



**THE INVESTORS  
BLUEPRINT**

A Free Guide from  
"The Investors Blueprint"  
— A Real Estate  
Investing Podcast.

# The Investors Blueprint

How Everyday People Build Wealth  
Through Investment Property.

**No trust fund.  
No connections.  
No excuses.**



Real estate investing isn't reserved for the elite. It requires discipline, not inheritance.

This blueprint strips away the complexity created by the mortgage and real estate industries to reveal the precise mechanics of building long-term wealth.

# Two engines drive every successful real estate portfolio.

## Engine 1

(Charlie's Playbook)

Focus: Sourcing, evaluating, and securing properties where the numbers pencil out without emotion.



## Engine 2

(Reggie's Playbook)

Focus: Demystifying simple, honest, actionable financing strategies to leverage capital.



I.

## Finding the Right Deal

Finding a property is easy. Finding an investment requires a blueprint. No emotions. Just numbers.

# Smart investors buy ugly properties in pristine neighborhoods.

## The Pretty Trap



Cosmetic perfection scares away smart money. Perfect condition usually means the numbers no longer work for an investor.

## The Ugly Opportunity



Cosmetic issues scare away regular buyers, creating price reductions. Ugly paint and old carpet are opportunities, not reasons to walk away.

# Cash flow is the required foundation; appreciation is an optional bonus.

If the monthly rent cannot comfortably cover the mortgage, taxes, insurance, and maintenance reserves, the property is a liability.



# Never make an offer without calculating three vital metrics.



Cash-on-Cash Return



Cap Rate



Projected Monthly Cash Flow

**Charlie's Rule:** "The properties that make money long-term are rarely the prettiest. They are the ones where the numbers work on day one—before any appreciation, before rent increases, before optimistic scenarios. If it only works in the best case, walk away."

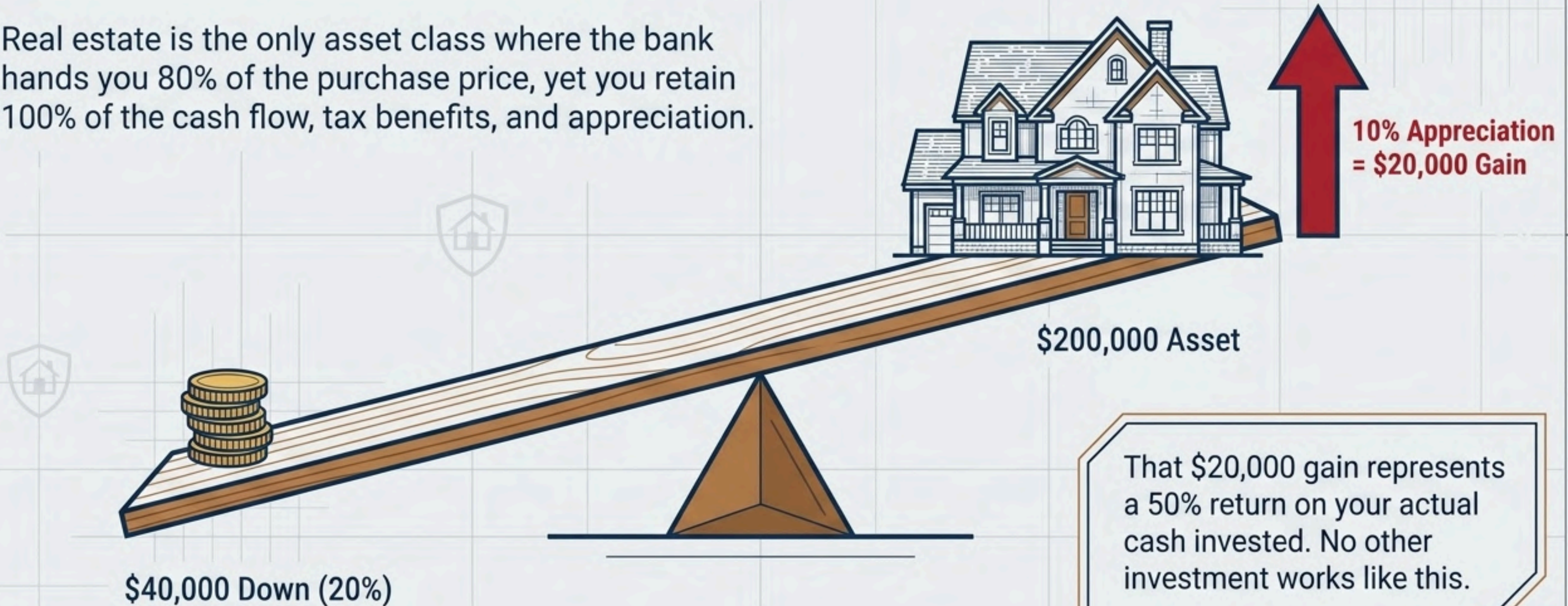
# II.

