

# The Power of an Investing Team

Maximizing Returns &  
Minimizing Risk in  
Today's Market

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## **Maximizing Returns**

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# How to Use This Guide

## **New Investors**

Start with the Priority Framework on page 5 and work through each team member systematically.

## **Experienced Investors**

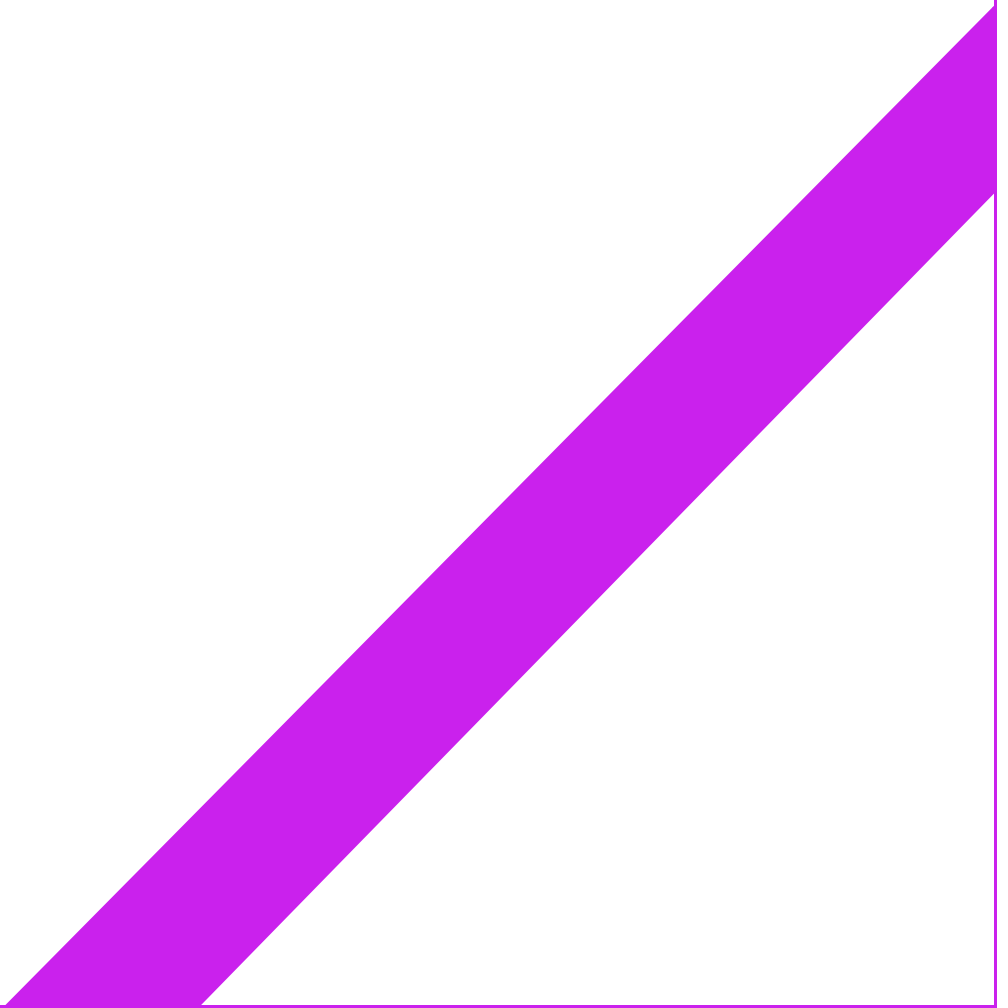
Focus on the High Interest Rate Strategies (page 16) and Money-Making Strategies (page 15) to optimize your existing portfolio.

## **Portfolio Owners**

Use the team assessment tools to identify gaps and strengthen weak links in your current setup.



# Foundation & Strategy



# The Problem

## The Solo Investor's Dilemma

Residential real estate investing promises passive income, but isolation and inexperience lead to widespread financial setbacks. Based on a 2024 survey of 764 U.S. investors by Clever Real Estate:

- 90% have lost money on at least one property, often due to bad tenants (51%) or property damage (52%).
- 52% have lost \$100,000+ on a single investment, with 42% losing more overall than they've earned.
- 45% say a bad deal nearly ruined them financially, exacerbated by underestimating maintenance (29% regret) and local regulations.
- 87% have regrets, including overpaying (33%) and 24/7 demands (24%).

