

MARCH
2022

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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Houzz's Top 10 Design Trends for 2022

By Designer Staff Today

Here are ten top home design trends they are calling out:

Multiple window banks

Many homeowners on Houzz dream of light and bright kitchens. One way to deliver that is with plenty of windows that stream in natural light. Long banks of multiple windows, sometimes on two or even three walls, create a space full of light, breeze—and views. Thanks to the rise of hardworking pantry walls, storage optimized island bases and lower cabinets that allow homeowners to skip upper cabinets, we anticipate homeowners to go with expansive runs of windows in 2022.

A casual, collected look

While the 2021 U.S. Houzz Kitchen Trends Study confirmed that all-white kitchens remain dominant, layered looks are gaining in popularity. We saw a dressed-up, collected style catching on last year, which will continue into 2022 albeit in a more casual, less-polished approach with softer, lighter paint colors, raw wood tones and a mix of cabinet fronts and styles. This light, layered design keeps the eye moving, creates visual texture and nuance, and delivers a style that appears put together over time in a relaxed way.

Long and linear backsplash tile

White subway tile is a classic look for a kitchen backsplash, but many homeowners are searching for a modern twist on the material. White ceramic 4-by-12-inch tile appears to be the answer. The rectangle shape lends a timeless feel while its elongated form gives it a fresh, updated appearance. On Houzz, we

see backsplashes with a subtle wavy or crackle glaze finish will add texture, or a herringbone pattern to give even more spin on the design.

Hardworking storage

The right storage strategies can create a highly functional home. And while the general function of cabinetry hasn't changed much over the years, the inside of cabinets has dramatically shifted. Pullouts bring pantry items from the back of cabinets to the front. Special shelves lift heavy appliances from a lower cabinet to countertop height. Drawer dividers organize plates and bowls. You can now have designated storage space for a paper towel roll, aluminum foil or baking sheets in the kitchen. In the bathroom, a drawer can house a blow dryer or other device next to an in-drawer outlet. We see cubbies for towels, hidden storage for laundry hampers and so much more in popular photos on Houzz.

Multiple shower heads and sprays

A comfortable shower is an important bathroom feature but including multiple shower heads and sprays can elevate a shower experience from simple washing to luxurious pampering. More than half (55%) of homeowners who update their shower during a bathroom renovation choose a rain shower head, almost a quarter (23%) go for dual shower heads and 16% add body sprays, according to the 2021 U.S. Houzz Bathroom Trends Study. In addition to multiple shower heads, bathroom design pros on Houzz recommend installing a handheld sprayer too. These can be used for rinsing shaved legs, cleaning the shower walls or washing pets and kids.

Join ICOR
March 8th - 10th
from 6-8:45 pm
2022 Rehab Trends
for Fix & Flips and
Rentals

Continued on page 3



MARCH MEETING INFORMATION

March @ ICOR

March 8th - 10th from 6 to 8:30 pm

2022 Rehab Trends for Fix & Flips and Rentals

You begin to run the numbers and allocate your rehab budget as you approach your next deal. Where is the best use of your rehab dollars? The key areas of a rehab come down to kitchens, bathrooms, bedrooms, paint, flooring, & value adds!

We enlist Derek Marlin, Elevation, with over 100 rehabs under his belt. As an investor, Derek has created a system for rehabs that utilizes existing technology and applications to save time by consolidating SKUs and projects into one place, allowing him to simplify his project management. Plus, the property management team over at Atlas Real Estate discusses trends that allow you to bulletproof your rentals plus get top rents per door!

In our conversation, our panel will cover:

1. Fix & Flip Design Trends: Six Fixture & Finish packages
2. Help your properties stand out while not having to reinvent the wheel
3. Maximize Rehab ROI: Top 5 areas of a property to achieve top sales dollar
4. COVID Considerations: Three Pandemic investment takeaways (so far)
5. Rentals: What are the tried-and-true materials? Durable, trendy, and affordable.