## Funding the Deal

The mortgage industry leverages complexity. We leverage simple, honest, actionable financing.

# Leverage allows fractional cash to control total asset growth.

Real estate is the only asset class where the bank hands you 80% of the purchase price, yet you retain 100% of the cash flow, tax benefits, and appreciation.



# Two strategic financing tools bypass traditional W2 income barriers.



## DSCR Loans (The Investor's Secret Weapon)

Debt Service Coverage Ratio loans qualify you based solely on the property's rental income. If the property pays for itself on paper, the bank lends against it. Perfect for self-employed investors.



## Home Equity (Working Capital)

Use a HELOC or Cash-out Refinance to deploy idle equity from your primary residence into a down payment. The new tenant's rent services the debt; your existing equity goes to work.

# Match the financing strategy to your specific constraints and goals.



Strategy	Down Payment	Best For	Key Benefit
Conventional Investment Loan	15-25% Down	Best for investors with savings	Lower rate, strong long-term cash flow.
DSCR Loan	20-25% Down	Best for W2 & self-employed	Qualifies on rent, not personal income.
Cash-Out Refinance	Uses existing equity	Best for current homeowners	No new cash out of pocket.
HELOC	Uses existing equity	Best for homeowners wanting flexibility	Only pay interest on what you use.
Conventional + House Hack	3.5-5% Down	Best for first-timers willing to live on-site	Lowest barrier to entry.

# “ Assumptions cost everything. ”

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Most people assume they don't qualify before they ever ask. I've closed deals for people who were convinced it wasn't possible because they measured themselves against the wrong loan program. The first conversation costs nothing.

# Execution requires ordering your finances, defining targets, and assembling a team.



## 1. Get Your Financial House in Order.

Know your credit score, budget, and realistic down payment. You need an honest picture, not a perfect one.



## 2. Define What You're Building Toward.

Vague goals produce vague results. Define if you want \$500/month extra cash flow, a 10-year hold, or a three-door portfolio.



## 3. Build Your Team Before You Need Them.

Identify an investor-focused agent, a specialized lender, and a property manager before the right deal shows up.

# Meet the architects behind the blueprint.



**Reggie Osborn**

**The Mortgage Cowboy · Cornerstone First Financial**

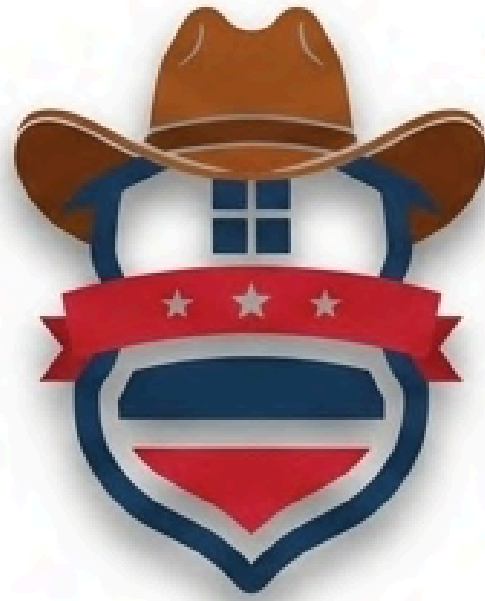
- Background in Fortune 500 sales.
- Specializes in DSCR and investment financing.
- Licensed in 49 states.
- Belief: The industry makes things complicated on purpose; his job is to make it simple.



**Charlie Younkin**

**Valor Collective at REAL Brokerage, LLC**

- 28-year police veteran turned full-time real estate broker.
- 30+ years of active investing experience.
- Brings law enforcement discipline and risk assessment to MI and FL markets.



**Stop watching from the sidelines. Start building.**

**Get Pre-Approved with Reggie (No pressure, no obligation).**

**Book a Strategy Call with Charlie.**

**Listen to “The Investors Blueprint” on Spotify, and YouTube.**

# Disclosure

**As a reminder, the content of this podcast is for educational and informational purposes only. The views and opinions expressed are those of the hosts and do not reflect the views of Cornerstone First Mortgage, LLC or REAL Broker, LLC.**

**It is not intended as financial, legal, or investment advice and should not be relied upon as such. Always consult a licensed professional regarding your specific situation.**

**Reggie Osborn, NMLS #1934542**

**Cornerstone First Mortgage, LLC NMLS #173855**

**Equal Housing Lender. This is not a commitment to lend. Not available in all states.**

**Charlie Younkin, Licensed REALTOR® #6501435139**

**Valor Collective at REAL Broker, LLC #6505431497**

