health events.

7. Disability waiver of premium - If you're still in your working years, we include a disability waiver, which means you do not need to keep paying for the policy if you become disabled before age 65.

Unbridled Wealth designs policies on a case-by-case basis. For one client, I created a policy that went into effect once he purchased a new rental investment. By using his policy to pay for the mortgage and expenses, he created an additional cash-flowing asset. This asset allows him to pay off the bank mortgage in ten years, provides additional inheritance for his family, establishes a long-term-care plan should his health decline, and offers the other benefits we covered.

It doesn't matter if you've had investments for a while or are just looking to get started. We're confident we can craft a plan that suits your personal needs. It's time to begin multi-tasking your hard-earned dollars.

WHAT'S STOPPING YOU?

Your real estate strategy may be missing this game changer

SCHEDULE A CALL

(303) 957-9175



UNBRIDLED
WEALTH



Using Your IRA to Buy Real Estate

Many of our ancestors immigrated to chase the American Dream; which for many meant owning land. Today that dream extends beyond owning the land we live on. My clients and I want to own the land others live on. Our dream is to have tenants who pay down our debt and increase our net worth over time.

Purchasing investment real estate requires an increased down payment to cover the amplified risk (20% for single-family and 25% for multifamily properties). Many of us don't have large amounts of money laying around, but what we may have is a 401k from an old job. That money can be rolled over into an IRA and used towards your own dream!

While we believe it's one of the best options available, it's not as easy as purchasing a few hundred shares of stock. If you want to plunge into property purchases through your IRA, you first need to know the rules—and there are a lot of them:

- You can hold real estate in your IRA, but it needs to be a self-directed IRA.
- Any real estate property purchased must be strictly for investment purposes; you and family members cannot use it.
- You cannot manage it. All ownership expenses must be paid by the IRA.
- Holding real estate in your IRA can be tricky, so seek legal advice when getting started.
- The tax laws that make it tricky, can also be incredibly beneficial. For example: after you own the property out-right for a year and a day, the capital gains are completely forgiven!

To get started, the IRA has to be self-directed. The term “self-directed” means that alternative investments are accepted or offered by the IRA custodian, the financial institution, or company responsible for record-keeping and IRS reporting requirements. I personally use New Direction Trust. Everything goes through them as custodian to keep you from violating the strict rules regarding these types of real estate transactions. To reiterate, you and your IRA are two separate entities. Your IRA owns the property—you don't.

Since all expenses must be paid within the IRA, you will also need a great management company. I happen to know one. At Atlas, we can help you find the right property, connect you with the few lenders who do this type of loan and manage the asset to ensure both positive cash flow and preservation of your asset. We know investment real estate inside and out because we are owners ourselves. My personal goal is to own 10 properties in 10 years. I have done cash-out refinances, pulled a HELOC, and even asked my parents for a gift letter all to purchase real estate. I have even gone as far as moving three times in 18 months. My next move is purchasing property inside my IRA, while I save for the next down payment and build up the lazy equity in the three investments I already own. I'm transparent about my strategy, because I know you can do it too. It's all about understanding and executing all of the opportunities that are available to us to achieve that American Dream.



ATLAS
REAL ESTATE

Property Management By the Numbers

3,200

UNITS CURRENTLY
MANAGED

98%

OCCUPIED &
COLLECTED

10

AVERAGE DAYS
BETWEEN RESIDENTS

4

CONSECUTIVE YEARS
VOTED BEST OF
COLORADO



0

MAINTENANCE
UPCHARGES OR
HIDDEN FEES

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STONE CPA & ADVISORS

LARRY STONE / LARRY@COLORADOTAXCOACH.COM / COLORADOTAXCOACH.COM

PPP & Economy Injury Disaster Loan — Oh My!

You have likely heard the ancient Chinese curse “May you live in interesting times”. Actually, it is not an old ancient Chinese curse, but an English expression used by British Ambassadors to China. The nearest related Chinese expression translates to “Better to be a dog in times of tranquility than a human in times of chaos.” Nothing describes life for humans better than a time of chaos.

