



THE
10 HOME
INVESTMENT
PLAN



SPECIAL REPORT

You may not know who I am, or why I'm qualified to teach you how to use real estate to reach your financial goals.

My name is Rob Minton and I've been investing in real estate for 30 years. I've owned commercial real estate, apartment complexes, multi-family properties, single-family homes, and many manufactured homes.

I've written numerous books on how anyone can build wealth with real estate.

A few of these books include:

1. The Cashflownaire Plan
2. Real Estate Billionaires
3. How to Use Real Estate to Pay for College
4. A Portfolio of Alternative Cashflowing Assets



Depending on when you're reading this, you may be able to get all four of my books for just \$4 by visiting:

<https://dividendrealestate.com/fourbooks>

In addition to all of this, as a real estate professional, I've helped hundreds of real estate investors acquire profitable investment properties.

The report you hold in your hands is a culmination of many years of experience in the trenches helping hundreds of families buy, sell, and invest in real estate.

If you'd my help implementing the powerful plan outlined in this report, you request a free 30-minute phone strategy session with me by sending an email to: rob@dividendrealestate.com

To your success,

Rob Minton
Platinum Real Estate



How You Can Use The Simple *10-Home Investment Plan* to Retire Early

In January of 2015, a story was released about an 86-year-old woman nicknamed "Mama Lee" highlighting the amazing life she lived. You probably won't believe it, but she's a permanent resident on a luxury cruise ship!

The headline for the article reads:

"This 86-year-old woman just lives on a luxury cruise ship, because she's figured it all out."

To quote from the story:

"My husband introduced me to cruising. Mason was a banker and real estate appraiser and taught me to love cruising. During our 50-year marriage we did 89 cruises. I've done nearly a hundred more and 15 world cruises."

She travels the world without owning anything. She doesn't own a home. She doesn't own a car. This means she doesn't have any mortgage payments, car payments, utilities, property taxes, insurance expenses, and maintenance or repair expenses.

Think about it... no yard work. No grass to mow. No watering. No fertilizing. No bushes to trim. No leaves to rake. No snow to shovel.

She doesn't have to drive anywhere. She's never stuck in traffic. She dances every day. She's constantly meeting new people. There's always a party within walking distance!

It gets even better...

She never has to go grocery shopping. She doesn't have to cook. All of her meals are provided for her!

She said her family visits as often as they can. They simply take a cruise on the same ship! She doesn't have to clean the house before they arrive.



She doesn't have to prepare big meals for them. She doesn't even have to provide any entertainment for them when they visit! It's all done for her.

She even has her own business card, which reads:

Mama Lee
Dancing, Cruising, Enjoying Life

Here's a screenshot of her in a holiday dance competition:



She really does have it figured out, doesn't she?

Now, you may not want to live on a luxury cruise ship like Mama Lee, but her story is certainly thought provoking. She lives *her* dream life.

You know what? You can do something similar!

And the good news is it doesn't have to be anything crazy or complicated. In the following pages, we'll walk through a plan you can use for yourself.

It's not a "get rich quick" plan, but it's guaranteed to work.

In fact, the plan you can use to systematically build wealth is to simply buy one home a year for ten years. I refer to this strategy as the 10-home retirement plan:



This plan has 3 steps:

1. Buy one rental property each year for the next ten years.
2. Use a 15-year mortgage for each purchase.
3. Keep these homes rented with long-term leases so the tenants pay off your mortgages for you.

With the 15-year mortgages (Step #2), we're structuring things so your tenant's payoff your mortgages quickly.

And believe it or not, you may be able to retire within just 15 years.

To see how this plan will work, let's use an example of buying one home each year for 10 years. Since real estate values differ by area, we're going to use a hypothetical starting mortgage balance of \$150,000 for each home and we're going to use a 15-year mortgage for each home. *This is simply for illustration purposes.*

Fast-forward 15 years and here's how your hypothetical portfolio of homes will look:

	<u>Home Value</u>	<u>Outstanding Mortgage</u>	<u>Your Equity</u>
Home – YR #1:	\$150,000	\$0	\$150,000
Home – YR #2:	\$150,000	\$13,000	\$137,000
Home – YR #3:	\$150,000	\$26,500	\$123,500
Home – YR #4:	\$150,000	\$39,000	\$111,000
Home – YR #5:	\$150,000	\$51,000	\$99,000
Home – YR #6:	\$150,000	\$62,500	\$87,500
Home – YR #7	\$150,000	\$73,500	\$76,500
Home – YR #8	\$150,000	\$83,700	\$66,300
Home – YR #9	\$150,000	\$93,600	\$56,400
Home – YR #10	\$150,000	\$102,800	\$47,200
Totals	\$1,500,000	\$545,600	\$954,400

In just 15 years, your tenants will have paid off \$954,400 of your mortgages. This means you'll create almost a \$1,000,000 of equity without having to worry about what's going on in the stock market!

This illustration is one of the reasons why rental real estate is such an amazing investment.



What other retirement plan can you follow that would have other people contribute an extra \$954,400 toward your future retirement?

Your employer may match some of your retirement plan contributions, but they won't give you an extra \$1,000,000 after 15 years of service!

For you to have an extra \$954,400 in your 401k plan in 15-years, you would have to invest an extra \$3,050 a month out of your monthly paychecks.

Plus, this \$954,400 of equity obtained from the tenants paying down your mortgages comes regardless of the market value of any of the homes.

You might notice in my hypothetical example displayed earlier that the value of each home at the end of 15-years was the exact same as at the beginning of the plan.

No appreciation in home values has been considered.