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



Colorado Springs

Tuesday, March 8th

Hyatt Place Colorado Springs
503 Garden of the Gods Rd West
Colorado Springs, CO 80907



Denver

Wednesday, March 9th

PPA Event Center
2105 Decatur St
Denver, CO 80211



Northern Colorado / Fort Collins

Thursday, March 10th

C.B. & Potts
1441 E Horsetooth Rd
Fort Collins, CO 80525

SATURDAY, MAY 7, 2022 | CAÑON CITY, CO | 9AM - 1:30PM

Real Estate Market Tour: Building Cañon City

We will tour a small part of the city with Entrepreneur and business owner, Stan Bullis, as he shows us how he acquired over 100,000 square feet of real estate, and continue to bring Cañon City into a new Golden Era. During the tour, we'll walk each of the 7 properties and learn how they were purchased, restored, and opened back up. Stan will share his vision for Cañon City as well as how a little-known financial tool called Infinite Banking, played an integral role in all he has acquired.

You'll learn from Wealth Strategists and Real Estate Investors, Olivia McGraw and Jason K Powers on how Unbridled utilized Federal and State Historic Tax Credits Opportunity Zones, Infinite Banking and just being in the right place at the right time. In partnership with the City of Cañon City, Unbridled's vision for redevelopment and restoration will surely last for generations to come.

In addition to the tour, we will sit down for lunch at Unbridled's farm-to-table restaurant, Fremont Provisions.

During our meal, we'll look closer at the ins and outs of these real estate developments and show you how you can take advantage of the lucrative financial strategy that underpins them all.

We will teach you how to boost your real estate income using Infinite Banking. When Infinite Banking is combined with real estate, it can accelerate your pay down on properties, while building up a cash flow system at the same time.

REGISTER AT
www.icorockies.com/events/real-estate-market-tour-building-canon-city
\$20 for Members and Non Members



Houzz's Top 10 Design Trends for 2022

Continued from page 1

Stylish designs for aging in place

Many homeowners embark on a renovation to create their forever home, and that means incorporating universal design principles that will assist with accessibility for years to come. These days, universal design prioritizes products and features that look as good as they are functional. Some grab bars, for example, come in trendy finishes like champagne bronze or matte black, and hide their function as a towel bar, doing double duty while still meeting the Americans with Disabilities Act (ADA) guidelines. Other accessible design features like curbless showers, non-slip flooring and shower benches have become desirable and stylish features for homeowners of all ages.

Heated bathroom floors

When we asked more than 50 home design and remodeling professionals on Houzz what bathroom feature they most recommend to homeowners, one element rose above the rest: heated floors. A cold tile floor can ruin a spa-like experience, and heated floors are relatively inexpensive and easy to install during a renovation, making this feature a no-brainer.

Desirable sustainability and efficiency

Sustainable building practices have long been a focus of environmentalists, but recent shifts in the global dialogue have brought the benefits for individual homeowners to the forefront, sparking a new wave of adoption. High-performance windows and solar panels help homeowners

reduce energy use, which can also help homeowners save money. Native trees and grasses can help create water-efficient landscapes, but also attract pleasing wildlife. When personal benefits have a positive collateral impact on the world, everyone benefits.

Outdoor living rooms that look like indoor rooms

Houzz search data has shown that people want their backyards to be relaxing extensions of their interior living spaces. The best way to do that is through mimicry. There have been major advances in outdoor materials in recent years, allowing manufacturers to create stylish and durable outdoor sofas, tables, rugs, chairs and decor. Add an outdoor fireplace, maybe a TV, and the line between indoors and out seemingly disappears.

Outdoor privacy

As homeowners increasingly expand their available living space to the outdoors, many are hiring landscape pros on Houzz for screens, fences, plantings and other strategies that help create intimate spaces and separation from neighbors, or block an undesirable view. This might look like a vine-covered pergola, an outdoor screen around a private dining spot, or fencing for an outdoor shower or hot tub. Standalone structures are used as home offices, gyms, meditation areas or as extended living spaces to house relatives or kids who had to stay home from college due to the pandemic.

March Meetings

ICOR – Colorado Springs

In Person

Tues., Mar 8th, 6 PM-9 PM (MDT)

ICOR – Denver

In Person

Weds., Mar 9th, 6 PM-9 PM (MDT)

ICOR – Northern Colorado / Fort Collins

In Person

Thurs., March 10th, 6 PM-9 PM (MDT)

Subgroups

Join these topic-based communities of like-minded investors, share “Haves & Wants”, network and learn in small groups.

