



REAL ESTATE INVESTING GUIDE

WELCOME LETTER

Thank you for taking the time to explore our Real Estate Investing Guide. Whether you're just getting started or looking to scale your portfolio, we created this guide to give you clear, strategic insight into what it takes to invest confidently—and profitably—in real estate.

At Ruthardt Real Estate Group, we wear two hats: we're licensed real estate professionals and active investors. That means we don't just talk about investing—we live it. We've experienced firsthand what it's like to evaluate deals, structure offers, navigate risk, and manage properties. Our goal with this guide is to help you cut through the noise, avoid costly mistakes, and make informed decisions based on your unique goals and resources.

Inside, you'll find a step-by-step breakdown of the investment process—from analyzing opportunities to financing, negotiating, and building long-term wealth. Whether you're interested in residential rentals, flips, or commercial properties, this guide will help you get clear on your strategy and take action with confidence.

We're honored to be a resource on your investing journey. If you're ready to build cash flow, create equity, and grow your net worth through real estate—we're here to help you do just that.



CADE RUTHARDT

Team Lead | Investor | Realtor®

An aerial photograph of a city skyline at sunset. The sky is a warm orange and yellow. In the foreground, a wide river flows, with a large bridge spanning across it. Several small boats are visible on the water. The city skyline is composed of numerous high-rise buildings, some of which are under construction, as indicated by a crane. The overall scene conveys a sense of urban development and progress.

**YOUR
FUTURE
STARTS
HERE**

ABOUT OUR TEAM

Investor-Focused. Results-Driven. Relationship-Based.

At Ruthardt Real Estate Group, we're more than just licensed Realtors—we're investors ourselves. That gives us a unique edge when working with clients who are serious about building wealth through real estate.

We understand that investing isn't just about properties—it's about people, planning, and smart execution. Our team is built to support first-time investors, experienced buyers, and everyone in between with strategies that make sense, numbers that work, and opportunities that align with your long-term goals.

As licensed professionals under Real Broker, LLC, we operate with full transparency, integrity, and market expertise. But as active investors, we also understand things like cash flow analysis, cap rates, return on equity, tenant risk, and creative deal structuring. We don't just help you buy property—we help you make informed investments that perform.

Whether you're looking for your first rental, exploring flips, or expanding into commercial or multifamily assets, we're here to walk with you every step of the way. From deal sourcing and underwriting to negotiating and closing, our mission is to help you make smart moves with clarity and confidence.



WHY INVESTORS WORK WITH US

At Ruthardt Real Estate Group, we don't just help clients invest in real estate—we do it ourselves. That's what makes us different.

We understand what it's like to analyze a deal, weigh risk, manage tenants, and think long-term. Investors work with us because we bring more to the table than just market access—we bring strategic insight, hands-on experience, and a deep understanding of how to make real estate work as a vehicle for wealth.

Here's why investors choose to partner with us:

Investor Insight

We speak your language—cash flow, equity, ROI, cap rate, value-add potential. Whether you're running numbers on your first deal or scaling a portfolio, we help you make data-driven decisions.

Deal Access

We tap into off-market opportunities, investor-friendly listings, and properties that fit your buy box—before they hit the public radar.

Creative Solutions

From seller financing to leasebacks and BRRRR strategies, we help structure deals that align with your unique goals and capital position.

Commercial & Residential Expertise

Whether you're focused on single-family rentals or small commercial assets, we have experience in both and can help you evaluate which strategy fits your path.

Broker-Level Representation

As licensed professionals under Real Broker, LLC, we hold ourselves to the highest ethical standards. You'll get honest advice, skilled negotiation, and full transparency throughout the process.

Long-Term Partnership

We're not just in it for the transaction—we're here to be part of your growth. Our goal is to help you succeed deal after deal, year after year.



OUR VALUES



INTEGRITY

We do the right thing, even when no one's watching. Honesty and transparency are at the heart of every conversation, contract, and commitment. Our clients trust us because we tell it like it is—no fluff, no hidden agendas.



COMMUNICATION

Clear, timely communication is non-negotiable. We keep you informed every step of the way, breaking down the process so you always know what to expect—and what's next.