These losses—often \$15K+ annually for small-portfolio owners like those in survival phase—stem from manual tracking, compliance gaps, and lack of professional support. Umberly addresses this by integrating automated tools and vetted experts for confident, scalable investing.

(Sources: Clever Real Estate, July 2024; Business Insider, Aug 2024. No 2025 surveys alter these trends per recent analyses.) [listwithclever.com](https://listwithclever.com) [businessinsider.com](https://businessinsider.com)

# The ROI of Professional Help

PRIORITY #1: Understanding Your Investment

## Cost vs. Value Analysis

### Cost of Team

### Value Generated

Real Estate Agent: 1-3% commission

saves 3-7% on price

Property Manager: 8-12% rent

50% faster tenant placement

Contractor: Project-based

30% reduction in repair costs

Accountant: \$100-400/

Tax savings: \$3,000-8,000/year

Mortgage broker

0.25-0.5% better rates

Attorney: \$300-600/hour

Legal protection: Priceless

## What You Get Back vs What You Pay

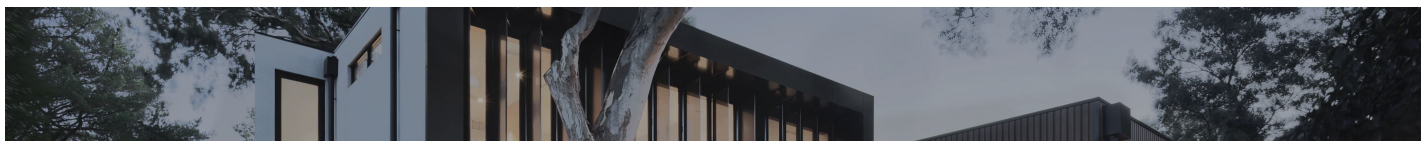
Simple Formula:  $(\text{Money Saved} + \text{Money Earned}) \div \text{Money Spent} = \text{Your Return}$

- You spend \$5,000 on your team
- Your team saves you \$15,000 in mistakes
- Your team helps you earn \$8,000 more
- Total benefit: \$23,000
- Your return:  $\$23,000 \div \$5,000 = 4.6x$  your investment
- In percentage: 460% return

Translation: For every \$1 you spend on your team, you get back \$4.60

## Quick Win Strategies

Immediate Actions: Hire an investor friendly realtor for your next purchase, engage a investor friendly CPA, connect with a reliable contractor (30% cost reduction on repairs)



# Priority Checklist: Building Your Team

Complete in Order of Priority

## ✓ TIER 1 - Essential Foundation

Investor Friendly Estate Agent (Buyer's/Seller's)

Mortgage Broker/Lender

Attorney

Property Manager

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## ✓ TIER 2 - Growth Optimization

CPA/Tax Professional

Reliable Contractor/Handyman

Insurance Broker

Home Inspector

# Priority Checklist: Building Your Team (**Continued**)

## ✓ TIER 3 - Advanced Strategy

Investment Advisor/Mentor

Specialized Contractors (HVAC, Electrical, Plumbing)

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## ✓ TIER 4 - Portfolio Scaling

Commercial Broker

Private Lender Network

Property Management Company

Real Estate Analyst

### Timeline Recommendations

New Investors: Focus on Tier 1 completely before moving to Tier 2. Rush jobs cost money.

Experienced Investors: You may already have some team members. Audit your current team and upgrade weak links first.