Beginner Investor Subgroup

Virtual

Thursday, March 3rd

Rental Property Subgroup

Virtual

Wednesday, March 16th

TrueNorth Planner

Virtual

Saturday, March 19th

Deal Finding Subgroup

Virtual

Tuesday, March 22nd

Fix & Flip Property Tour

In Person

Thursday, March 31st

3 Day Door knocking Field Trip

In Person

Sat-Mon, March 12-14th

Creative Deal Making Academy

In Person

Sat-Sun, April 23-24th

Winter Networking Happy Hour

In Person

Tuesday, April 5th

Find out more and register online at www.ICOROCKIES.com/events



INSURANCE EXPERT

EVE HOELZEL / EVE.DSTANSFIELD@FARMERSAGENCY.COM / EVEINSURANCECOLORADO.COM

Why is Renters Insurance so Important for Landlords?

Real estate values increase year after year making the American dream of owning a home more father away for many people. Owning a home is the goal for most, but it could come with so many responsibilities as well. Renting could also bring some responsibilities that a renters policy could resolve for them.

Talking to your tenant/renter about the benefits of renters insurance will greatly assist your tenant. For most tenants, buying a renters insurance policy might seem like an unnecessary purchase. However, it is a mutually beneficial policy that can benefit the renter and the landlord. According to the Insurance Information Institute, many landlords require tenants to purchase renters insurance to avoid disputes regarding legal liability claims, damage to landlords property as well as tenants belongings.

Coverage for the tenant:

Renter's policies offer coverage against a variety list of perils such as fire, smoke, theft, vandalism, wind and hail, damage caused by water and other events out of their control. It protects the tenant's personal property such as furniture, clothes, sports equipment, small appliances, electronics and more.

In addition, renters policy covers personal injuries and legal expenses under the personal liability limit. An example, if someone other than the tenant gets injured while being on the property and sues the tenant—this would be a personal liability claim on the renters policy. Another common claim that I have been involved with is, the tenant overflows the bathtub and causes damage to the landlords property. The renters insurance may assist the tenant by paying the damage to the landlords home.

Renters policies can provide coverage for dog bites either under medical coverage or personal liability. This can apply both on the property or off the property. If your tenant has an animal, ask them to purchase at least \$100,000 in liability coverage and confirm that the animal is covered under the renters insurance personal liability policy.

Another important coverage section is the additional living expense coverage. If a tenant is obligated to move out of the rental due a covered loss. For example, during the Colorado fires in October of 2020, renters that were evacuated were able to find coverage for their additional living expenses such as paying for a hotel and meals until they were able to get back to their home.

Coverage for the landlord:

Renters insurance policies offer property damage coverage to the landlord in the event a fire or other accident caused by the tenant's negligence. The landlord could be covered under the renters policy up to the

liability limit. I recommend a minimum of \$100,000 personal liability on the renters policy.

For example, a tenant leaves the water running which causes damage to the rental unit and to the unit below. The renters policy could cover the resulting damage to both units caused by the tenant's negligence with the liability coverage. Renters insurance can also pay for damage to a landlords home from a large fire due to the tenants negligence.

Landlords should also request to be added as an additional insured on the tenants renters policy as to receive any cancellation or renewal notices.

Conclusion:

Renters insurance is inexpensive, and it is essential. It can be a mutually beneficial and inexpensive way to protect both the tenant and the landlord. It is an extremely inexpensive policy that protects both parties. Coverage and laws can vary, so please check with your attorney if you have any legal questions.



Sure, you have a roof over your head, but do your investments have the right coverage?

How can I help? Let's set up a time to review your policies!
Your Investment Insurance Specialist,
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www.eveinsurancecolorado.com



TAX EXPERT

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



DIY vs. Team Sport

Home Depot has a new slogan “How Doers Get More Done” which replaced “More saving. More doing.” Before that one, it was “You can do it. We can help.” The largest home improvement retailer in the United States encourages and promotes the Do It Yourself (DIY) philosophy. By the way, check out the great opportunities they offer ICOR members.

While we can DIY many things, it is important to realize that some things are better to have a professional do them. For example, I observed that I could purchase a medical sterile disposable scalpel from Amazon for as low \$18.33. Right next to it was a book titled “Brian Surgery for Beginners and Other Major Operations for Minors.” One may want to think twice about doing brain surgery on their child.

There are some things just too important to do yourself. Would you prefer to rely on someone who is a professional? Someone who has earned credentials through study and experience. Someone experienced in the field and practiced in the procedures. Do you really want someone to operate on your child when it is their very first time?

