

TRIPLE PROPERTY

WORKBOOK / JOURNAL

Introductory Property Investing in the UK for Non Residents

leontien*homulle*



WORKBOOK - PROPERTY - MODULE 1 (PART 1)

Exercise 1: Your decision to take this course.

1) Write down what made you decide to sign up for this course?

2) What are your beliefs around the possibilities of success, with property and money?

3) What are your desired goals from this course?

WORKBOOK - PROPERTY - MODULE 1 (PART 1)

Exercise 2a: Property, money and success associations exercise.

01) Property will give me:

02) Property means:

03) Investing in property is:

04)

05) Money is:

06) Money is:

07) Money is:

08)

09) Success is:

10) Success will make me:

11) Success is:

12)

WORKBOOK - PROPERTY - MODULE 1 (PART 1)

Exercise 2b: Property, money and success associations exercise.

- Reasons that it will be very hard to make money in property *(list several)*:

- Some of possible negative thoughts of starting out this property journey:

- My greatest doubts and insecurities about starting out:

- How I feel talking to people I don't know:

- What are my thoughts on doing something new?:

- How do I want to spend my spare time?:

- What is the worst thing that might happen?:

WORKBOOK - PROPERTY - THOUGHTS...

Room for thoughts...

Write down your thoughts, reflections, & action steps:



WORKBOOK - PROPERTY - MODULE 1 (PART 1)

Exercise 3: Questionnaire around beliefs.

Rate yourself from 1 to 10 **1**= total disagreement / **10**= total agreement

- 01) Property investing is only for the rich:
- 02) Property investing is difficult:
- 03) Property investing will only cost me a lot of money:
- 04) There's only certain people that are able to invest in property:
- 05) I don't know enough to become successful:
- 06) In property people will help me & I just have to follow their advice:
- 07) There are a lot of people who can help me:
- 08) I have to know a lot about investing:
- 09) I should invest in something to be able to learn more:
- 10) Property is easy money:
- 11) So many people do it, doubt its difficult:
- 12) I can replace my income with one property:
- 13) Other people can do it, but I don't think I will be able to:
- 14) You can't trust Estate agents:
- 15) It's too late to find good deals as there's too many investors out there:
- 16) Money is the root of all evil:
- 17) For me it is enough just to get some extra money:
- 18) I really want to replace my entire income through property:
- 19) Making money in property is a huge struggle:
- 20) Making a lot of money from property gives me a lot of responsibility:
- 21) I don't feel like I'm good enough to make great money from property:
- 22) Chances that I make money from property are close to zero:
- 23) Making a lot of money from property is just a matter of luck:
- 24) Getting rich from property isn't for people like me:
- 25) Property can cause a lot of problems:

WORKBOOK - PROPERTY - MODULE 1 (PART 1)

Exercise 3: Questionnaire around beliefs. (continued)

Rate yourself from 1 to 10 **1**= total disagreement / **10**= total agreement

- 26) I don't really want to get wealthy:
- 27) People won't like me anymore if I become a successful landlord:
- 28) Why do I want more when I am already so blessed:
- 29) Who am I to think that I can do this:
- 30) The opinions of others are important for me:
- 31) It is difficult to get into property these days:
- 32) As a woman it is more difficult to get into property & to be successful:
- 33) You need a lot of money to start out in property:
- 34) It's hard to find someone who believes in me & wants to invest in me:
- 35) I don't like talking to people I don't know:
- 36) I don't like dealing or talking about money:
- 37) I find it hard to discuss money topics with other people:
- 38) Negotiating is not my best skill:
- 39) For me it is very important that other people like me:
- 40) I don't have time to manage more than one property:
- 41) I don't even own my house, why would I start to invest in property:
- 42) I would love to believe that it is possible, but I don't think I can do it:
- 43) I don't enjoy taking responsibilities:
- 44) It takes ages to decide on an opportunity, because I'm very cautious:
- 45) I don't trust other people:
- 46) I am very attracted to my money:
- 47) I always see the glass half empty:
- 48) I don't like being in debt:
- 49) If I ask people for help they think I am weak:
- 50) Not everybody can learn how to invest in property:

WORKBOOK - PROPERTY - MODULE 1 (PART 1)

Exercise 3: Questionnaire around beliefs. (continued)

