Analisa Gutierrez
REALTOR

Real Broker, LLC

INVESTOR *guide*



FOR A SUCCESSFUL INVESTMENT JOURNEY

www.analisagutierreztxrealtor.com

Investment Roadmap
STEP-BY-STEP GUIDE

01

STEP 1: DEFINE YOUR GOALS

- Decide if you're flipping for profit, holding for cash flow, or building equity.
- Set a budget and clarify your risk tolerance.

02

STEP 2: SECURE FUNDING

- Apply with a hard money lender or explore private financing.
- Know your terms: Interest rates, loan-to-value (LTV), and repayment periods.

03

STEP 3: FIND THE RIGHT PROPERTY

- Use the MLS, off-market leads, or wholesalers to locate deals.
- Focus on properties with value-add potential.

04

STEP 4: ANALYZE THE DEAL

- Calculate ARV, repair costs, and cash-on-cash return.
- Example: For a flip, ARV must support your MAO after repairs.

Investment Roadmap
STEP-BY-STEP GUIDE

05

STEP 5: MAKE THE OFFER

- Negotiate favorable terms with contingencies for inspections.
- Submit earnest money and finalize contracts.

06

STEP 6: CONDUCT DUE DILIGENCE

- Analyze Market and Neighborhood Trends
- Finalize your rehab budget.

07

STEP 7: CLOSE AND EXECUTE

- Work with a title company or attorney to close on the property.
- Begin renovations or lease preparations immediately.

08

STEP 8: RESELL OR REFINANCE

- If flipping, stage the property to maximize appeal.
- If BRRRR, rent the property before refinancing for the next deal.

Investment Strategies *overview*



1. Buy and Hold
   - What it is: Long-term rental strategy.
   - Who it's for: Investors seeking steady income and gradual appreciation.
   - Key Tip: Focus on high-demand areas with strong rental markets.

2. Fix and Flip
   - What it is: Renovate and resell quickly for profit.
   - Who it's for: Hands-on investors with access to contractors.
   - Key Tip: Use the 70% Rule to help evaluate whether a deal fits your goals.

3. BRRRR Strategy (Buy, Rehab, Rent, Refinance, Repeat)
   - What it is: Build a portfolio by recycling capital.
   - Who it's for: Experienced investors who can manage rehabs and financing.
   - Key Tip: Aim for properties with significant equity potential post-rehab.

4. Short-Term Rentals
   - What it is: Airbnb and vacation rentals.
   - Who it's for: Investors comfortable managing frequent turnovers.
   - Key Tip: Verify local regulations and focus on tourist-friendly locations.

Investment Strategies *overview*



5. Long-Term Rentals
   - What it is: Lease properties for steady cash flow.
   - Who it's for: Investors seeking passive income with low management.
   - Key Tip: Use consistent, written screening criteria that follow fair housing laws.

6. Wholesaling
   - What it is: Assign contracts for a fee without purchasing.
   - Who it's for: Investors with a talent for finding undervalued properties.
   - Key Tip: Build strong relationships with motivated sellers and cash buyers.

7. House Hacking
   - What it is: Live in one unit, rent others to offset costs.
   - Who it's for: First-time investors with owner-occupancy flexibility.
   - Key Tip: Look for duplexes or triplexes with high rental potential.

8. Subject To Mortgage Transfer
   - A subject-to mortgage transfer is when the buyer agrees to make payments on an existing mortgage while the seller retains the loan in their name. The property ownership is transferred to the buyer, but the existing loan remains unchanged with the original lender.
   - Who is it for? An option some buyers and sellers consider; talk with a real estate attorney first.
   - Key Tip: Always ensure clear and legally binding agreements are in place to protect both parties, and verify the seller's mortgage does not have a due-on-sale clause, which could trigger the loan's full repayment.

Deal Analysis
CHEAT SHEET

Key Formulas for Success

1. **ARV (After Repair Value):**
   - ARV = Comparable Property Sale Price (after repairs) + Adjustments
   - Example: $250,000 (based on similar renovated homes)
2. **MAO (Maximum Allowable Offer):**
   - MAO = (ARV × Discount Rate) - Repair Costs
   - Example: $250,000 × 70% = $175,000 - $30,000 repairs = $145,000
3. **Cash Flow for Rentals:**
   - Cash Flow = Gross Rental Income - Operating Expenses - Debt Service
   - Example: $1,500 Rent - $1,200 Total Costs = $300 Net Income



Deal Analysis
CHEAT SHEET

Example only — actual results vary

Category	Example Values
Purchase Price	$145,000
Repairs	$30,000
ARV	$250,000
MAO Formula	($250,000 × 70%) - $30,000
MAO	$145,000
Estimated Profit	$55,000 (if sold at ARV)

Includes example selling costs of $15,000 and holding costs of $5,000.



Why partner with me?

