



# Guide to Becoming A Real Estate Investor

**S&S Real Estate, Inc.**

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***MAKING REAL ESTATE DREAMS COME TRUE!!!***

*A step-by-step guide to becoming a Real Estate Investor and securing your dreams of becoming  
Financially Independent*

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## WELCOME

First, let me congratulate you on making this smart decision on becoming a Real Estate Investor! You have taken the first step in building your net worth for you and your family. This booklet will give a brief overview on the Real Estate investing business and steps to guide you on your way to financial independence. I encourage you as you read through this booklet to keep an open mind and be ready to take a little risk. When I say risk, I use the term lightly, because there is risk associated in everything you do in life when you're trying to make a difference. The key is to understand the risk, take the necessary precautions in implementing risk controls, and have faith that the system will work. This is not a *get, rich quick* scheme, nor a *pyramid-based* business. It's about simple math and the act of applying the knowledge that you will gain from this booklet to create wealth.

## Who Are We

We are a Georgia based Corporation that specializes in Real Estate and Business Consulting. Our main two specialties are listed below in more detail.

### A. Real Estate Consulting:

1. Investment Strategies
2. Property Management

### B. Business Consulting:

1. Business Incorporation
  2. Business Credit Build
  3. Credit Repair
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### A. Real Estate Consulting:

1. **Investment Strategies** – We show you how to secure a property that has built-in equity with cash benefits after closing.

2. **Property Mgmt** – We specialize in all aspects of Property Management to include advertisement of your property, credit check of your prospective tenant, rent collection, and direct deposit into your bank account.

### B. Business Consulting:

1. **Business Incorporation** – We incorporate your business to act as its own entity. This has huge advantages because it separates personal liability as well as allows receiving of major tax advantages. (*Learn more in subtitle, “[Incorporate your business](#)” below*).

2. **Business Credit Build** – After successful setup and establishment of your incorporation, we show you how to build business credit that will set the foundation of your business for years to come. This is credit that can be built with using your EIN (Employer Identification Number) and not your personal credit. Your business credit can aid you in obtaining major credit cards, lines of credit, and purchase/lease of automobiles. (*Learn more in subtitle, “[Building Business Credit](#)” below*)

## Why a Real Estate Investor

Now, let's get to the crux of this booklet. I know you ask yourself why is the Real Estate business such a good business? Or maybe you will say the risk is too large to undertake? I would like to respond to those questions by saying it is quite normal to feel timid when making financial decisions as such. But a great man once said, "Empty pockets never held anyone back". And you shouldn't be held back either!

The Real Estate business has been around for quite some time. Well let's see.....mostly everyone needs some kind of roof over their head. So I would say it's a business that has longevity. Furthermore, there is no better time than NOW to get involved in the business due to the economy. Because of the recession and the down market, houses are at an all-time low in pricing. You can make a fortune if you apply the right strategy. That's where S&S comes in.....we supply you with the knowledge as well as take you through the complete process step-by-step. So, while you're making money, you're learning the business as well. It's a Win-Win situation!

## **Incorporate your business**

Incorporating is essential to the success of any business. The process of incorporating entails the preparation of certain documents, including a document referred to as the “Articles of Incorporation,” and filing the documents with the Secretary of State. (For an LLC, the main document used to incorporate is referred to as the “Articles of Organization.”)

There are several reasons why you should incorporate your business. I will explain a few of them below as well risks involved in operating an unincorporated business.

- Shield yourself from liability
- Establish perpetual existence and transfer of ownership
- Gain tax advantages
- Enhance the company’s image

### **Shield yourself from liability**

The most important reason to incorporate your business is to protect yourself from business liabilities. If you are operating an unincorporated business, its creditors may be able to reach your personal assets. Assets such as your personal residence and personal bank account can be used to pay business debts or to satisfy a lawsuit against your business. If you incorporate, business creditors cannot reach your personal assets, as an incorporated business and its owners are separate entities.

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### **Establish perpetual existence and transfer of ownership**

Perpetual existence is an advantageous aspect of an incorporated business. Perpetual existence means that the life and continuation of the business will not be affected by the withdrawal or death of one of the owners. An unincorporated business’s existence, as well as its operation, is generally disrupted by the withdrawal or death of one of the owners. Subtract this risk from your business by incorporating. Similarly, the ownership interest in an unincorporated business may be very difficult to transfer. If the business is incorporated the shareholders can easily transfer their interest by sale or gift.

