



THE BEGINNER INVESTOR PLAYBOOK

OPERATION INVESTOR

*How to finance your first rental property
and start building generational wealth.*

Free guide. No sign-up required.

From an active investor who has done it.

HOME LOAN COMMAND

HomeLoanCommand.com | NMLS # 2589893

FROM A FELLOW INVESTOR

I Started Where You Are

I'm not going to pitch you on real estate investing like it's easy. It isn't always. But I will tell you it's worth it — because I've lived it. Here's my story, because it's probably closer to yours than you think.

★ MY STORY — I STARTED WHERE YOU ARE

In 2021 I got PCS orders from Camp Pendleton, California to Camp Lejeune, North Carolina. I needed to find a home for my family from thousands of miles away. FaceTime walkthroughs. Rejected offer after rejected offer. COVID-era market — on fire.

I finally got an offer accepted on a duplex listed at \$180,000. I offered \$200,000 just to be seen. But I protected myself with one key contingency: I would only pay \$10,000 over the appraised value. The home appraised at \$165,000. I purchased it for \$175,000. That one clause saved me \$25,000.

I flew my family across the country to move into that duplex — our first home, our first investment property. My tenant's rent covered a significant portion of the mortgage. Months later, our family was growing, so we used the VA loan again to move into a single family residence and rented out both duplex units.

We lived there over a year, building equity. Then we sold, relocated to Texas, and closed on a 4-plex — same playbook, same discipline. Three properties. Seven doors. All built on financing strategy, not luck.

That journey is why I founded Home Loan Command — so the next investor never has to figure it out alone.

WHY REAL ESTATE

The Case for Your First Property

No other investment lets you control a large asset with a small down payment, collect income while it appreciates, and use other people's money to build your wealth. Here's why it works:

Control a \$200K asset with \$20–40K down. No other investment does this.	Rental income that exceeds your mortgage creates monthly passive income.	Real estate historically increases in value — building equity while you sleep.
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FINANCING OPTIONS

How Investors Actually Fund Properties

Most beginners think they need 20% cash in the bank and perfect credit. The reality is there are more options than most people realize — including some that most investors never hear about.

Conventional Investment Loan

Most common - 15–25% down

Fixed or adjustable rate. Best for buyers with strong credit. The standard path for most investment property purchases.

House Hacking with FHA

Best for beginners - 3.5% down

Buy a 2–4 unit property, live in one unit, rent the others. Your tenants help pay your mortgage. This is how most investors get started.

VA Loan — Multi-Unit

Veterans only - \$0 down

\$0 down on up to a 4-unit property if you live in one unit. The most powerful beginner investor strategy available. I used this myself.

DSCR Loan

No income docs required

Qualified on rental income — not your personal income. Great for self-employed investors or those scaling a portfolio quickly.

KNOW YOUR NUMBERS

What Every Beginner Investor Must Understand

The difference between a good deal and a bad one comes down to the numbers. Here are the four metrics every investor needs to know before making an offer.

Cash Flow

Rent – Mortgage – Taxes – Insurance – Vacancy (8%) – Maintenance (5%)

The money left over each month after all expenses. Positive cash flow is the goal.

Cap Rate

Net Operating Income ÷ Purchase Price

The property's return independent of financing. Useful for comparing deals.

Cash-on-Cash Return

Annual Cash Flow ÷ Total Cash Invested

The actual return on your money invested. This is what matters most to investors.

The 1% Rule

Monthly Rent ≥ 1% of Purchase Price

A quick screening tool. A \$150K property should rent for \$1,500+/month to pass.

MISTAKES TO AVOID

What I Learned So You Don't Have To

- \$ **Underestimating expenses** — Vacancy, maintenance, and property management eat into cash flow fast. Budget 10–15% of rent for these before you run your numbers.
- \$ **Skipping pre-approval before making offers** — In a competitive market, not having financing lined up means losing deals. Get pre-approved first — always.
- \$ **Over-leveraging on the first property** — Don't stretch so thin that one vacancy wipes you out. Your first deal should be conservative. Build confidence, then scale.
- \$ **Buying for appreciation instead of cash flow** — Appreciation is a bonus — not a strategy. Buy for cash flow first. Let appreciation be a pleasant surprise.

THE PROCESS

5 Steps from Decision to First Door

1	<p>Strategy Call</p> <p>Define your goal, budget, and best financing path. This conversation alone can save you months.</p>
2	<p>Get Pre-Approved</p> <p>Know what you qualify for before you start analyzing deals. Move fast when the right one appears.</p>
3	<p>Find and Analyze the Deal</p> <p>Use the numbers framework above. If it doesn't cash flow on paper — walk away.</p>
4	<p>Loan Processing</p> <p>We handle the financing while you focus on the property. No surprises, no runaround.</p>
5	<p>Close and Start Building</p> <p>Keys in hand. Tenant in place. Wealth building begins. Then we plan the next one.</p>

QUICK ANSWERS

Questions Every Beginner Investor Asks

Do I need an LLC to buy an investment property?

Not necessarily — especially for your first property. An LLC offers liability protection but also complicates financing. Most beginner investors start in their personal name and form an LLC later. Talk to a real estate attorney before deciding.

Can I use a VA loan for an investment property?

Yes — with a condition. You must live in one unit of a multi-unit property (up to 4 units). This is called house hacking and it's one of the most powerful wealth-building strategies available to veterans. I used this exact strategy to start my portfolio.

What credit score do I need for an investment property loan?

Most conventional investment loans require 620+ with 15–25% down. Better credit means better rates. We'll show you exactly where you stand and what to improve.

How much cash do I need to get started?

It depends on the loan type. FHA house hacking requires as little as 3.5% down. Conventional investment loans typically need 15–25%. We map your exact numbers on the strategy call.

Should I hire a property manager or self-manage?

For your first property, self-managing teaches you the business fast. A property manager typically costs 8–12% of monthly rent but buys back your time. Either way, budget for it in your cash flow analysis from day one.

Ready to finance your first investment property?

Schedule a free strategy call with a fellow investor. No pressure. No obligation. Just straight talk about your path to your first door.

HomeLoanCommand.com | [Schedule a Free Strategy Call](#)