What I Bring to the Table:

- Extensive Real Estate Expertise: With years of experience navigating the ever-changing real estate market, I bring a deep understanding of market trends, negotiation strategies, and investment opportunities to help you evaluate your returns.
- Proven Track Record with Investors: From creative financing solutions to flipping properties and reviewing rental investments, I've successfully guided clients through diverse real estate transactions that align with their financial goals.
- Passion for Real Estate and Investing: My genuine enthusiasm for helping others build wealth through real estate drives me to provide personalized, strategic, and results-oriented guidance tailored to your unique investment journey.
- One-Stop Shop and Concierge Service: From identifying the perfect property to managing the transaction process, coordinating with contractors, and even recommending property managers, I streamline every step of your investment journey, saving you time and hassle.
- Customized Strategies for Long-Term Success: I work closely with you to develop tailored investment strategies, so your portfolio is aligned with your financial goals.

meet ANALISA GUTIERREZ, REALTOR®

Your Local Real Estate Professional



about me

Analisa offers a wealth of valuable experience to her clients in the realms of buying and selling, property management, and real estate investing. With a degree in Business Management and over a decade of experience as a Paralegal, Analisa possesses exceptional attention to detail, organization, and the ability to multitask. As a Certified Real Estate Divorce Specialist, she has unparalleled knowledge of Texas laws governing the marital estate, court-ordered provisions related to the sale of property during and after a divorce, and the impact of marital status on title and a person's ability to sell or buy during or after divorce.

As the owner and operator of a successful Real Estate Investment corporation, Analisa's entrepreneurial accomplishments have given her unique insights and expertise that she uses to provide exceptional service to her clients. Her commitment to hard work and dedication is evident in every aspect of her work.

My Investment Experience Includes:

- Short-Term Rentals: Managing Airbnb properties (example: some stays have received 5-star reviews; actual results vary).
- Long-Term Rentals: Building rental income using consistent, written screening criteria that follow fair housing laws.
- Flips: Managing rehab projects and evaluating whether each deal fits my goals.
- BRRRR Strategy: Scaling portfolios efficiently by leveraging equity.
- Creative Financing: Navigating complex deals like subject-to transactions.

Whether you're a first-time investor or scaling your portfolio, I'm here to guide you every step of the way.

contact

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REAL ESTATE IS NOT ONLY MY PROFESSION,

it's also my passion!

Common Pitfalls *to avoid*

1. Underestimating Repairs:
    - Always include a 10-20% contingency in your rehab budget.
2. Overleveraging:
    - Stick to deals that align with your financial goals and cash flow.
3. Skipping Due Diligence:
    - Inspect every property and verify comps thoroughly.
4. Ignoring Local Laws:
    - Understand zoning, Inspections, Permits, short-term rental restrictions, and tenant rights.



San Antonio Resources for Investors

Development Services Department

- Zoning Division: Assists with zoning changes and ordinance interpretations.
  - Contact: 1901 S. Alamo St., San Antonio, TX 78204
  - Phone: (210) 207-1111
- Permits and Inspections: Handles building permits, inspections, and plan reviews.
  - Contact: 1901 S. Alamo St., San Antonio, TX 78204
  - Phone: (210) 207-1111
- Addressing Division: Manages address requests and verifications for new developments.
  - Contact: 1901 S. Alamo St., San Antonio, TX 78204
  - Phone: (210) 207-1111
- Commercial Permitting and Licensing: Supports commercial property development and ensures compliance.
  - Contact: 1901 S. Alamo St., San Antonio, TX 78204
  - Phone: (210) 207-8394

Additional Resources:

- Economic Development Department: Offers incentives for businesses and real estate projects.
  - Contact: Frost Tower, 100 W. Houston St., 19th Floor, San Antonio, TX 78205
  - Phone: (210) 207-8080
- Historic Preservation Office: Supports the renovation of historic properties.
  - Contact: 1901 S. Alamo St., San Antonio, TX 78204
  - Phone: (210) 207-0035



Steps to Obtain a Building Contractor License *in San Antonio*

01 VERIFY YOUR ELIGIBILITY

- Must be at least 18 years old.
- Provide a valid driver's license or government-issued ID.

02 DETERMINE YOUR CONTRACTOR TYPE

- General Contractor
- Electrical, Plumbing, or HVAC Contractor
- Specialty Trades Contractor

03 REGISTER YOUR BUSINESS NAME

- File your business name with the Bexar County Clerk's Office.
  - Address: 101 W. Nueva St., San Antonio, TX 78205
  - Phone: (210) 335-2216

04 OBTAIN LIABILITY INSURANCE

- Provide proof of coverage to meet minimum requirements.
- Coverage varies based on contractor type.

Steps to Obtain a Building Contractor License *in San Antonio*

05 SUBMIT THE APPLICATION AT DEVELOPMENT SERVICES DEPARTMENT

- Complete and submit the contractor license application.
  - Address: 1901 S. Alamo St., San Antonio, TX 78204
  - Phone: (210) 207-1111
  - Provide the following:
    - Completed application form.
    - Proof of liability insurance.
    - Valid ID or business registration documents.

06 COMPLETE BACKGROUND SCREENING (IF APPLICABLE)

- Some licenses require criminal background checks.

07 PASS REQUIRED EXAMS

- Technical exams are mandatory for certain trades like electrical or HVAC.
- Study guides and requirements are provided by the Development Services Department.

Steps to Obtain a Building Contractor License *in San Antonio*

08 PAY LICENSE FEES

- Fees vary by contractor type.
- Payment is due at the time of application approval.

09 ATTEND A LICENSING ORIENTATION

- Required for first-time applicants to understand San Antonio building codes and regulations.

10 RECEIVE YOUR CONTRACTOR LICENSE

- Once all steps are complete, you will be issued a license to operate in San Antonio.

11 MAINTAIN COMPLIANCE AND RENEW ANNUALLY

- Ensure timely license renewal.
- Stay updated on city codes and regulations.

Let's review your goals and create a personalized strategy for your investment journey!



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