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### **Gain Tax Advantages**

If you incorporate your business, there are tax deductions for a wide variety of operating costs which will substantially cut back your company's overall tax liability. These deductions may include the cost of materials/production, employee wages, the cost of insurance, the cost of retirement plans, as well as business travel and entertainment expenses.

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### **Enhance the company's image**

Another essential reason to incorporate your business is that it adds credibility to its operation. The perception of a business is improved by its incorporation and use of "Inc.," "Co.," or "LLC" following the name of the business. Customers are more likely to trust and deal with a business that has this positive image. More importantly, the business will be more attractive to banks and investors if and when the business seeks outside financing.

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## Building Business Credit

Building business credit for your incorporation can be vital in getting your business off the ground. No business can survive without financing and credit. The fact is that over 80% of business in the U.S. use personal credit in whole or in part to finance their business. It comes as no surprise that the fatality rate of small businesses in the first 5-years is nearly 80%. Any wonder why there is such a close correlation between these two statistics?!?

One of the single most important assets that a business owner can create is business credit; and the quicker that asset is created, the quicker that asset will grow and positively impact the success of the business.

The secret to building a long-term business credit asset is to understand and create a foundation that will provide the highest credit rating for your business and free you from risking your personal assets and personal credit rating as quickly as possible.

It's all in the system, and we have the most powerful, proven system for business credit development in the world!



## How Do I Start

There are a few things that S&S recommend you have to get started. Notice, I didn't say need, but recommend. We have several different programs to work with any and everyone. So, don't be disgusted or think that you can't achieve financial success if you fall short of one of the three below.

1. Fair Credit (620+ FICO score)
2. Liquid assets (at least \$10K)
3. Good DTI (Debt to Income-35% or lower)

I must say again that the above are recommendations and not MUST HAVES to get started. In order for us to analyze your situation and where you stand, you must complete our on-line application at our [website](#). We have worked with several different clients with all different situations and we can help you too.

Here's how the process works:

1. Go to our [website](#) and click on "[Apply Online](#)" to fill out our secure application.
2. Once one of our loan officers receives your application, you will receive a notice via email of your pre-approval.
3. Upon pre-approval, our Team consultant locates a property and the company secures the property for investor to purchase. *(Remember, this is a property that has built-in equity and guarantees cash benefits after closing as buyer incentives).*
4. After the closing takes place, our Property Manager locates a qualified tenant to rent the property.
5. Then the Business Incorporation takes place. *(Simultaneously, you can incorporate and start building your business credit or wait until after the closing takes place. It doesn't matter; however, the earliest, the best.)*
6. Continue to rent the property for 1-3 years while you constantly build equity in your property. (Don't forget, you purchased in a down market so the probability that your house value will increase when the market changes is very likely)! This will increase your earnings tremendously and your net worth! You also have the ability to hold on to the property and not sale to build your rental portfolio.

## Summary (Why S&S)

Our program is designed to work! Over the last 2 years, we have gone through all the trial and error for you by enduring common mistakes and finding fallacies that were not inaccurate. In addition, we have aligned ourselves with some of the largest banks in America that allows us to have the flexibility needed to get the job done. We guarantee that you will be purchasing some of the lowest houses on the market at an unbelievable price which gives you the latitude for quick cash access and the ability to grow your wealth.

We have taught several people how to achieve success with our Investment strategies and waiting to help you as well!

## Frequently Asked Questions (Q&A)

**Q:** How much money do I need to start?

**A:** There is no money needed to get pre-approved. After your pre-approval, we can determine how much money is needed for your closing costs. Click [here](#) to start your pre-approval.

**Q:** After I have closed on my investment property and own the home, how is my tenant secured?

**A:** Our Property Manager starts advertising immediately to get your property rented. We also have other diverse measures such as tenant finder relationships with other companies and a database of qualified renters that's seeking houses.

**Q:** Why should I go through your company to start my Real Estate investing... can't I just buy some programs and do it myself?

**A:** Our program offers opportunities that no other company does. You have the ability to purchase an investment property that has guaranteed built-in equity and cash after closing. Furthermore, our company is designed to take you through the complete process step-by-step.

**Q:** Why is your company different than any other investment company?

**A:** We have been fortunate to be aligned with some of the top banks in the industry. This allows us to have incredible buying power to purchase properties in abundance for retail sale at wholesale prices.

**Q:** How long does it take to receive my buyer incentive funds?

**A:** Normally, it takes 48-72 hours.

**Q:** When will I be able to sell my investment property?

**A:** You can sale the property at any time you like, but we advise that you hold on to it for at least 3 years for maximum profit.