It is not just an expertise issue. The big question is should you as a real estate professional do everything yourself? One of the most complicated and difficult areas of the real estate trade or business is tax planning. Your tax planning should be evidenced based. Yes. You should have written directions telling you what to do, how to do it, when to do it, and why. The why is the most important. It is the difference between success and failure if questioned by the taxing authority.

Is studying tax law and researching it the best use of your time? I think not. If it was, why did you not become a tax advisor in the first place? You have a passion for some elements of real estate. You get satisfaction from fixing real estate problems and bringing good shelter to those in need.

Is the DIY model good for a real estate professional? I think not.

Real estate investing is really a trade and business in which you must develop systems and processes to achieve success. It is a team sport. You want to select players for the right slots on your team. Different teams will have unique needs. You will want to build an advisory board. Some common members on an advisory board are legal advisors, tax advisors, banking advisors and management consultants.

Other team members will be integral to your business operation itself. You may need builders, carpenters, realtors, plumbers, electricians, landscapers, roofers, and other professionals. It is true that you could do all these things yourself. But that strategy is very limiting. You are fully dedicated to one project and unable to leverage your time and abilities.

As in any team sport, you must carefully evaluate your players and do your due diligence. You must carefully organize your team and be clear on your agreements. Stronger agreements lead to higher performance.

Build your team and select your players. Field the right people and find the way to leverage your time to achieve your goals.

At Stone Wealth Strategies, we understand that you need to build your team or DIY. We recommend that you fill the tax advisor spot with someone who does not just prepare taxes but has their own process and system to provide you with tax guidance. It should be an intentional approach which begins with the tax planning process and is evidenced based. Your advisor should not be a one off but should be someone experienced in real estate tax advising. For a Discovery Session with us, email info@coloradotaxcoach.com to learn more about tax planning.

Stone | **WEALTH STRATEGIES**
formerly Stone CPA & Advisors

Leveraging Buy & Hold Investments To Meet Your Retirement Goals

March 17, 2022 | Thursday 10:00 AM MT

970-668-0772 | info@coloradotaxcoach.com
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OUT OF STATE INVESTING EXPERT

TRAVIS ABBOTT / TRAVIS@INVEST1PROPERTIES.COM / INVEST1PROPERTIES.COM

FOMO on Real Estate... Two Schools of Thought

Yeah, Yeah, Yeah... FOMO (fear of missing out) is probably not the best reason to buy out of state investment properties. But it may not be the worst either. The fact that you are starting to see signs of FOMO creeping into your real estate investing life may be because your friends have mentioned it often. Or maybe you have heard about the huge appreciation rates that property owners are seeing nation wide. Whatever the reason, I am hearing this as a major factor when people are considering investing in real estate or have already invested and are considering adding more properties to their portfolio.

The key is understanding yourself as an investor and includes many variables. We basically sell properties to two types of investors: Millennials and then Young Boomers/Old Gen X'ers. Each group sees investing very differently.

Let's start with Millennials. Most Millennials that we work with make very good money and have taken advantage of the last decade in the stock market by consistently saving and investing and have built up a sizeable nest egg. But now they feel the stock market is at or near its high and they see real estate as a very viable investment option. They are not afraid of investing out of state and many Millennials feel that investing in out of state properties is the only way for them to still invest in real estate at affordable prices. And because the prices are so low, they truly do have FOMO, they fear missing out on what they believe is a once in a generation opportunity to build wealth through real estate. We tell them there is still time, but it is true that it is getting harder and harder to source nice, performing investment properties.

Millenials also typically want to buy as many as they can and are happy to leverage their money, often with our asset based lending, to buy more properties than they could paying all cash. Their goal is to accumulate enough properties and then pay those off over the following 10 years or so to completely replace their income(s) and be financially free from that point on.

Our second client base is Young Boomers/Older Gen X'ers. They have made it to near retirement (our typical client in this age group is 55-60) and they are looking for a plan to augment their retirement. They have FOMO on a comfortable retirement. They are looking to invest in real estate because to them it represents a safe (no ups and downs like the stock market), secure and predictable investment. We typically show them how they can take \$160k-200k and buy 4 properties from us with financing and will be able to pay those off within 7ish years using positive net monthly cash flow so that they will owe those properties free and clear in a relatively short period of time, after which they will receive all of the net cash flows and significantly juice up their retirements. It is a simple concept that we are applying with more and more clients to help them significantly increase their retirement income.