We are living in an uncertain time with the globe struggling with the pandemic, affecting everyone’s life. While real estate professionals have thrived during this time, not needing any assistance with the Small Business Administration’s (SBA) Paycheck Protection Program (PPP) and Economy Injury Disaster Loan (EILD), others sought relief. No matter what you choose, planning creates more opportunities.

The need to control and manage our cash flow is critical during these interesting times. You should never leave more money with your estimated tax payments than is necessary to meet your expected tax obligation. The taxing agencies don’t really appreciate your interest free loan to them. I have some clients who pride themselves on taking their annual vacation with the refunds from their tax refund. However, the IRS recommends that you should not use your tax refund as a savings account especially when identify theft occurs often.

Should your business produce less profit this year, you may want to timely review your estimated tax payments so you can adjust your 4th quarter amounts and keep more of your cash. As always, you should ensure that you pay the correct amount of estimated tax payments to avoid additional penalties and interest.

Alert! Unexpected results may occur for those people who receive PPP loan forgiveness! Yes, the PPP funds forgiven will be exempt from tax. The current IRS position is that the expenditures used by those funds will not be included in deductible business expenses. Many people receiving PPP forgiveness may see their taxable income go up because their deductible expenditures have declined. With this result, one may have higher amount of taxes than initially anticipated. This is an activity that you should be measuring and controlling as a good business practice.

Alert! Anyone receiving unemployment benefits should recognize that the state governments will issue a 1099 G reporting these benefits as income. The state agencies usually do not withhold an estimated tax payment on these benefits, but they are taxable. You may be accumulating a large amount of tax amount obligation which you would have to make an estimated tax payment to avoid penalties and interest.

Uncertain times continue. How long will the lockdowns continue? What is the tax impact of the assistance received from the government?

We recommend that businesses and individuals examine their tax position each year, especially regarding their payments towards their tax obligation. We provide a process to estimate and forecast your tax obligation payment. Amazingly, it can be used to project your tax payment forwards for several years and can be adjusted for expected decisions. How powerful is that in deciding to see the cash impact on your taxes before you do? I would say it is truly powerful!

We want you to have this power to control your cash payments towards your tax obligations. Join us for our weekly Community Q&A on Thursdays beginning 10AM MDT to learn more.

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TAXES • INVESTMENTS • COACHING

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for our Q&A Sessions
for tips, strategies, and
information to reduce
what you owe and
build wealth!**

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to register for our next session!



Should I Use Retirement Funds to Invest in Real Estate?

Self-Directed retirement plans allow individuals to invest in real estate, but are retirement funds the best option? The answer varies and depends on what type of investing you are involved with. In addition, there are tax considerations that one needs to evaluate before making a final decision. Like most things in life, real estate investing with a self-directed retirement plan has its pluses and minuses. Let evaluate some common scenarios and look at whether using retirements funds makes sense or not.

Fix n Flips and Wholesaling – Using retirement funds is typically not advantageous for these investments, and here's why. When real estate is bought and sold within a one-year period it is subject to short term capital gains. Unfortunately, self-directed retirement plans are also subject to short term capital gains in this scenario. This means one would be paying tax twice on the same money. In addition, the IRS may view fix n flipping and wholesaling as active businesses and running an active business from within a retirement plan may subject it to unrelated business income tax.

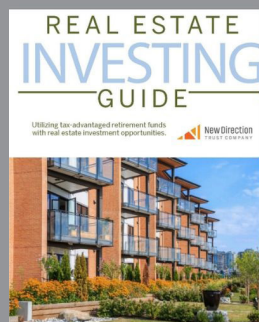
Long-term holds and Private lending – These tend to be better suited for retirement funds, and here's why. Passive income from rents and debt payments are not subject to taxation from the IRS. Let me elaborate. If one invests using a Roth account, the earnings grow tax free, and they can likely be taken out tax free when certain requirements are met. If one invests using a tax deferred account, like

a Traditional IRA, the earnings grow tax free until the account owner takes a distribution. Distributions are taxable at the ordinary income rate, but the IRS allows these types of accounts to grow tax free, and they often allow people to reduce their taxable income by making contributions to these accounts.