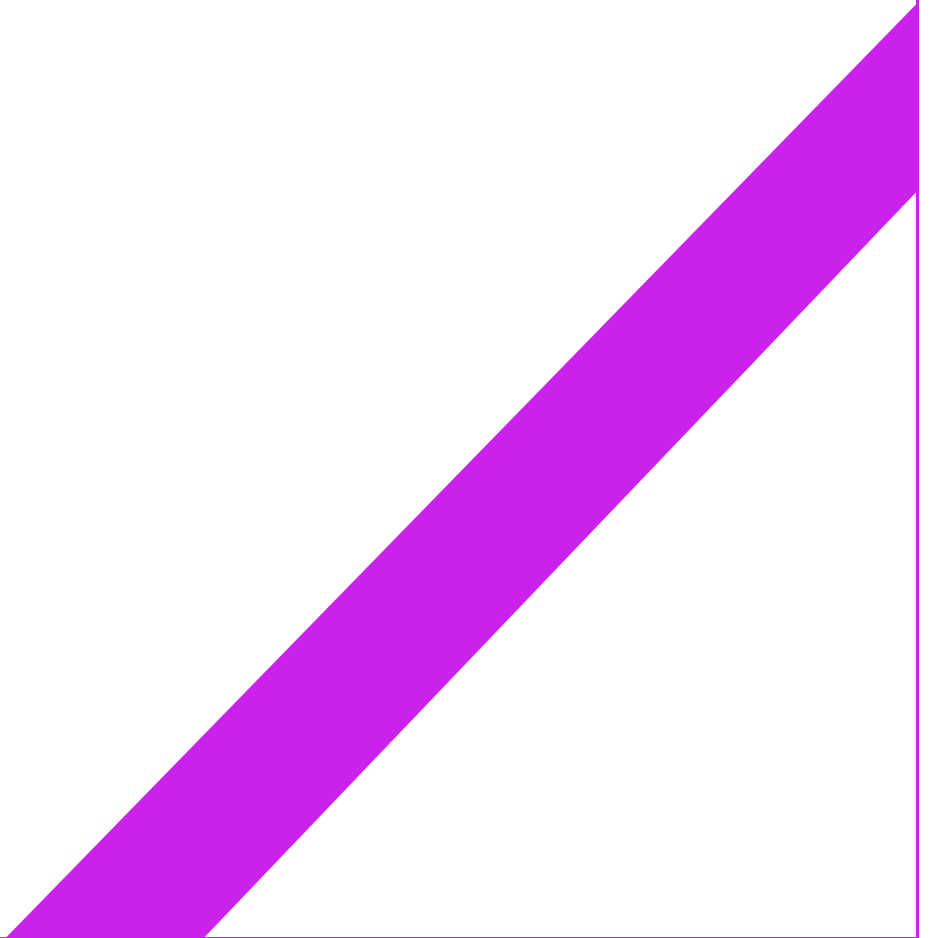
Portfolio Owners (3+ properties): Prioritize property management and tax optimization - these provide immediate ROI improvements.

### Success Metrics

#### Track These KPIs:

- Days to find and close deals (target: <30 days)
- Purchase price vs. market value (target: 10-15% below market)
- Vacancy rates (target: <5%)
- Repair costs as % of rent (target: <8%)
- Overall portfolio ROI (target: 12-18%)

# Your Dream Team



# Core Team Members & Responsibilities

## **Investor Friendly Realtor**

Primary Role: Property sourcing, market analysis, negotiation

Key Responsibilities

- Access to MLS and off-market properties
- Comparative Market Analysis (CMA)
- Contract negotiation and management
- Professional network connections

Success Indicator: Consistently finds deals 5-10% below market value

## **Mortgage Broker/Lender**

Primary Role: Financing optimization and loan structuring

Key Responsibilities:

- Pre-approval and loan qualification
- Rate shopping across multiple lenders
- Creative financing solutions
- Refinancing strategies

Success Indicator: Secures rates 0.25-0.5% below market average

## **Real Estate Attorney**

Primary Role: Legal protection and contract review

Key Responsibilities:

- Purchase agreement review
- Title issues resolution
- Closing representation
- Landlord-tenant law guidance

Success Indicator: Zero legal disputes or contract issues



# Core Team Members & Responsibilities **(Continued)**

## **Property Manager**

Primary Role: Day-to-day property operations

Key Responsibilities:

- Tenant screening and placement
- Rent collection and accounting
- Maintenance coordination
- Market rent optimization

Success Indicator: <5% vacancy rate, <2% bad debt

## **CPA/Tax Professional**

Primary Role: Tax avoidance and strategy

Key Responsibilities:

- Depreciation and tax deduction maximization
- Financial statement preparation
- Bookkeeping
- 1031 exchange planning
- Entity structure optimization
- Quarterly tax planning

## **Insurance Broker**

Primary Role: Risk management and coverage optimization

Key Responsibilities:

- Property and liability coverage
- Umbrella policy recommendations
- Claims assistance and advocacy
- Annual coverage reviews

Success Indicator: Comprehensive coverage at competitive rates

## Pro Tip: Team Communication

Establish a communication protocol with your team. Monthly check-ins, quarterly strategy sessions, and annual team meetings ensure everyone is aligned with your investment goals.