SERVICE

We're in the business of helping people. That means listening first, guiding with care, and showing up with solutions. Your goals become our mission, and we work tirelessly to help you reach them.



EXPERTISE

We are committed to mastering our craft. Through ongoing education, local market research, and hands-on experience, we stay sharp so we can provide the best advice, strategies, and results possible.



GROWTH

We believe in pushing forward. That applies to our business, our clients, and ourselves. Every transaction is an opportunity to learn, evolve, and build something meaningful—for today and for the future.



RELATIONSHIPS

We're not here for the quick deal—we're here for the long haul. From the first showing to years after closing, we aim to be your go-to resource, guide, and advocate in all things real estate.



WHAT OTHERS HAVE SAID



Local Knowledge: ★★★★★
Process Expertise: ★★★★★
Responsiveness: ★★★★★
Negotiation Skills: ★★★★★

Cade is very professional and was a great resource in helping me buy my first investment property in Amarillo. I highly recommend him! He really put in the effort to educate me about the best areas for rentals, negotiate the deal well, as well as help me ballpark repair costs.



Local Knowledge: ★★★★★
Process Expertise: ★★★★★
Responsiveness: ★★★★★
Negotiation Skills: ★★★★★

Cade is absolutely amazing at helping find the right place! Very responsive and respectful. Will recommend him to everyone needing a real estate agent!



Find more at:
www.ruthardtreal Estategroup.com/reviews



Local Knowledge: ★★★★★
Process Expertise: ★★★★★
Responsiveness: ★★★★★
Negotiation Skills: ★★★★★

Cade handled every detail in the sell of my rental property and demonstrated expertise and professionalism. When I listed my property with him, he went above and beyond to market it and the right buyer came along quickly. He communicated the process well and was quick to respond to any questions. I've decided to use him on other properties because he is passionate about real estate and made me feel like a priority. Thanks for your hard work, Cade!



Local Knowledge: ★★★★★
Process Expertise: ★★★★★
Responsiveness: ★★★★★
Negotiation Skills: ★★★★★

I've worked with Cade on multiple deals, and whether its a single family home for a first time home buyer or a multi family for an investor, he's always been extremely capable of running the show for his clients. He works throughout the Panhandle, so unlike most realtors who typically only service Amarillo, he has a wealth of knowledge and can think outside the box when trying to satisfy his client's housing needs. Great communication, friendly, and extremely responsive to texts, calls, and documentation requests. This is the guy you want to work with.



A modern dining room interior featuring a large, multi-paned window with a dark wooden frame. In the foreground, a dark-stained wooden table and a matching bench are positioned. On the table, there is a large glass vase filled with purple and green hydrangeas, a straw hat, and some papers. The floor is made of light-colored wood planks. The text "MAKE YOUR MOVE" is overlaid in large, white, bold letters on the left side of the image.

**MAKE
YOUR
MOVE**

WHAT THIS GUIDE IS

Your Starting Point in Real Estate Investing

This guide was built with one person in mind: **the new investor**—the person who's motivated to build wealth through real estate but doesn't know where to start. If that's you, you're in the right place.

There are plenty of books and courses out there that go deep into the world of real estate investing. And while we love that level of detail, we also know that too much information too early can lead to overwhelm and inaction.

So we've kept this guide intentionally simple, strategic, and easy to digest.

You won't find every possible formula or investment strategy in here—but you will find the most important concepts, terms, and examples to help you understand how real estate investing works and what makes a deal worth considering. Think of this as your foundation—a jumpstart that will help you speak the language, ask better questions, and avoid costly beginner mistakes.

Our team at Ruthardt Real Estate Group is here to guide you deeper when you're ready. Whether it's your first rental, your first flip, or your first commercial deal, we're not just here to open doors—we're here to help you make smart moves.



WHAT MAKES A GOOD DEAL?

The Truth: It Depends on Your Goals

Ask five investors what makes a “good deal,” and you might get five different answers. That’s because there’s no single formula that works for everyone—a good deal is one that fits your goals, strategy, and risk tolerance.