High income earners – These folks need to evaluate the importance of the deductions real estate investing provides before choosing to use personal or retirement funds. Real estate is one place in the tax code that allows for some attractive tax deductions. The IRS allows for expenses like property insurance, mortgage interest, repairs, property taxes, etc... to be used to offset income. The IRS also allows depreciation, which can also be used to offset income. For high income earners, these types of tax deductions can assist in lowering their taxable income. When investing with retirement funds, the IRS does not allow these deductions. Why? You must choose. The IRS does not allow tax sheltered plans the best of both worlds. They don't allow BOTH tax free growth AND the ability to deduct expenses and depreciation. This means an individual needs to decide which is more important, tax free growth with no deductions, or taxable income that allows for deductions.

If you're debating whether to use retirement funds for your real estate investments, we encourage you contact a member of our business development team to evaluate your situation.

Unlock Your Retirement with a Real Estate IRA



Download our FREE
real estate investing guide

ndtco.com/real-estate-investing-guide



New Direction
TRUST COMPANY



The TrueNorth Group Session is for ICOR Members and future members new to real estate investing who want to dramatically increase their probability of success and shorten the time to completing real estate investment deals to reach their financial objectives.

You believe real estate investment can solve a problem in your life. We believe so too... but will you do it? TrueNorth is designed to take months off your development cycle and get you focused where you need to be focused!

Virtually all new investors start without a clearly defined path. Without a path, your odds of success plummet. ICOR is here to help you get started the correct way and help you design your personal pathway to achieving your goals and changing your life.

The course consists of 3.5 Hour Group Consultation with a workbook that includes:

Consultation – Work with ICOR to finalize and document your 10-point precise path and action items toward achieving your primary objective.

- Primary Objective
- Optimal Investing Path
- Investing Strategy, Property Type, Acquisition Approach, and Funding Source
- Education Plan
- Team Building Plan
- Networking Plan
- Timeline

**Saturday, November 14th
from 9:00 am - 12:30 pm**

**Price: Free to ICOR
Members | \$100 for
Non Members**

**Register Now at
[www.icorockies.com/events/
truenorth111420](http://www.icorockies.com/events/truenorth111420)**



Service	Contact/Business	Phone	Email
Contractor	Dillon Gilster J & K Roofing	303.425.7531	dillon@j kroofing.com
Contractor	Vern Robinson Ridge Construction	303.881.1169	vern@ridgeconstructioninc.com
Financial Planning	New Direction Trust Company	877.742.1270	info@ndtco.com
Financial Planning	Jason Power Unbridled Wealth	303.957.9175	jpowers@unbridledwealth.com
Insurance	Lewis Blackburn Farmers Insurance	303.694.4087	lewis.jpage@farmersagency.com
Lender	Chuck Townsend Forrest Financial	303.877.3221	chuck@forrestfinancial.com
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Lender	Tyler Ideker Indicate Capital	303.567.6333	tyler@costfund.com
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Title	Bill McAfee Empire Title, Colorado Springs	719.499.0968	bill@etcos.com
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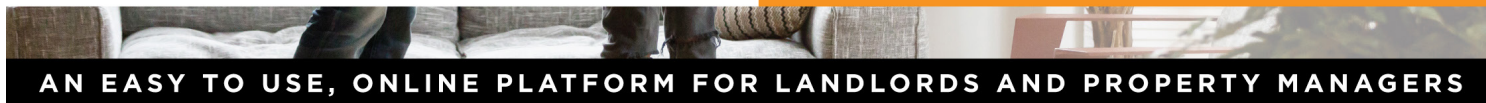


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