



Building Generational Wealth through Homeownership and Property Investment



Created by
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Hello friend,



I'm Eunice

My journey in real estate began in the world of property flipping. While I loved the process of restoration by taking a house from disrepair and returning it to its former glory, I realized I wanted to do more than to transform buildings, I wanted to empower the people living in them. I wanted to guide families through the journey of homeownership and flipping as well. I took the step to master the rules and regulations of the industry so that I could serve as a licensed Real Estate Agent and Personal Advocate. Today, I use my eye for potential to help my clients see the hidden value in every home and build a lasting legacy for their families. I believe that every individual and family holds an untapped potential for homeownership and my mission is to help you realize it as well. As your Personal Advocate, I don't just facilitate transactions; I help you establish a sanctuary that will serve as the foundation for your family's future and for your generational legacy. With my commitment and expertise, I will personally guide you and provide the support necessary to navigate the markets with confidence. My greatest satisfaction comes from witnessing the moment a house becomes a home knowing that together, we have secured a fundamental piece of your life's aspirations.

So, whether you are buying your first or second home or even an investment property or selling to start a new chapter, I am here to ensure that your move is handled with integrity, excellence, and a focus on the legacy you are building today. I am licensed in PA and MD, however i can assist you to buy and sell your home in any part of the country and in Canada as well.



Eunice Osei-Manu
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About Us

I am a dedicated Realtor and active property investor who believes real estate is the most powerful vehicle for Building a Legacy. I don't just help you find a house; I help you acquire a strategic asset. By combining my "in-the-trenches" experience managing my own portfolio with deep local market data, I provide my clients with the clinical analysis and personal insight needed to turn properties into generational wealth.



Experiences



Property Address		
Deal Analyzer		
After Repair Value (ARV)		\$318,000
Purchase Price		\$174,000
Repair Cost		\$86,135
Total Purchase and Repair Cost		\$260,135
	Yearly	Monthly
Holding Time		4
Property Tax	\$2,388	\$199
Property Insurance	\$1,200	\$100
HOA/Condo Fees		\$0
Monthly Utilities (Gas, Oil, Electricity, Water, Sewer)		\$150
Total Holding Cost		\$1,796
BRRRR Calculator		
Loan to Value % (LTV)	70%	\$222,600
Origination Points	2	\$4,452
Other Lender Fees	\$670	\$670
Estimated Closing Costs		\$2,226
Total Invested (Buy/Rehab/Financing/Holding)		\$289,759
Equity Built		\$36,472
Potential BRRRR Cash Out		-\$74,507
Cash Flow Monthly		-\$264
Buying Costs		
Attorney/Closing Company (Est.)		\$3,480
Buying Realtor Commissions	0%	\$0
Misc. Buying Costs (Optional)		\$0
Total Buying Cost		\$3,480
Selling Costs		
Attorney/Closing Company (Est.)		\$4,770
Selling Realtor Commissions	5%	\$15,900
Staging and marketing		\$5,000
Home Warranty (Optional)		\$13,000
Misc. Selling Costs (Optional)		\$0
Total Selling Cost		\$38,670
Rehab Financing Costs		
<i>Hard Money Lender</i>		
Loan Amount		\$237,515
% Purchase Price Covered	87%	
Points	2	\$4,750
Interest	10%	\$7,917
Estimated Monthly Payment		\$1,979
Total Cost		\$12,667
<i>Private Money Lender 1</i>		
Loan Amount		\$7,500
Interest	10%	\$750
Total Cost		\$750
<i>Private Money Lender 2</i>		
3rd Mortgage Amount		\$27,000
3rd Mortgage Interest	30%	\$2,700
Total Cost		\$2,700
Funding Gap		-\$3,650
Total Amount Financed		\$268,365
Total Financing Cost		\$16,117
Fix & Flip Net Profit Estimation		-\$2,198
Fix & Flip ROI		-0.69%
**Instruction: Fill out yellow highlighted fields only!		



BEFORE
Renovation



AFTER
Renovation

Today's Home. Tomorrow's Legacy



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Financing & Loan Options

- Asset-Based Lending (DSCR Loans means Debt Service Coverage Ratio) If the property's rent is \$3,000 and the mortgage (Principal, Interest, Taxes, Insurance) is \$2,400, your ratio is 1.25 ($\$3,000 / \$2,400$) Most lenders love 1.25, though some will go as low as 1.0.
- HELOCs- that uses the equity in a home as collateral
- Traditional Conventional Mortgages (15%-25% down)
- Hard Money ("Fix-and-Flips") These are short-term (6–24 months) loans used for properties that "the bank won't touch."
- Creative Financing: 1031 Exchanges & Seller Financing (You take over the seller's existing low-interest-rate mortgage payments directly.)
- The BRRRR Method: The "Infinite" Strategy This is the most common way investors "recycle" their money. Buy, Rehab, Rent, Refinance, Repeat



DSCR

Conventional

Hard Money



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Financing Comparison Matrix



Feature	Conventional	DSCR	Hard Money
Qualification	Personal Income / DTI	Property Income (Rent)	Property Equity (ARV)
Typical Down pmt	15% - 25%	20% - 25%	10% - 20% (of total project)
Interest Rate	Lowest	Medium (+0.75%)	Highest (10% - 13%)
Closing Speed	30 - 45 Days	21 - 30 Days	7 - 10 Days
Best For	First rental / Long-term	Scaling a large portfolio	Fix & Flips / Major Reno



Get Ready Financially

- Check your credit score
- Create a monthly budget
- Save for a down payment
- Meet with a lender



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Your Realtor's Role

- Guide you through every step
- Schedule showings
- Help assess homes
- Write and negotiate offers
- Connect you with trusted professionals



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House Hunting



- The Strategic "Buy-Box" Alignment (Are we holding for 30 years to build a legacy, or is this a 5-year equity play?)
- Explore neighborhoods
- Macro & Micro Market Intelligence (Real estate is hyper-local. A house in Lancaster City performs differently than one in York)
- Deal Pipeline Diversification (As an investor, never relies solely on the public MLS)
- Quantitative Underwriting (Every property must be run through a financial model)
- Strategic Due Diligence (Ensuring the property's use matches its zoning and checking for any outstanding code violations and etc)
- Capital Structuring (Deciding between a traditional mortgage, a DSCR loan for scalability, or private bridge money for a rehab)
- Take notes at each Showing until closing



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Thank You

Q & A

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NOTE



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