Use a shared project management tool like Monday.com or Asana to track projects, deadlines, and team responsibilities.



# Questions to Ask Each Team Member

## Real Estate Agent Interview Questions

- How many investment properties have you helped clients purchase in the last 12 months?
- What's your average days on market for listings in my target area?
- Do you have access to off-market deals or pocket listings?
- Can you provide references from other investors you've worked with?
- What's your strategy for negotiating below asking price?
- How do you analyze rental comps and investment potential?
- Do you work with other real estate professionals I might need?

## Mortgage Broker/Lender Questions

- What investment property loan programs do you offer?
- What are your current rates for investment properties?
- Do you work with investors who own multiple properties?
- What's your average time to close on investment loans?
- Can you provide portfolio lending for multiple properties?
- What creative financing options do you offer?
- How do you handle properties that need renovation?

## Property Manager Evaluation

- What's your average vacancy rate and time to lease?
- How do you screen tenants and what's your criteria?
- What's your fee structure (management, leasing, maintenance)?
- How do you handle maintenance requests and emergencies?
- Can you provide monthly financial reports and statements?
- What's your policy on rent increases and market adjustments?
- Do you have preferred vendor relationships for repairs?

# Questions to Ask Each Team Member **(Continued)**

## Contractor Vetting Questions

- Are you licensed, bonded, and insured?
- Can you provide references from recent investment property work?
- What's your typical timeline for kitchen/bathroom renovations?
- How do you handle cost overruns and change orders?
- Do you offer warranties on your work?
- Can you provide detailed written estimates?
- Are you available for emergency repairs?
- Do you offer volume discounts for multiple properties?

## CPA/Tax Professional Questions

- How many real estate investors do you work with?
- Are you familiar with depreciation schedules and cost segregation?
- Do you have experience with 1031 exchanges?
- What entity structure do you recommend for my situation?
- How do you stay current on real estate tax law changes?
- Can you provide tax planning throughout the year?
- What's your fee structure for investment property returns?

### **Red Flags to Avoid**

#### Don't hire if they:

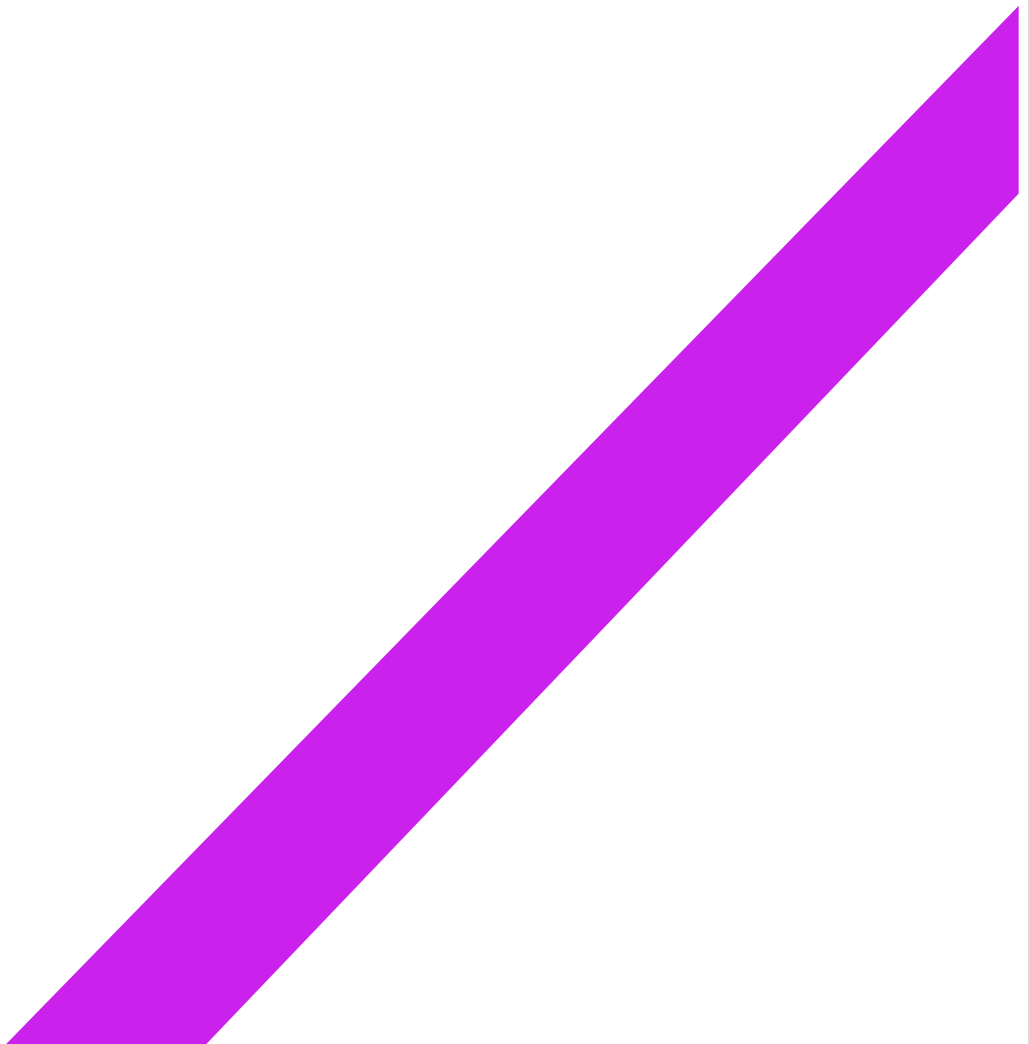
- Can't provide recent investor client references
- Seem unfamiliar with investment property specifics
- Push you toward decisions without proper analysis
- Don't communicate clearly or respond promptly
- Have complaints with licensing boards or BBB
- Won't provide written agreements or estimates