Ultimately though, it starts with you. There is no reason to have FOMO. But there is also no reason to sit on the fence and do nothing. Take a good look at your investments and ask yourself if you are where you want to be financially. And ask yourself if real estate is the right fit for you, and lastly... listen to and go with your gut.

ACHIEVING FINANCIAL FREEDOM THROUGH REAL ESTATE INVESTING

As 2021 begins, preparing for retirement and the future is more important than ever. Today's market offers the best opportunity to profit from real estate since 2008! Whether you are looking to do a 1031 exchange, build a College Fund using real estate or diversify your stock portfolio by investing in affordable income producing real estate or create an additional stream of income to supplement your current income, we will show you how to get there!

Since 2008 Invest 1 Properties has been one of the nation's leading turn-key investment property providers. Focusing on Dynamic Mid-West markets with over 900 properties sold, we have the systems in place to assure your success.

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- We fully renovate the property
- We partner with local property management to manage the property
- You just COLLECT THE CHECK



Invest 1 Properties

Turn Key Investment Properties

This is truly "hands-off" turn-key investing. We include a rent guarantee and renovation warranty on every property we sell and WE PAY ALL 1031 exchange fees when you close with us! We even offer In house financing with no tax returns, paystubs or W2's, and no bank qualifying!



Tiering for Success — There Are Differences

As is well-known, millennials have begun to come into their home-purchasing years, and COVID accelerated that trend. This large group of excited new home buyers have created some oddities, one of which is that low priced homes have moved up in price faster than high priced homes, and not by a little bit.

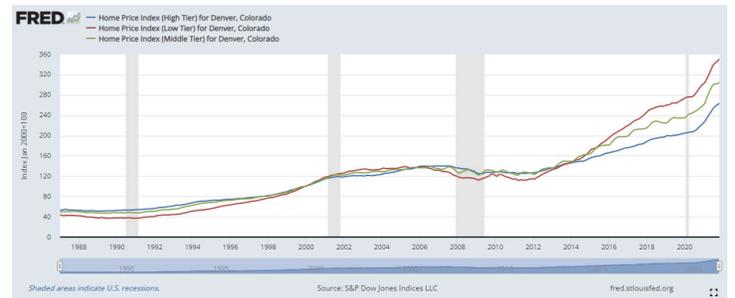
For data, S&P Case Shiller breaks out the Denver area into price tiers. The Denver area includes Adams, Arapahoe, Broomfield, Clear Creek, Denver, Douglas, Elbert, Gilpin, Jefferson, and Park counties. By tracking the same home over time, the change in prices can be determined. Then those sales are aggregated, and broken into 3 tiers: high, medium or low. That data is then made available on sites such as FRED, the data site from the Federal Reserve Bank of St. Louis, and the result you can see on the attached graph.

For a long time, homes in these tiers moved relatively equally, so from 1987 to 2012, all tiers moved at about the same rate. But then in about 2014, the tiers start to diverge, with low-priced homes moving up faster than the other tiers, mid-priced homes moving up next fastest, and high-priced homes moving up in value most slowly. Home prices in the entire country were recovering in 2012, and Colorado became especially attractive with job creation and lifestyle considerations. These factors combined to attract new home buyers, who bought starter homes, pushing up those prices. It is interesting to note, however, that price variance was created between 2012 and 2018, and has really only held constant since then, not getting worse or better.

These new home purchasers also are not entirely happy with their purchase. Bankrate teamed up with Yougov to understand how home buyers felt about their purchase. As could be expected, purchasers had regrets, and one of the most telling was what they felt bad about, with many respondents concluding they had bought the wrong house, either the wrong size or in a bad location. These are prime candidates for a move-up house, and if the home you bought has gone up in value faster than a move-up house, and you don't really like it, why not move? Chris Hodges, a realtor, investor and financier in the Denver area, points out another interesting phenomenon: "There is so much competition for these starter houses with not only people that want to live in these homes, but also the short-term rental and other kinds of investors, that first-time buyers are now going right to the mid-tier homes for their first homes. With the new norm for the lower in the 400s, the 6-700s are really heating up."

Of course, there are significant differences to consider when developing/fix-and-flipping a higher-priced home. While starter homes can all look alike, more expensive homes are expected to be customized, introducing risks as layout and design choices are made. These concerns

manifest themselves in ways such as "What if the special granite counters I choose aren't what the buyer wants, and then I have to discount the price to accommodate replacement?" By the same token, though, if you are purchasing a higher-priced house to update and fix and flip, those fashion whims are likely to create a dated home that can then be purchased at a discount to allow you to replace those black sparkly granite counters that were so fab just 5 years ago.



