

THE CREDLE GROUP

Investor Deal Master Kit

Analyze deals fast • Learn like a game • Generate smarter offers

Underwrite fast • Stress-test the numbers • Tighten offer terms • Pick the right exit (Flip • BRRRR • Hold • Wholesale • Build)

Run numbers. Tighten terms. Confirm your next move.

Before you wire money or sign anything.



Book an Investor Strategy Call

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Disclaimer: Educational planning tool only. Not legal/tax/financial advice, not a loan quote/approval/commitment to lend, not an insurance binder, and no guarantees. Verify comps, zoning, HOA rules, insurance, title, permits, contractor scope, and lender terms. Numbers can change.

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- Built for your landing page: a learning tool + deal game + offer engine.
- Want a pro review? Book a deal review: <https://api.leadconnectorhq.com/widget/bookings/credle-consult>

Quick Start: Underwrite a deal in 10 minutes

Use this flow any time you see a deal. Speed matters, but discipline matters more.

- **0–2 min:** Pull 3–6 sold comps to confirm ARV (same neighborhood, similar size/condition).
- **2–4 min:** Choose a rehab grade and add contingency (Pro Mode) if scope is uncertain.
- **4–6 min:** Pick strategy (Flip/BRRRR/Hold/Wholesale/Build) + financing type.
- **6–8 min:** Run the calculator: MAO, all-in, holding costs, cashflow, DSCR proxy, cash left in.
- **8–10 min:** Tighten terms: inspection window, EMD, closing timeline, access, concessions.

Non-negotiable: If ARV or rehab scope is uncertain, you don't have a deal — you have a guess. The tool tells you what to verify next.

How the Investor Deal Master works

The Investor Deal Master is built as a **calculator + coach**. It computes the numbers and tells you what to verify, where deals die, and how to strengthen your offer.

It includes:

- **Deal Analyzer** — inputs → verdict → deal breakers → next best actions
- **Offer Builder** — clean offer summary + scripts + suggested terms
- **Learn Game** — train your underwriting instincts through quick scenarios

Pro Tip: Use **Share** to send a plan link (no PII) to your contractor/partner/lender before committing money.

Deal Analyzer + Offer Formula (ARV / MAO)

The calculator uses ARV, rehab, costs, and your strategy to estimate a Max Allowable Offer (MAO) and grade the deal.

MAO (planning concept)

- A common planning approach is: **MAO = (ARV × Factor) – Rehab – Costs.**
- Factor often starts around ~70–80% for flips and varies based on market, risk, and your profit target.
- Your tool also considers holding months, buy/sell closing costs, and financing assumptions.

Sample output (from your tool example)

Inputs	Outputs
Strategy: BRRRR	Grade: F (0/100)
Financing: DSCR	MAO: \$187,293
Target Purchase: \$250,000	Cashflow: -\$34/mo
ARV: \$325,000	DSCR: 0.97
Rehab: \$35,000	CoC: -0.4%
Market Rent: \$2,600/mo	Cash Left In: \$54,250
Taxes: \$7,200/yr	All-in: \$306,457
Insurance: \$1,800/yr	Holding: \$8,457
Holding: 4 months	Deal Breaker: negative cashflow

Translation: the spread is thin and the hold strategy fails the cashflow/DSCR test. You'd need a better price, better rent, lower rehab, or different financing/terms.

Investor Roadmap (DMV): today → closing → rehab → exit

A step-by-step timeline from “today” to closing to exit — what happens at each phase, key deadlines, and what to expect from agents, lenders, title, contractors, and tenants/buyers.

1) Deal Sourcing & Screening	Find deal → run quick numbers → verify ARV/rent range → decide if worth pursuing.
2) Offer & Negotiation	Build offer price + terms → proof of funds/lender letter → negotiate based on scope + timeline.
3) Contract to Close	Inspections + contractor bids → title work → insurance quote → finalize financing → clear contingencies.
4) Closing Day	Funds wired → keys/access → secure property → confirm utilities/insurance coverage.
5) Rehab & Project Management	Scope locked → schedule + draws → weekly progress reports → change orders controlled.
6) Stabilize the Asset	Rent: lease-up + PM onboarding Flip: list prep + staging + pro photos
7) Exit / Refi	Rent: refinance (if BRRRR) + reserve plan Flip: closing + net proceeds
8) Repeat	Post-mortem: what worked/failed → update underwriting assumptions and contractor list.

Lead-gen idea: add a QR to your calculator that says “Get my Investor Roadmap” → collects name/email/phone → sends this PDF + a booking link.

Rehab Budget + ROI Tracker (template)

Track rehab costs, estimate ARV lift, and prioritize improvements that increase value, reduce days on market, and protect profit.

Category	Budget	Actual	ROI	Notes
			H / M / L	
			H / M / L	
			H / M / L	
			H / M / L	
			H / M / L	
			H / M / L	
			H / M / L	
			H / M / L	
			H / M / L	
			H / M / L	

Tip: "ROI" includes ARV lift, speed to rent/sale, and reduced repair risk.

Rent vs Flip Decision Sheet (Hold Strategy)

Compare outcomes side-by-side: flip profit vs long-term cashflow, DSCR, break-even timeline, and risk.