That said, there are some key indicators that smart investors use to evaluate any opportunity. Here are a few of the most important ones:

THE PROPERTY PRODUCES POSITIVE CASH FLOW

After all expenses—mortgage, taxes, insurance, management, and maintenance—the property should pay you every month, not the other way around.

THE NUMBERS MAKE SENSE

A good deal isn’t based on hope or hype. It’s based on math. That means calculating cash flow, cash-on-cash return, and potential resale value using real data—not guesses.

IT’S IN A STRONG, RENTABLE LOCATION

Even the best property won’t perform well in the wrong area. Good deals are in markets with strong rental demand, stable job growth, and reasonable taxes and regulations.

YOU HAVE A CLEAR EXIT STRATEGY

Whether you plan to hold, flip, refinance, or sell later, you should know how you’re getting in—and how you plan to get out.

IT ALIGNS WITH YOUR STRATEGY

Some properties are great for cash flow. Others for appreciation. Some require more hands-on work, others are more passive. A good deal fits the time, energy, and capital you’re ready to invest.

You don’t have to figure this out alone. At Ruthardt Real Estate Group, we help you evaluate properties through your lens—not ours—and break down the numbers in a way that actually makes sense. This guide gives you the foundation. Our team helps you make it real.



COMMON INVESTMENT STRATEGIES

BUY & HOLD

This is the classic rental property strategy. You purchase a property, rent it out, and hold it long-term for monthly cash flow and appreciation over time. It's great for building passive income and long-term wealth.

FIX & FLIP

You buy a property below market value, renovate it, and sell it for a profit. Flipping can generate faster returns, but it requires capital, good contractor connections, and careful cost control.

BRRRR (BUY, REHAB, RENT, REFINANCE, REPEAT)

This strategy combines a flip and a rental. You buy and renovate a property, rent it out, refinance to pull your money back out, then repeat the process. BRRRR helps you scale with limited upfront capital—but it takes planning and strong execution.

HOUSE HACKING

Live in one unit of a multi-family or rent out part of your single-family home (think roommates or ADUs) while having the tenants cover part—or all—of your mortgage. A great way to get started with low risk.

SHORT-TERM RENTALS

Think Airbnb or vacation rentals. These properties often generate more income than long-term rentals, but they also require more active management, marketing, and compliance with local regulations.

There's no one "right" way to invest in real estate. What matters most is choosing a strategy that fits where you are right now—and having the right team to help you execute.

We'll help you choose the strategy that works for you, not just the one that sounds good online.



FINDING THE RIGHT MARKET

You've probably heard it before: "Location, location, location." But when it comes to investing, it's more than a cliché—it's one of the most important decisions you'll make.

A great property in the wrong area can become a bad investment fast. On the other hand, a decent property in a strong market can perform for years.

Here's what we look for when helping clients choose the right market to invest in:

JOB & POPULATION GROWTH

Markets with growing industries, new employers, and rising populations often signal strong rental demand and long-term appreciation.

AFFORDABLE ENTRY POINTS

Focus on markets where your investment dollar goes further—places where you can still find solid returns without overpaying.

TENANT DEMAND

Low vacancy rates, high rent-to-income ratios, and a strong renter population tell us there's consistent demand for rental housing.

LANDLORD-FRIENDLY LAWS

We keep an eye on regulations, property taxes, and eviction policies. Investing in landlord-friendly areas helps protect your investment and your rights.

STABILITY & RENT GROWTH

Markets that show steady rent increases and consistent occupancy rates—not wild swings—are often the most sustainable for long-term holds.



HOW TO FUND YOUR FIRST INVESTMENT

One of the biggest misconceptions about real estate investing is that you need hundreds of thousands of dollars in the bank to get started. The truth? There are multiple ways to finance your first deal—even if you're not sitting on piles of cash.

Here are some of the most common funding options we help new investors explore:

CONVENTIONAL LOAN

Just like buying a primary residence, you can use a traditional mortgage to purchase an investment property. You'll typically need 20–25% down, solid credit, and documented income. It's one of the most accessible options if your finances are strong.