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SELF DIRECTED IRA EXPERT

CHRIS TANNER / CTANNER@NDTCO.COM / NDTCO.COM

What Can I Do With My Old 401K Plan?

US taxpayers are sitting on \$1.35 trillion in forgotten 401(k)s. That's right—not million, not billion, but trillion. A shockingly high number, yet with over 24 million forgotten 401(k) accounts, one can begin to understand the scope. For many, switching careers is the culprit. The average employee stays with a company for around four years before looking for a new job, meaning a new 22-year-old college grad might have seven different jobs by the time they turn 50.

So what happens to your 401(k) when you change jobs? Nothing. Your 401(k), including payroll deductions, employer contributions, and any market growth, remains in place, barring an elective rollover to a new employer plan or another account. With so many forgotten 401(k)s, the industry has an official (albeit pretty sad) name for such accounts: the Orphan 401(k)s.

Luckily you can still find any Orphan 401(k)s from previous positions and transfer your funds so that you can continue to invest in a tax-advantaged account—hopefully with a little more extra cash than you had thought.

How to find old 401(k) accounts:

1. Contact your old employer and colleagues

The easiest way to find your orphan accounts is by contacting the human resources department at your old employers and asking if they are still holding your account. They can also find your 401(k) with your social security number.

2. Get in touch with your plan administrator

If an old employer doesn't have your files or no longer exists, you'll have to look for your plan administrator. If you know who your plan administrator is, call them directly.

If you don't, you'll need to get a copy of your Form 5500. Plan administrators are required to file your Form 5500 every year—if you can find one, you'll have found your plan administrator's contact information. Some free databases you can use to find your Form 5500 include:

- U.S. Department of Labor
- FreeERISA

3. Check out online databases

If your past employers reported you as a missing participant, then you can check some online databases that contain records of your old employers or forgotten 401(k)s, including:

- The Pension Benefit Guaranty Corporation
- Unclaimed Retirement Benefits

If you can't find your plan within the databases, call the Employee

Benefit Security Administrations (EBSA) at 1-866-444-3272.

4. Look for an IRA

If you had less than \$5,000 in your account, it's possible your balance was transferred into an individual retirement account (IRA). Look for your IRA through the Abandoned Plan Database and get your Termination Administrator's contact information.

What you can do with your orphan 401(k)s

As soon as you've found your Orphan 401(k)s, you need to decide what to do with your funds. If you're younger than 59 1/2 years old, withdrawing your funds may mean you have to pay a 10% penalty fee, so it could be financially advantageous to roll or transfer your funds into another tax-advantaged account.

Depending on your former employer's current state and how much control you want over your investments, you could:

1. Keep the old 401(k). If your former employer is still around and your plan is meeting your financial needs, you can keep your 401(k) as is. However, you can't make any additional contributions.

2. Transfer your old 401(k) to your current employer's 401(k). If your plan with your new employer has better perks, consider transferring your old account to your new one.

3. Roll over your old 401(k) to a Solo 401(k). A Solo 401(k) is a retirement account for self-employed individuals who don't have employees and want to shoulder their own contributions. It also has more flexible investment options for those who want to manage their investments.

4. Roll over your old 401(k) to an IRA. An IRA gives you more control over where your money is invested, especially a self-directed IRA. It's the perfect option for those who want an abundance of investment options in alternative assets, like local and foreign real estate, farmland, and precious metals, among others.

If you have any questions on how to transfer or roll over funds from a previous or orphan 401(k), we would be happy to help! Please contact us at 877-742-1270 or info@ndtco.com.

CREATIVE

Saturday, April 23rd & Sunday, April, 24th

DEALMAKING

ACADEMY

VISIT WWW.ICOROCKIES.COM/EVENTS/CDMA2022
FOR MORE INFORMATION

TWO-DAY AGENDA | GUEST SPEAKER ROSTER | LIMITED TIME EVENT PRICING

RESERVE YOUR SPOT TODAY!

This TWO DAY content-rich, intensive academy was created to show you what fast, furious, and successful investors are using to navigate the new world of creative real estate finance and deal structuring. We are presenting a forum where local and national experts can present and discuss their own strategies and philosophies. We have called in the heavy hitters to bring you the best of the best in Colorado and across the nation.