More than likely, most of these homes will have appreciated in value throughout the 15 years. After year 15, you'll have several fun options to consider!

Let's walk through them now:

1. You can keep all of your homes for the rest of your life. The first home you purchased will already be paid off. You'll obviously be paying off another home each year going forward.

Year 16 – 2 Homes Paid Off
Year 17 – 3 Homes Paid Off
Year 18 – 4 Homes Paid Off
Year 19 – 5 Homes Paid Off
Year 20 – 6 Homes Paid Off

Your actual spendable income increases with passing each year, as your tenants pay off your homes. You can start spending this extra monthly income as you wish! Maybe, start by taking a luxury cruise! 😊

Or you can use this extra income to as a prepayment tool on one of the outstanding mortgages in a different property to accelerate the speed at which you pay off your mortgages.



In other words, use the “debt snowball strategy” to eliminate all of your mortgages within the next 5 years.

(Just Google: “Debt Snowball Strategy” to see how it works! It’s very powerful.)

2. You could sell 3 or 4 of the homes and use the proceeds to pay off the outstanding mortgage balances on your remaining homes providing you with 6 or 7 free-and-clear homes.

Yes, you could have 6 or 7 free and clear homes in year 16. You can use this income to “retire”, as you’ll have no monthly mortgage payments!

Study the little chart on the next page and you’ll see the following:

- You can sell the home you purchased in year 10 and use the \$47,200 of equity to completely pay off the \$39,000 outstanding mortgage from the home purchased in year #4.
- You can sell the home you purchased in year 9 and use the \$56,400 of equity to completely pay off the \$51,000 outstanding mortgage from the home purchased in year #5.
- You can sell the home purchased in year 8 and use the \$66,300 of equity to completely pay off the \$62,500 outstanding mortgage from the home purchased in year #6.
- You can sell the home purchased in year 7 and use the \$76,500 in equity to pay off the outstanding mortgages on homes #2 and #3.

Here’s how this would look in year 16 from the previous schedule:



	<u>Home Value</u>	<u>Outstanding Mortgage</u>	<u>Your Equity</u>
Home – YR #1:	\$150,000	\$0	\$150,000
Home – YR #2:	\$150,000	\$13,000	\$137,000
Home – YR #3:	\$150,000	\$26,500	\$123,500
Home – YR #4:	\$150,000	\$39,000	\$111,000
Home – YR #5:	\$150,000	\$51,000	\$99,000
Home – YR #6:	\$150,000	\$62,500	\$87,500
Home – YR #7	\$150,000	\$73,500	\$76,500
Home – YR #8	\$150,000	\$83,700	\$66,300
Home – YR #9	\$150,000	\$93,600	\$56,400
Home – YR #10	\$150,000	\$102,800	\$47,200
Totals	\$1,500,000	\$545,600	\$954,400

By selling the homes purchased in years 7, 8, 9, and 10, you can completely pay off the homes purchased in years 2, 3, 4, 5 and 6.

You'll have 6 free-and-clear rental homes. These homes will provide income to you for the rest of your life.

If these 6 mortgage-free homes provide \$1,500 of net income each month, **you'll enjoy \$9,000 of monthly (\$108,000 annually) income for life.**

And this monthly income will actually increase from year-to-year as you increase your monthly rental rates.

3. If you do have retirement savings in a 401 plan or another retirement account, you could consider withdrawing enough savings from your retirement savings account to pay off any outstanding mortgage balances.

** Please discuss this third idea with your tax professionals to make sure you understand the tax penalties you would incur before implementing this idea.*

This third strategy would give you the possibility to use your existing retirement savings to retire years early. You could do this because you would be increasing your monthly income by eliminating your monthly mortgage payments on your various properties.

Paying off your mortgages offers you a guaranteed return on your investment.



The best part about the 10-home plan is it offers you several powerful ways to retire early. The cool part is that you'll have 15-years to determine which strategy is best!

All you have to do to get started is to buy ONE rental property this year.

There is obviously more to this strategy and there will be several bumps in the road. However, the plan works simply because you're using 15-year mortgages on each property.

Also, I hope Mama Lee's story may make you re-think how you really want to live during your retirement years.

You could hire a property management company and live on a cruise like Mama Lee while your tenants provide your monthly income.

Or if you don't want to live on a cruise ship, you can rent an RV and head off to tour the countryside staying wherever you want.

It really doesn't matter what you want to do, because this plan is designed to help you get there!

The 10-home real estate plan may also make you think about how you want to save for retirement. Do you want to work for 30 or 40 years saving in your 401k plan, or do you want to have tenants contribute an extra \$954,400 to your retirement in just 15 years?

Remember, with the 10-home plan isn't anything crazy or complex. All you have to do is buy one home a year.

Once you have your first home, your tenant starts paying off your mortgage for you while you're busy enjoying life. **You're using the passage of time to your advantage structuring things so your tenants fund your future retirement.**

If you'd like my help getting started with your first rental property, you can request a free 30-minute call with me by sending an email to:

rob@dividendrealestate.com



During our call, we can set up a tour of homes including the estimated rental income and expenses. This tour would help you learn about market values and the potential income you could generate using this plan.

To your success,

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P.S. If you have time, Google “Mama Lee Cruise” and read a few of the stories about her! What an awesome lady!

NOTE: This report is for informational purposes only. Please discuss the ideas outlined in this report with your team of professionals. Investing in real estate involves risk, including the potential loss of principal. Real estate investment is subject to many factors, including market pricing, interest rates, supply and demand, taxes and your management and skill as an investor. There is no guarantee that your investment objectives will be achieved. Past performance is not indicative of future results.