### **Team Member Documentation**

Keep a contact sheet with each team member's:

- Contact information and emergency numbers
- License numbers and insurance information
- Fee structures and payment terms
- Availability and response time expectations

# Maximizing Returns



# Money-Making Strategies

Reducing your costs and increasing your savings can not only be done by impacting your bottom or top line it can be done by putting your money to work in the right place! Umberly with Bulk Service Negotiations and Professional Referral Networks can align your money with your goals! Having a well thought out checklist or ROI Tracking Template can really save first time investors from making expensive mistakes!

## Bulk Service Negotiations

- Strategy: Negotiate annual contracts for property management, maintenance, and professional services.
- Typical Savings: 15-25% on recurring services
- Action: Bundle 3+ properties under single service agreements

## Professional Referral Networks

- Strategy: Build relationships that generate mutual referrals and preferred rates.
- Typical Savings: 5-15% on professional services
- Action: Introduce team members to each other and establish referral agreements

### Cost Control Checklist

- Get 3 quotes for any expense >\$1,000
- Establish preferred vendor rates
- Track all expenses in real-time
- Review and renegotiate contracts annually
- Implement preventive maintenance programs

### ROI Tracking Template

Monthly Review:

- Team costs vs. savings generated
- Time saved vs. hourly value
- Avoided mistakes and their cost impact
- New opportunities created by team

Target: Team should generate 3-5x their cost in value

# High Interest Rate Strategies

Scale = Savings

In today's market, with interest rates at 7-8% and rising costs due to tariffs, traditional investment strategies require adaptation. Savvy investors are staying calm and pivoting by joining bulk purchasing networks to secure group discounts on insurance, maintenance services, and property management tools, achieving up to 35% savings on essential services. Contact Umberly to explore these opportunities.