Understand, learn and utilize these creative deal-making strategies:

- Creating "financial friends" through Private Lending
- Creative down payment strategies: Options, Substitution of Collateral, and more
- Owner Financing
- Other People's Money
- Leveraging Retirement Accounts: Solo 401 (k)s, Roth IRAs, and Health Savings Accounts
- Wrap Mortgages
- Master Leasing



MARIA GIORDANO



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New Direction
TRUST COMPANY



Generational Legacy

Over the years, I have met hundreds of real estate investors, and in talking with them, I've heard hundreds of reasons as to why they have gotten into the industry. Great Wealth. Passive Income. Greed. To Support a Family. Replacing that 9-5 Job. Boredom. A Smart Investment. Diversification. Legacy. To Rule the World... and the list goes on. (Okay, maybe not that last one.)

I would say the why for me has morphed throughout the past 10 years as I've gotten older (and theoretically wiser). I was moving along, happy with my goal of passive income by retirement, and being a slave to the grind until then. Then one day someone introduced me to the term, *Private Family Banking System*. This intrigued me.

Setting up a Private Family Banking System wasn't about setting up a brick-and-mortar store. It wasn't opening my own true "bank". It was about creating a financial strategy, a banking system, where YOU take over the banking function in your life. Imagine a world where you never had to pay interest to an outside bank again. Imagine a world where you never had to approach a traditional bank again, but could borrow from yourself, and pay yourself back, time and time again throughout your life. This is a game changer in real estate endeavors, and so many other areas of one's life. I'll leave you to dream all the ways your life would change by controlling the banking function in your life.

Now that we've created a system that can change the financial trajectory in our lives, it doesn't just stop there. How can we create a financial trajectory that can literally last for generations? Through this approach, one can be building up their warehouse of wealth throughout their own life, utilizing it along the way — then, their children can also be accessing it to replace the banking function in their lives. Those children then begin setting up their own banking system, thus combining and compounding the growth for the 3rd generation. And this can go on and on and on, as long as each generation teaches the next. As a matter of fact, the Rockefeller Family have a very similar system in place, and they are some six generations in, with the wealth still flowing.

With a system like this in place in your life, you're leaving more behind than just a rental property, or a life insurance death benefit, or equity in your home. You're leaving behind more than just a legacy. You leave behind a legacy that can last for generations — A Generational Legacy — and that is worth pursuing.

It has been said, "A good man leaves an inheritance for his children's children."

What's your *Why*?



Protect Your Real Estate Investments Protect Your Family

1 in 3 households would have immediate financial trouble if their primary wage earner died today



50% would have trouble keeping up with basic living expenses after several months

Unbridled Wealth is offering ICOR members individualized life insurance coverage, catered to your unique situation and needs

- ~ If you were to die unexpectedly, would your loved one have enough money to cover your real estate deals, your funeral & their daily living expenses?
- ~ Would there be enough money to pay for everything your family relies on you for, if you were suddenly not around?
- ~ Would your family have to move and change their lifestyle if you were to die prematurely?
- ~ If your loved one were to outlive you by 10, 20 or more years, would they be able to make ends meet?

Get started with a free consultation and quote!
www.UnbridledWealth.com/ICOR



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TUESDAY, APRIL 5, 2022 | VIEWHOUSE CENTENNIAL, CO | 4:00 PM - 7:00 PM

Winter Real Estate Networking Happy Hour



Networking | Haves & Wants | Community

- Connect as a community in an informal setting to network
- Share resources
- See old faces in person
- Meet new faces to do business with!

Our hosts for the night will be Capital Fund 1

REGISTER AT
www.icorockies.com/events

FREE for Members and Non Members

SATURDAY, AUGUST 13, 2022 | LOCATION TBD DENVER, CO | 9:00 AM - 5:00 PM

QuickBooks For Real Estate & Rental Property Investors

Keeping track of your real estate finances and tenants is easy with the right tools. Learn the ins and outs of QuickBooks and the basic accounting concepts all business owners need—you'll thank us come tax season. Set up your accounting no matter what QuickBooks software or version you use and finally get rid of that old shoebox of receipts. Afraid you've got QuickBooks mastered? We're willing to bet you're missing something crucial in your accounting process—think about it—when was the last time you paid yourself?



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\$99 for Early Members and \$125 Early Non Members