Decision Factor	Flip	Hold / BRRRR
Primary win	Net profit + speed	Cashflow + equity + appreciation
Key risk	Time + resale comps + market shifts	Vacancy + rent comps + repairs + rates
What to verify	Sold comps, buyer demand, finish level	Rent comps, DSCR, insurance, HOA rules
Numbers to watch	MAO, holding costs, selling costs, margin	Cashflow, DSCR, CoC, cash left in
Backup exit	Sell as-is or rent	Sell retail or wholesale

Rule: If flip profit is thin and hold cashflow is negative, the price/terms are wrong — or it's not your deal.

Underwrite + Stress Test Framework

This is the checklist behind the calculator. If a deal fails any “stop” item, slow down or walk away.

The 7 Stress Tests

- **1) ARV Reality:** sold comps only; adjust for condition; don't chase the highest comp.
- **2) Scope Certainty:** if you haven't walked it with a contractor, add contingency and widen timeline.
- **3) Time Sensitivity:** add 1–2 extra months to holding. If profit breaks, the deal is fragile.
- **4) Insurance + Taxes:** quote early; watch flood zones, older roofs, vacant periods, reassessments.
- **5) Liquidity:** reserves for overruns, vacancy, and unexpected repairs.
- **6) Exit Backup:** if flip fails, can you rent it or sell as-is without losing money?
- **7) Contract Control:** inspection window + access + clear title requirements + closing timeline you can keep.

Strategy Playbooks (A to Z)

Pick a primary exit. Underwrite and build offer terms that match the exit. Mixed exits are allowed, but always choose a Plan A.

Flip (Fix & Flip)

Best for: Strong ARV spread, fast timeline, clean resale comps, reliable contractor capacity.

Win targets (planning):

- Comp-backed ARV (sold comps, not active listings).
- Margin survives overruns and delays (buffer for time + scope).
- Finish level matches neighborhood ceiling (don't over-improve).

Step-by-step:

- Confirm ARV (3–6 sold comps).
- Contractor walkthrough → lock scope + timeline; add contingency.
- Run holding months conservatively; include selling costs and staging/cleaning.
- Set MAO; build terms that protect against surprises (inspection/access).
- Rehab → list → sell with a documented scope and receipts.

Red flags:

- Water/foundation issues, major structural movement, or unclear permits.
- No resale comps for your finish level; buyer demand is unclear.
- Contractor capacity is weak (schedule risk).

BRRRR (Buy • Rehab • Rent • Refi • Repeat)

Best for: Operators building long-term cashflow with repeatable systems.

Win targets (planning):

- Rent supports payment and operating costs (positive cashflow after vacancy/expenses).
- Refi plan is realistic (appraisal support; lender rules can apply).
- Property is lendable and insurable at every stage (purchase + refi).

Step-by-step:

- Confirm rent with 3 rent comps + PM quote.
- Rehab priorities: safety, durability, rent premiums, appraisal drivers.
- Stress-test vacancy, repairs, insurance, and rate changes.
- Plan refi timing early; seasoning and documentation requirements may apply.
- Lease → stabilize → refi → recycle capital.

Red flags:

- Rent is “hope” (not verified).
- HOA rental caps or zoning limits use.
- Insurance uncertainty (older roof/flood/vacant).

Buy & Hold (Long-Term Rental)

Best for: Stability + wealth-building; less pressure than flips.

Win targets (planning):

- Cashflow after realistic vacancy/repairs/management.
- Cap rate and cash-on-cash align with your risk tolerance.
- Reserves exist for repairs, turnover, and rent drops.

Step-by-step:

- Underwrite rent, vacancy, repairs, management, taxes/insurance.
- Choose durable finishes and a tenant-friendly layout.
- Set reserves: small repairs + capex + vacancy buffer.
- Screen tenants properly or hire professional management.
- Review annually: rent comps, insurance, taxes, and maintenance plan.

Red flags:

- Deferred maintenance with no budget.
- Uninsurable property condition or illegal units.
- Tenant/occupancy legal constraints ignored.

Wholesale

Best for: Fast acquisition-to-assignment with a strong buyer list (rules vary by state).

Win targets (planning):

- Deep discount relative to ARV and rehab (end buyer must win).
- Credible numbers (ARV and rehab ranges) to sell the deal.
- Clean title path and contract terms that allow assignment (verify local rules).

Step-by-step:

- Confirm ARV and rehab ranges quickly (you must be credible).
- Set a realistic end-buyer price and leave room for profit.
- Market to your buyer list with transparent photos and numbers.
- Fast diligence: title, access, major defects, occupancy status.
- Assign/close per contract and local compliance requirements.

Red flags:

- Title issues, access problems, unstable seller, or no buyer pool.
- Misrepresenting rehab or ARV (kills reputation).

Build (New Construction / Ground-Up / Major Addition)

Best for: Experienced operators or strong partners; longer timelines; zoning/permits critical.

Win targets (planning):

- Zoning supports the product; utility access is confirmed.
- Budget includes soft costs and a real contingency.
- Exit is pre-defined with proven comps (sell/rent/refi).

