

goodstory™

Investor Introduction Guide



RE/MAX Hallmark Realty Group, Brokerage
Independently owned and operated

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Making Real Estate Investing Simple

Whether you are looking to flip a house, source the market for inventory, or live in a home for a period of time to amass its value, we guide your investment journey with ease and precision. It's our absolute joy to work closely with you to strategize the financial gains that leads to your good story.

By engaging in thorough planning, making informed decisions, and possessing a nuanced understanding of market dynamics, you can retire sooner, live comfortably, and build wealth for for you and future generations.

It's a common belief that only the wealthy or those well-versed in real estate can make fruitful investments. However, the truth is quite different. Real estate investment is accessible to nearly anyone, even those starting with a modest budget — after all, everyone has to start somewhere.

If you're just beginning, this guide is for you. It will show you how you can start growing wealth through real estate, regardless of your starting point so you can create a life that will allow you to enjoy the things that matter most.

Team Approach

GoodStory is a warm, creative, and people-driven real estate team that delivers excellence to the city of Ottawa and surrounding areas.

Real estate is about so much more than investing in properties, it's about guiding you to the next chapter with remarkable customer care and industry expertise.

Our approach offers our clients complete support throughout their investing experience. When we say team, we mean it! You will have two dedicated individuals working side by side to communicate all aspects of the investing process.



Investing at a Glance

Investing in real estate can mean several different things. Nowadays, it doesn't just mean you buy a house and rent it out to tenants. Yes, this is one of the most common and well known investment strategies as you earn not only the appreciation that the home gains but also monthly rental profits, but there are many other ways to invest in real estate. Overall, it means that you put your money in real estate either in equity (owning the property) or debt (loaning the funds to buy the property).

No matter how you invest in real estate, you may earn monthly cash flow, equity gains from appreciation, or interest on your loan. When you invest in real estate, you diversify your investments, so you aren't relying on the measly savings account rates banks pay today or putting all your money at risk with the stock market, which can be very volatile and you have zero control over.



Four Advantages of Real Estate Investment

1. **Steady Cash Flow** – Whether you're buying and holding properties or lending money out to borrowers to purchase real estate, you have the potential to earn consistent cash flow.
2. **Financial Security** – Over time, real estate generally increases in value. While there might be downturns, the market often recovers. For those playing the long game, significant property appreciation can lead to substantial equity and profits upon sale.
3. **Tax Advantages** – Investing in real estate allows you to deduct many expenses, similar to running a business. You also benefit from pulling equity from your properties and using those pre-tax dollars to purchase more property or simply enjoy life.
4. **You're in Charge** – Unlike stocks or bonds where you have little control beyond the timing of buying and selling, real estate investing puts you in the driver's seat. You set the rents, decide how long to hold a property, and can even increase its value through improvements. In short, you're the boss of your investment.

Who Can Invest in Real Estate?

Many people mistakenly think they need to wait until they're wealthier to invest in real estate, but that is far from true. As long as you have the interest and some initial capital, you can begin investing in real estate at any age. In fact, the sooner you start the better, as you're constantly paying down that mortgage and typically there's appreciation in value, which translates to more equity for you.

A unique advantage with real estate is that contrary to investing in stocks and bonds, you don't need the full amount of capital to purchase a property. There are many lenders out there willing to lend you up to 80% of the purchase price if all things align (including property financials, solid credit score coupled with a manageable debt-to-income ratio) you can secure a loan for the remaining amount. This approach lets you leverage your investment significantly more than many other types of investments.

Why GoodStory?

We are all bound by the common desire to live a life full of good stories. Stories are the adventures we crave, the deep connections we make, and the quality that makes our human experience rich.

Then there's good.

Good things make us smile and fill our hearts with joy. Good inspires us and opens our eyes to the beauty of life. Good is the creation of happiness.

We are a business that expertly threads this seam. We are GoodStory.

Our name captures our purpose, highlighting our greatest wish that your next chapter is your best chapter.

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