FHA / VA / LOW-DOWN OPTIONS (FOR HOUSE HACKING)

If you're willing to live in the property for at least a year, you may qualify for an FHA (3.5% down) or VA (0% down) loan. This is a great way to get started with minimal upfront capital—especially with duplexes or fourplexes.

PRIVATE MONEY

Private money is funding from individuals—friends, family, or local investors—who lend you the capital in exchange for interest or equity. It's often more flexible than bank loans and can be used creatively to fund deals banks won't touch.

HARD MONEY LOANS

Used primarily for flips or BRRRR deals, hard money lenders fund short-term projects based on the value of the deal, not just your income or credit. Higher interest rates, but faster closings and less red tape.

PARTNERSHIPS

Team up with someone who has what you lack—whether it's money, credit, or time. Partnerships can help you get into your first deal faster when structured properly.



FIRST DEAL CHECKLIST

Real estate investing doesn't have to be complicated. This checklist outlines the essential steps to help you prepare for your first investment property.

- **Define Your Goals**
 - Decide what you want from your investment. Are you looking for monthly cash flow, long-term appreciation, tax advantages, or a quick flip?
- **Know Your Budget**
 - Speak with a lender or advisor to understand your buying power, down payment requirements, and financing options.
- **Choose Your Market**
 - Identify a location with strong rental demand, job growth, and stable property values. Our team can help you evaluate the best areas for your goals.
- **Pick Your Strategy**
 - Select an approach that fits your resources and risk tolerance—such as buy-and-hold, fix-and-flip, BRRRR, or house hacking.
- **Build Your Team**
 - Surround yourself with professionals:
 - Realtor (that's us)
 - Lender
 - Insurance provider
 - Inspector
 - Contractor (if needed)
 - Property manager (optional)
- **Learn to Run the Numbers**
 - Understand how to estimate monthly cash flow, calculate expenses, and evaluate return on investment. You don't have to be an expert—we'll help you through it.
- **Be Ready to Take Action**
 - Get pre-approved, have funds available, and know your criteria so you're ready when the right deal shows up.

SIMPLIFIED DEAL ANALYSIS

You've found a potential investment property—now what? Before you make an offer, it's time to run the numbers. Here's a simple walkthrough to help you understand whether a deal makes sense.

Step 1: Estimate Monthly Income

Look at local rental comps to determine what the home could realistically rent for.

Estimated Rent: \$1,800/month

Step 2: Estimate Monthly Expenses

Common expenses include:

- Mortgage (Principal + Interest): \$1,050
- Property Taxes: \$300
- Insurance: \$100
- Property Management (optional): \$180
- Maintenance Reserve: \$100

Total Monthly Expenses: \$1,730

Step 3: Calculate Monthly Cash Flow

Subtract expenses from income.

\$1,800 (rent) – \$1,730 (expenses) = \$70/month cash flow

This means your property pays for itself and generates income each month.

Step 4: Estimate Your Upfront Investment

Add together your down payment, closing costs, and any repair costs.

- Down Payment (20% on \$220,000): \$44,000
- Closing Costs: \$6,000
- Minor Repairs: \$5,000

Total Cash Invested: \$55,000

Step 5: Calculate Cash-on-Cash Return

This tells you how hard your money is working.

- **Annual Cash Flow: \$70 × 12 = \$840**
- **Cash-on-Cash Return: \$840 ÷ \$55,000 = 1.5%**

In this case, the cash flow is low—but the deal might still make sense if the area is appreciating or if rent can be increased over time.



**RELAX,
YOU'VE GOT
THIS**



WORKING WITH OUR TEAM

Real Investors. Real Agents. Real Results.

You've made it through the basics, and now you're thinking, "This sounds great—but where do I actually start?"

That's exactly where we come in.

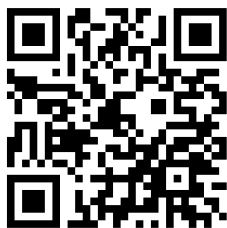
At Ruthardt Real Estate Group, we're more than just licensed Realtors—we're active real estate investors ourselves. We've bought, sold, flipped, managed, and rented properties. That means when we work with you, we're not just offering advice—we're offering experience.

