



Find Full Class Schedule at: [www.loansbyjoemassey.com/training](http://www.loansbyjoemassey.com/training)

### **Everything Agents Need to Know About Lending in 1 Hour – 1 Hour CE Course**

Do you get lending questions from your clients? Do you always have the same answer for them: "I don't know, call your loan officer?" This class will give you the information that you need to answer your client's questions and help them (and you) understand how the mortgage process fits in as a part of the entire real estate transaction. We will discuss all of the major loan programs, the pros and cons of each type of financing and all the specifics that you need to know to get more deals closed.

### **Low Down Payment Options — 1 Hour CE Course**

In this class we'll show you several different options to help your clients purchase properties with very little money down. We'll be focusing on primary residence properties (see our other investment property classes to learn how to buy rental properties for no money down). We'll cover FHA, VA, DPA, CHFA, USDA, MMA and some other great loan programs that you can share with your buyers. If you have customers who want to buy a house but are worried because they don't have 20% down, then this class is for YOU! We'll show you how to buy with \$1000, no money down and how to even get money BACK at closing.

### **VA Loans – 1 hour CE Course**

VA loans are a great benefit for our veteran homeowner's but there are a number of misconceptions around this great loan program. This class will teach you what a VA loan is, who qualifies, how it can benefit your clients and how you can use this loan to sell more homes. We'll also cover how to interview the VA lender and confirm that you are going to make it to the closing with no headaches and a smooth process.

### **How to Finance Condos and Townhomes — 1 Hour CE Course**

We get a lot of questions about condo financing and often hear people who think that you cannot purchase a condo unless you pay cash for the property. This could not be further from the truth and this class will focus on clearing up the rumors and misconceptions of condo financing. We'll show you the specific requirements for Conventional, FHA and VA financing on condo properties. We'll also teach you about the distinction between a condo and a townhouse, this is an important variable that many agents are not familiar with. Join us for a great class to show you new opportunities and new property types that your customers can take advantage of.

### **How to Get your Loan Approved EVERY Time — 1 Hour CE Course**

Do you have problems getting your loan or your client's loans approved? Whether you are purchasing an investment property or a primary residence, every loan requires critical pieces in order for the loan to be approved. This class will cover these critical elements of a loan we'll give you all of the secrets that you need to get your loans and your customer's loans approved every time.

### **Multi Offer Madness**

In today's competitive seller's market it can be very challenging to make your contract stand out and get your buyer's offer accepted. In this class you will learn the best practices for having sellers and listing brokers choose your buyer's offer over all others, including a 21 point checklist covering the process, how to structure the offer and more.

### **House Hacking**

Are you interested in owning properties and living for free? Interested in having someone else pay your mortgage for you? Interested in gaining long-term wealth with minimal cash investment? Then House Hacking may be for you (or your clients)! In this class we will show you the strategies and options to purchase real estate, rent it out and have someone else make the payments for you. This works with nearly any client and in all market cycles. Join us for a detailed dive in to how this can help you and your clients gain long-term wealth with this revolutionary strategy.

### **How Many Properties do you need to retire?**

Most active and prospective real estate investors have a rough sense of reasonable cap rates and rates of return for different types of properties. With this base of knowledge you can go the next step to what really matters - how many investment properties do I need to support my retirement goals? The answer might be fewer than you think! This class will help you figure this out by looking at different property types, comparing and contrasting them as investments for your portfolio.

### **How to Buy Your First Rental/ Investment Property – 1 hour CE Course**

We meet with investors and start-up real estate agents who frequently have the goal of “owning 10 rental properties” or “building passive wealth through real-estate.” These are terrific goals and we have helped many investors reach these goals, but most people we meet with don’t know where or how to start towards these goals. This class will show you multiple ways to buy your first investment property and get started on the path to real estate wealth. We’ll show you real-world properties that were recently closed and give all of the details of how the property was found, how it was financed and what sort of returns are being made on each property. This is a great class for the first-time real estate investor or a great refresher for seasoned investors to learn how to use some alternative strategies to acquire more properties.

### **BRRRR Strategy – 1 Hour CE Course**

BRRRR has become a popular term for rental property purchases. It stands for Buy, Repair, Rent, Refinance and Repeat. When used properly this strategy can allow real estate investors to buy rental properties with minimal cash out of pocket and establish a profitable real estate portfolio. This class will cover the steps in the strategy, things to watch out for, pro / cons of the method along with case studies of recent transactions. If you are serious about building a real estate portfolio, then this is a class that you will not want to miss.

### **How to Purchase and Finance Rental Properties — 1 Hour CE Course**

One of the most frequently asked questions in real estate is, “How do I purchase a rental property?” In this class we will cover the three most common ways that you can purchase and finance a rental property, we’ll cover the pros and cons of each and provide case studies for each scenario. We’ll cover how to purchase a property with no money down, how to finance an investment property and we’ll cover which scenario is the optimal purchasing strategy. Please note that a follow-up to this class will be titled “Underwriting Secrets to get your loan approved EVERY time.” Attendance at the follow-up class is strongly encouraged if you intend to take advantage of today’s rental market

### **How to Build a Portfolio of 10 Rental Properties**

One of the most common goals of a property investor is to build a large portfolio and generate passive income for retirement. While we hear this goal a lot, very few investors actually achieve this goal and many end up never even buying their first property. This presentation will show you 4 different ways to acquire properties and give you a step-by-step business plan that you can use to purchase and build your portfolio. We’ll walk you through this business plan to show you how to start from scratch and build up a portfolio of 10 properties so you can retire.

### **Property Analysis Spreadsheet Course**

Don't buy a bad deal! Use our spreadsheets to quickly and accurately analyze Denver rental properties which we created to help investors find the "right deal" for their portfolio. Learn how easy they are to use and how powerful they are for your real estate investing. We'll walk through the two spreadsheets line by line and answer all your questions!

**RSVP: [lending@yourcastle.org](mailto:lending@yourcastle.org)**



Joe Massey  
Senior Loan Officer

2755 S Locust St., Ste.#150  
Denver, CO 80222



**Castle & Cooke**  
MORTGAGE, LLC

NMLS #1251

Direct 303.809.7769  
Fax 303.889.5212

[jmassey@castlecookemortgage.com](mailto:jmassey@castlecookemortgage.com)  
[www.castlecookemortgage.com](http://www.castlecookemortgage.com)

