



The BRRRR Strategy Playbook

# How Successful BRRRR Investors Create Real, Appraisable Value



Your Path to Financial Growth,  
Presented by Amy DeBusk



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**MORTGAGE MADE EASY ACADEMY**

This guide was created to help real estate investors understand how scope of work and team selection directly impact the success of a BRRRR strategy, especially when using a no seasoning DSCR takeout loan.

Rehab decisions and team quality are often the difference between a smooth refinance and a stalled deal.

## What “Scope of Work” Really Means in a BRRRR Strategy

Scope of work is not just a list of repairs.

### **In a BRRRR strategy, scope of work defines:**

- Whether the property will appraise at the projected ARV
- Whether rent will support DSCR requirements
- Whether the refinance will execute cleanly
- Whether capital can be recycled efficiently

The goal of rehab is not simply to make the property look better. The goal is to change how the property functions and competes in the market.

## Setting the Right Expectations Around Rehab

One of the most common mistakes investors make is assuming that a small rehab budget will create outsized equity.

Rehab does not work that way.



**Value is created when:**

- The finished product matches or exceeds comparable renovated properties
- Functional improvements align with neighborhood demand
- The scope supports both rent and resale value

Cosmetic updates alone rarely justify large jumps in appraised value.

## Functional Improvements vs Cosmetic Improvements

Both matter, but they serve different purposes.

### Functional Improvements

**These are upgrades that most often move appraised value:**

- Increasing bathroom count where the market supports it
- Improving layout and flow
- Adding usable, legal living space
- Addressing major system upgrades when required to compete with comps

Functional changes allow appraisers to justify higher-value comparable sales.

### Cosmetic Improvements

**These upgrades improve rentability and tenant demand:**

- Flooring, paint, fixtures, and lighting
- Kitchen and bathroom finishes
- Exterior cleanup and curb appeal

Cosmetics matter most when paired with functional upgrades.

## Rehab Must Match the Market

Over-improving a property beyond neighborhood standards can be just as risky as under-improving it.

### **The strongest BRRRR rehabs:**

- Bring the property in line with top neighborhood rentals
- Avoid luxury finishes where they are not supported
- Focus on durability, not trendiness
- Are defensible through comparable sales

This alignment is critical for appraisal success.

## Why the Rehab Team Matters More Than the Budget

A well-planned scope of work can fail if the execution is poor.

### **The rehab team impacts:**

- Timeline
- Budget control
- Quality of work
- Inspection and appraisal outcomes
- Stress level and scalability

Experienced BRRRR investors prioritize **the right team** over the lowest bid.

# When I See BRRRR Strategies Be the Most Successful

After working with hundreds of investors, the most successful BRRRR strategies share one common thread:

They are team-driven, not investor-only efforts

When the right professionals are involved early, deals execute smoothly, timelines are predictable, and refinances close on schedule.

## The Core BRRRR Team You Need

### 1. A Real Estate Agent Who Specializes in BRRRR

**This agent understands:**

- Buying below market value
- Identifying value-add opportunities
- Estimating realistic ARV
- Writing offers that support rehab timelines

Not every agent is a BRRRR agent.

### 2. A Private Money Lender Who Understands the Strategy

**The right private lender:**

- Is reasonably priced
- Understands short-term execution
- Aligns timelines with rehab and refinance
- Does not overcomplicate the exit

Private money should be a bridge, not a burden.

### 3. A Takeout Loan Specialist Who Knows DSCR and No Seasoning

#### Amy DeBusk Home Loans

This is where many deals either succeed or fail.

##### **A true takeout loan specialist:**

- Understands no seasoning DSCR guidelines
- Reviews ARV and rent before you buy
- Coordinates timing with rehab completion
- Navigates appraisal, underwriting, and closing efficiently

At **Amy DeBusk Home Loans**, we do not just offer DSCR loans. We help investors **plan and execute the entire refinance strategy**.

### 4. An Experienced Rehab Team

##### **Your rehab team should:**

- Understand rental-grade renovations
- Work efficiently and predictably
- Communicate clearly on scope and changes
- Deliver work that supports appraisal standards

Cheap rehabs often become expensive mistakes.

### 5. A Professional Property Management Company

##### **A strong property manager:**

- Helps set realistic rents
- Screens tenants properly
- Reduces vacancy and turnover
- Supports long-term performance

Good management protects both cash flow and DSCR strength.

## 6. A Knowledgeable Attorney

### An attorney helps:

- Properly structure your LLC
- Ensure ownership and operating agreements are correct
- Protect liability as you scale

Clean structure supports clean lending.

## 7. An Insurance Provider Who Specializes in Investment Properties

### The right insurance partner:

- Understands rental properties
- Offers bundled policies when appropriate
- Aligns coverage with lender requirements

Insurance mistakes can delay closings.

## 8. A Title Company Experienced With Investor Loans

### An experienced title company:

- Understands DSCR and LLC vesting
- Provides high-level service
- Coordinates efficiently with lenders and escrow

This reduces friction at closing.

# How Amy DeBusk Home Loans Supports the Entire Team

When you work with Amy DeBusk Home Loans, you are not navigating this alone.

## We:

- Coordinate with your private lender
- Review deals before purchase
- Align rehab scope with refinance goals
- Work with experienced title and insurance partners
- Guide the refinance from appraisal to funding

Most importantly, we help investors avoid preventable mistakes before capital is committed.

## Final Perspective

When you work with Amy DeBusk Home Loans, you are not navigating this alone.

### A BRRRR strategy succeeds when:

- Scope of work is intentional
- Rehab execution is professional
- The right team is in place
- The refinance is planned early

No seasoning DSCR loans are powerful tools, but they work best when supported by experience and coordination.

All loans subject to approval. Equal Housing Lender.  
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