

90 ROADMAP

Day



BUILD THE SKILL OF ANALYZING Deals

Your #1 goal in the first 90 days is to make deal analysis second nature. The more you practice, the faster and more confident you'll get when a real opportunity comes along.

Here are the 5 Steps:

1. PICK YOUR CALCULATOR

- Free option: Omni calculator (quick + simple)
- Paid option: BiggerPockets calculator (~\$50, worth it)
- Free/DIY option: Google Sheets or Excel spreadsheet

2. CHOOSE A PROPERTY

- Start with properties in your own neighborhood (you already know realistic rents, taxes, and expenses).
- Use Zillow, Realtor.com, or listings from a realtor.
- Remember: these are just practice reps — you're building muscle memory.



3. PULL THE RIGHT NUMBERS

- Property taxes → look them up on your county's property appraiser/tax assessor website.
- Insurance → get a quick quote online or use ballpark numbers from your market.
- Expenses (use 3–6% for each):
 - Vacancy allowance
 - Maintenance
 - CapEx (major repairs like roof, AC, plumbing)
 - Property management fees (if you'll use a manager)

Next Steps →

4. RUN THE ANALYSIS

- Input all those numbers into your calculator.
- Review the results: Cash flow, ROI, Cash-on-Cash Return.
- Don't stress if the first few come back negative — the point is learning.

5. BUILD CONSISTENCY

- Do **one deal a day**. Treat it like going to the gym.
- Within weeks, you'll start recognizing what a "good" deal looks like in your chosen market.

**BUILD THE SKILL OF
ANALYZING**

Deals

MINDSET REMINDER:
This is practice. You wouldn't invest in stocks without learning how to read a chart, same with real estate. Build your skill before you put real money down.

STEP TWO

Estimate YOUR FUNDING

Figure out how much capital you realistically have or can raise. This sets your buying power so you don't waste time on deals you can't close.

Start with what you control

- 💰 Savings: How much cash you can comfortably invest without draining emergency funds.
- 🏠 Credit Lines: HELOCs, business credit, or 0% APR cards (short-term, needs a payback plan).

Know your loan options:

- 🏠 DSCR Loans: Approval based on property cash flow (not your W2 income). Typically need:
 - **20–25% down**
 - **620+ credit score** (680+ better rates)
 - **DSCR ≥ 1.20** (property rents cover mortgage + expenses by 20%).
- 🏠 Conventional / FHA (House Hack): Uses personal income, good if you're living in one unit.

Tap into outside capital:

- 🤝 Private Money: Friends, family, colleagues lending short-term.
- 📊 Partners:
 - Debt partners = lend at fixed return.
 - Equity partners = share ownership + profit split.

Action Tip: Write your "funding snapshot" in 3 columns → Cash available | Loan potential | Partner/Private money. This becomes your working budget.

STRUCTURE YOUR

Business

- **Decide:** Are you solo or working with partners?
- **If partners:**
 - Define roles (passive vs. co-partner).
 - Draft LLC + Operating Agreements (**LLC step up in STEP 6**).
- Clarify responsibilities + profit splits early.

Pro tip: Keep this address consistent across your LLC, EIN, and business bank account for smooth financing later.

Decide on your business address:

- Your LLC filing will need a physical mailing address.
- If you don't want your home address public, use a virtual mailbox service like **iPostal**, Anytime Mailbox, or UPS Store.
- These give you a professional street address where mail gets received, and you can have it scanned, forwarded, or picked

verse is vast, and you
also beautiful. You
something big

Choose Your **MARKET**

**Match
your
budget to
an
affordable
market.**

- ❑ Stay within 2-hour flights or 4-hour drives max for manageability.
- ❑ Research rents, demographics, growth trends.
- ❑ Call property managers, realtors, contractors in that market → ask them about:
 - Rental demand
 - Tenant types
 - Neighborhood strengths/weaknesses



strongly believe

Do simultaneously with step 6

GET FUNDING LINED UP

Get a **pre-approval** letter from your lender (DSCR or conventional). For DSCR, remember: they care about the property cash flow, **not** your W-2 income.

Private money: Talk to friends, family, or small investors early — outline what returns you'll offer and have a draft agreement ready.

Creative financing: Ask sellers if they'll consider seller-financing or subject-to. These aren't just advanced tricks — beginners use them too.

Pro tip: Keep **at least 2-3 months of reserves** visible in your bank account. Lenders will ask for this. Don't move big chunks of money around before applying.

Don't wrongly believe the moment

Don't wrongly believe the moment

STEP SIX

Do simultaneously with step 5

SET UP YOUR LLC + BANKING

- Google: "[Your State] Secretary of State LLC formation" (example: "Florida Secretary of State LLC" or "Georgia Secretary of State LLC").
- Always look for a **.gov** site — that's the official filing portal.
- Avoid third-party services unless you need hand-holding. Filing directly is usually faster and cheaper.

Form your LLC

Registered Address

- Don't want your home address public? Use a mail service like iPostal, Anytime Mailbox, or UPS Store to get a physical mailing address.
- You'll need this address when filing your LLC. (Pro tip: keep it consistent across your LLC, EIN, and bank account.)

Apply free at the IRS site (irs.gov → "Apply for EIN"). Takes 10 minutes.

Get your EIN

Open business bank account

Go to your bank with your LLC approval + EIN. Use this account for all property money (income + expenses).

Pro tip: Even if you buy in your personal name for financing, you can transfer into your LLC later — don't let setup stall your momentum.

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Keep your "deal a day" habit to sharpen your analysis.

Refine your numbers: cash flow, ARV, renovation costs.

When you find a deal that fits, make offers confidently.

Build your dream team alongside this process:

- Realtor (even if you're licensed, consider letting another pro rep you)
- Contractors (plumbers, roofers, electricians, handymen)
- Property managers
- Inspectors + lenders

Best way to find people: join local Facebook investor groups, ask for referrals, and test with small jobs.

ANALYZE, OFFER & BUILD YOUR TEAM

NESHERA N. COOPER

Out-of-State Investor

The moral of the story is I figured it out, so you dont have to.



rsue them because
ve enough

May the Real Estate
FORCES BE WITH YOU

Go crush it! And if you want to talk through your strategy, here's my calendar:

[Book a A Clarity Call](#)

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