Step-by-step:

- Feasibility: zoning/setbacks/utilities/environmental constraints.
- Design: plans, engineering, surveys; then permits/entitlements.
- Sitework → foundation → shell → MEP → finishes → CO.
- Contract controls: milestones, lien waivers, change order process.
- Close-out: warranties, as-builts, marketing/lease-up/sale.

Red flags:

- Under-budgeted sitework (common killer).
- Permit uncertainty or weak builder contracts.
- Material lead times not planned.

Financing & Deal Structures

Financing changes your risk, your timeline, and your offer terms. Use these as a high-level map and confirm specifics with your lender.

Financing Type	Best For	Watch Outs
Cash	Speed, leverage in negotiation, distressed properties	Opportunity cost; still underwrite like debt (time is money)
Hard Money	Flips, heavy rehabs, short timelines	High interest/points; strict draws; delays kill profit
DSCR Rental Loan	Rentals/BRRRR (stabilized)	DSCR requirements vary; appraisal and rent verification matter
Conventional/Portfolio	Lendable properties; longer holds	Condition requirements; appraisal/DTI constraints
Private Money	Flexible terms; relationship-based capital	Documentation, servicing, and legal structure must be clean
Construction Loan	Ground-up builds; major additions	Draw process, permits, builder requirements, contingency

Offer Builder: price + terms + credibility

A strong offer is **price + terms + proof**. Price is visible; terms and credibility win deals.

Core offer terms (most deals)

- **EMD:** credible but not reckless; tie release to inspection deadlines.
- **Inspection window:** short but sufficient for contractor + specialists.
- **Access:** guaranteed access for inspections and bids.
- **Title:** clear, marketable title; request preliminary title report early.
- **Closing timeline:** match financing; avoid promises you can't keep.

Offer package checklist (attach when possible)

- Proof of funds or lender letter
- Buyer entity info (if LLC/trust/partnership — as applicable)
- Offer summary page (your tool can generate this)
- Short inspection plan (what you're checking and when)
- Contact list (agent, title, lender, contractor) to show readiness

Due Diligence: red flags and controls

Most investor losses come from what wasn't checked: title, permits, insurance, water, HOA rules, and scope creep.

Deal killers (red flags)

- **Title:** liens, judgments, unpaid taxes, boundary disputes, heirs/estate issues.
- **Permits:** unpermitted additions, open permits, illegal units, stop-work history.
- **Water:** basement moisture, grading issues, mold, roof leaks, plumbing failures.
- **Structure:** major cracks, sloping floors, compromised framing, termite damage.
- **Insurance:** older roof, knob-and-tube, vacant property, flood zone, prior claims.
- **HOA:** rental caps, special assessments, approval requirements, STR bans.

Rehab Estimator: labor vs materials, grades, timelines

Use these as planning ranges only. Real costs vary by property condition, access, permits, and contractor availability. Always confirm with bids.

Grade	Typical scope	Planning range (\$/sqft)
Cosmetic	Paint, light fixtures, minor repairs, light flooring	\$10–\$25
Light	Kitchen/bath refresh, floors, some mechanical work	\$25–\$45
Medium	Multiple rooms, partial systems, windows, moderate layout tweaks	\$45–\$70
Heavy	Major systems, structural repairs, substantial layout changes	\$70–\$110
Full Gut	Down to studs; new MEP; major structural/permit work	\$110–\$180+

Builder Academy: ground-up steps + budget controls

Building from the ground up is a long timeline with many approval gates. You win with planning, contracts, and schedule control.

- **Feasibility:** zoning, setbacks, utilities, environmental constraints.
- **Design:** plans, engineering, surveys, soils.
- **Permits:** plan review, approvals, inspections schedule.
- **Build:** sitework → foundation → shell → MEP → finishes → CO.
- **Controls:** milestones, lien waivers, change orders, weekly reports.

Multi-Family & Commercial: 1–4 units vs 5+ units

The “rules of the game” shift at 5+ units. This is a general overview — confirm local, lender, and insurance requirements.

- **1–4 units:** often valued by comps + rent comps; residential-style underwriting.
- **5+ units:** often valued by NOI/cap rates; lease and operations are central.
- Commercial diligence includes rent roll, operating statements, lease terms, reserves, life-safety requirements.

Investor hacks & quick FAQ

- Quote insurance early (vacant/flood/roof age can kill the deal).
- Verify permits for additions/finished basements/structural changes.
- Add 1–2 months holding buffer; if profit breaks, deal is fragile.
- Always have a backup exit (rent it, sell as-is, wholesale).

Want the extended kit (full glossary + deeper checklists)? Ask and we'll provide it.

Worksheets & templates (copy/paste)

Deal Snapshot

Property: Strategy: Target Purchase: ARV: Rehab Grade & \$: Holding Months: Exit Plan: Key Risks: Next Verification Steps: Offer Terms (EMD / Inspection / Close Date):

Contractor Bid Request

Hi [Name] – can you bid this property? Address: Scope: [cosmetic/light/medium/heavy/gut]
Deliverable: line-item estimate + timeline + start date + license/insurance proof

Ready to run your next deal?

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