Whether you're looking for your first rental, your first flip, or just trying to understand what a good deal actually looks like, we'll meet you where you are and walk with you every step of the way.

Here's how we help new investors:

- Clarify your goals and investment strategy
- Identify the right markets and property types
- Connect you with trusted lenders, inspectors, insurance providers, and contractors
- Analyze deals with you—using real numbers, not guesswork
- Navigate offers, negotiations, and closing with confidence
- Stay in your corner as a long-term partner for future opportunities

We believe in relationships over transactions, and that every investor deserves guidance that's honest, strategic, and aligned with their long-term goals.



VISIT OUR WEBSITE



DOWNLOAD OUR APP



BUYING PROCESS

How We Help You Go from “Interested” to “Investor”

The process of buying an investment property shares some steps with a traditional home purchase—but the focus is different. You’re not buying based on emotion or personal preference—you’re buying based on strategy, numbers, and long-term potential.

1. PRE-APPROVAL OR PROOF OF FUNDS

Before we start looking, we connect you with a trusted lender (or help gather proof of funds if you’re paying cash). For investment loans, down payments are typically 20–25%, and requirements may differ from buying a personal residence.

2. DEFINE YOUR STRATEGY

Are you looking for a rental, a flip, or a value-add BRRRR property? We help you narrow your focus so we’re only evaluating deals that align with your goals.

3. PROPERTY SEARCH & DEAL ANALYSIS

Together, we’ll look for properties that align with your goals. When we find a potential fit, we’ll break down the numbers—cash flow, repair estimates, rent comps, and projected returns—to help you make an informed decision.

4. MAKE AN OFFER

Once you’re confident in a property, we’ll help structure your offer based on your analysis and goals. You’ll make the decisions—we’ll guide you through the process and offer input where needed.

5. NEGOTIATE & SIGN THE CONTRACT

If counteroffers come in, we’ll walk through them with you and help you navigate the negotiation. Once terms are agreed upon, we’ll get everything signed and move forward.



BUYING PROCESS (CONT.)

6. DUE DILIGENCE (INSPECTION & NUMBERS CHECK)

Once you're under contract, it's time to do your homework. We can help coordinate a professional inspection, and we'll review the results with you to identify any red flags or repair needs. This is also the time to revisit your deal analysis—confirming projected rents, repair costs, and overall fit before moving forward with confidence.

7. FINALIZE FINANCING & APPRAISAL

If financing is involved, your lender will complete underwriting and order an appraisal. We'll stay in communication throughout to help keep things on track and answer questions along the way.

8. CLOSING

Once everything is approved and finalized, we'll close the deal. You'll receive your keys—and officially become an investor. From there, we can help connect you with any next steps: leasing, improvements, or planning for your next purchase.

DISCLAIMER:

This Real Estate Investing Guide is published by Ruthardt Real Estate Group, LLC and is intended solely for general educational and informational purposes. The content within this guide does not constitute legal, financial, investment, or tax advice and should not be relied upon as a substitute for consultation with licensed professionals in those respective fields.

Ruthardt Real Estate Group, LLC operates under Real Broker, LLC and complies with all requirements set forth by the Texas Real Estate Commission (TREC). We are licensed real estate professionals and active real estate investors. While we offer guidance, resources, and strategic insights throughout the investment process, no agency or fiduciary relationship is established unless and until a formal Buyer Representation Agreement or Listing Agreement is signed.

All examples, calculations, case studies, and figures provided in this guide are for illustrative purposes only and are not guarantees or predictions of actual performance. Real estate investing involves inherent risks, including but not limited to market fluctuations, property condition issues, tenant-related concerns, financing changes, and unforeseen expenses. Each investor is responsible for performing their own due diligence, verifying all figures, and evaluating risk tolerance before proceeding with any transaction.

Additionally, Ruthardt Real Estate Group may refer third-party service providers such as lenders, inspectors, or contractors. These referrals are based on our professional experience and relationships, but we do not receive compensation from these providers, nor do we guarantee their services. Investors are free to use any provider of their choice.

By using this guide, you acknowledge that Ruthardt Real Estate Group, LLC is not liable for any decisions made or actions taken based on the information contained herein.





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