## Group Buying Opportunities

Partner with Other Investors:

- Form buying cooperatives with 3-5 other investors
- Coordinate renovation timelines for bulk purchases
- Share contractor relationships and preferred pricing
- Joint insurance policies where legally permissible

Umberly Network: Access to investor groups for coordinated purchasing

# High Interest Rate Strategies

Scale = Savings

## **Materials & Supplies**

- Strategy: Coordinate bulk purchases of flooring, paint, appliances, and fixtures across multiple properties.
- Typical Savings: 20-40% on materials
- Action: Plan renovations across properties to maximize bulk buying opportunities

## **Insurance Group Plans**

- Strategy: Bundle multiple properties under umbrella policies or group plans.
- Typical Savings: 15-30% on premiums
- Action: Work with insurance agent to create portfolio-wide coverage strategy

## **Financing Leverage**

- Strategy: Use portfolio performance to negotiate better rates on new acquisitions.
- Typical Savings: 0.125-0.375% rate reduction
- Action: Present full portfolio performance to lenders for relationship pricing

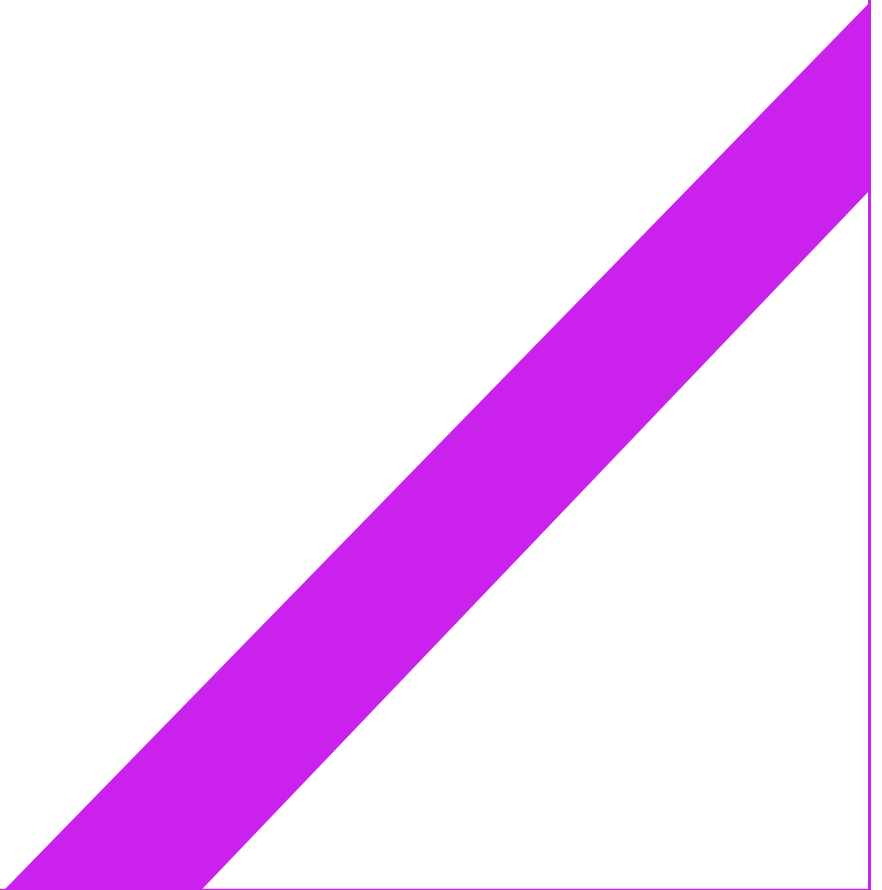
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Umberly Network: Access to investor groups for coordinated purchasing

# The Umberly Advantage





# The Umberly Advantage

## Your Competitive Edge

Umberly's vetted network isn't just about connections—it's about proven performance and measurable results.

### Pre-Vetted Professional Network

- **Quality Assurance:** All Umberly partners are performance-tested with real investor clients
- **Ongoing Monitoring:** Regular performance reviews and client feedback integration
- **Replacement Guarantee:** Unsatisfied with a team member? We'll find you a replacement

### Preferred Pricing Access

- **Group Discounts:** Leverage our member volume for better rates
- **Exclusive Rates:** Partners offer Umberly members special pricing
- **No Markup:** Direct relationships with professionals, no middleman fees

### Next Steps with Umberly

- Schedule Team Assessment Call  
Free 30-minute consultation to evaluate your current team gaps
- Receive Custom Team Recommendations  
Personalized matches based on your investment goals and location
- Connect with 3 Pre-Qualified Professionals  
Interview top-rated candidates from our network

## Ready to Build Your Dream Team?

Don't let another month pass with suboptimal returns

Start Your Journey Today

Contact Umberly to connect with your ideal investment team

[info@umberly.com](mailto:info@umberly.com)