Rate yourself from 1 to 10 **1**= total disagreement / **10**= total agreement

- 51) Property is very risky:
- 52) Financial security comes from a good steady job with benefits:
- 53) Investing is risky:
- 54) With one wrong deal I can lose all my money:
- 55) I am too busy to go out there and do it myself:
- 56) Being from overseas there are too many hurdles:
- 57) I will never be able to understand all the laws in another country:
- 58) Being from abroad makes it almost impossible:
- 59) How can I do business with people I have never met?:
- 60) I don't like interacting only on Skype:
- 61) Can I trust someone else to take care of my property?:
- 62) How can I learn all of this:
- 63) I have never done something like this and I am too old to start now:
- 64) It is easy to talk about it, but impossible to do:
- 65) Not everybody can do this:
- 66) You have to have money for yourself:
- 67) There are no ways to get money from other people:
- 68) Who will be listening to me:
- 69) I will be the last one on anybody's list:
- 70) Once I have a lot of property I will feel secure:
- 71) Having a lot of success will make me stronger:
- 72) If I become wealthy from property I'll have to pay a lot of tax:
- 73) I am too busy to put a lot of time and effort into this:
- 74) It is a lifelong journey which scares me:
- 75) I am looking to become successful and rich quick

WORKBOOK - PROPERTY - MODULE 1 (PART 1)

Exercise 3: Questionnaire around beliefs. (continued)

Rate yourself from 1 to 10 **1**= total disagreement / **10**= total agreement

- 76) I will be there in a years time from now:
- 77) Successful people are not happy:
- 78) It is not right to be successful & rich while others are struggling:
- 79) If I become successful in property that's fine, if not then that's fine too:
- 80) I am a procrastinator:
- 81) Most of the good opportunities are gone:
- 82) The world is changing so fast it scares me:
- 83) Striving for success can cause too much stress:
- 84) People shouldn't be so greedy and always want more:
- 85) Most successful people have taken advantage of other people:

WORKBOOK - PROPERTY - THOUGHTS...

Room for thoughts...

Write down your thoughts, reflections, & action steps:



WORKBOOK - PROPERTY - MODULE 1 (PART 1)

Exercise 4: Summary & realisation.

- *My why is:*

- My biggest take-away from part one:

 **DROP YOUR STORY** 

CREATE

A BETTER VERSION OF



YOURSELF

WORKBOOK - PROPERTY - MODULE 1 (PART 2)

Exercise 5a: Finances - Expectation questions.

- Property is a vehicle to:
- Why do I want to make this work?:
- How much time am I committing to investing in property?:
- How much money do I have at the moment?:
- How many people do I know who would be willing to invest with me?:

WORKBOOK - PROPERTY - THOUGHTS...

Room for thoughts...

Write down your thoughts, reflections, & action steps:



WORKBOOK - PROPERTY - MODULE 1 (PART 2)

Exercise 5 Worksheets: Finances - Expectation questions.

INCOME STATEMENT

INCOME	
Description	Cash Flow
Salary:	_____
Interest/Dividends:	_____
Real Estate/Business:	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

EXPENSES	
Taxes:	_____
Home Mortgage Payment:	_____
School Loan Payment:	_____
Car Loan Payment:	_____
Credit Card Payment:	_____
Retail Payment:	_____
Other Expenses:	_____
Child Expenses:	_____
Loan Payment:	_____
_____	_____

Auditor	
Passive Income :	\$ _____
(Cash Flow from Interest/Dividends + Real Estate/Business)	
Total Income:	\$ _____

Number of Children:	_____
Per Child Expense:	\$ _____

Total Expenses: \$ _____

BALANCE SHEET

Monthly Cash Flow (PAYCHECK): \$ _____
(Total Income - Total Expenses)

ASSETS		
Savings:		
Stocks/Funds/CDs:	# of Shares:	Cost/Share:
_____	_____	_____
_____	_____	_____
Real Estate/Business:	Down Pay:	Cost:
_____	_____	_____
_____	_____	_____
_____	_____	_____

LIABILITIES	
Home Mortgage:	_____
School Loans:	_____
Car Loans:	_____
Credit Cards:	_____
Retail Debt:	_____
Real Estate/Business:	Mortgage/Liability:
_____	_____
_____	_____
_____	_____
Loan:	_____

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WORKBOOK - PROPERTY - MODULE 1 (PART 2)

Exercise 5 Worksheets: Finances - Expectation questions.

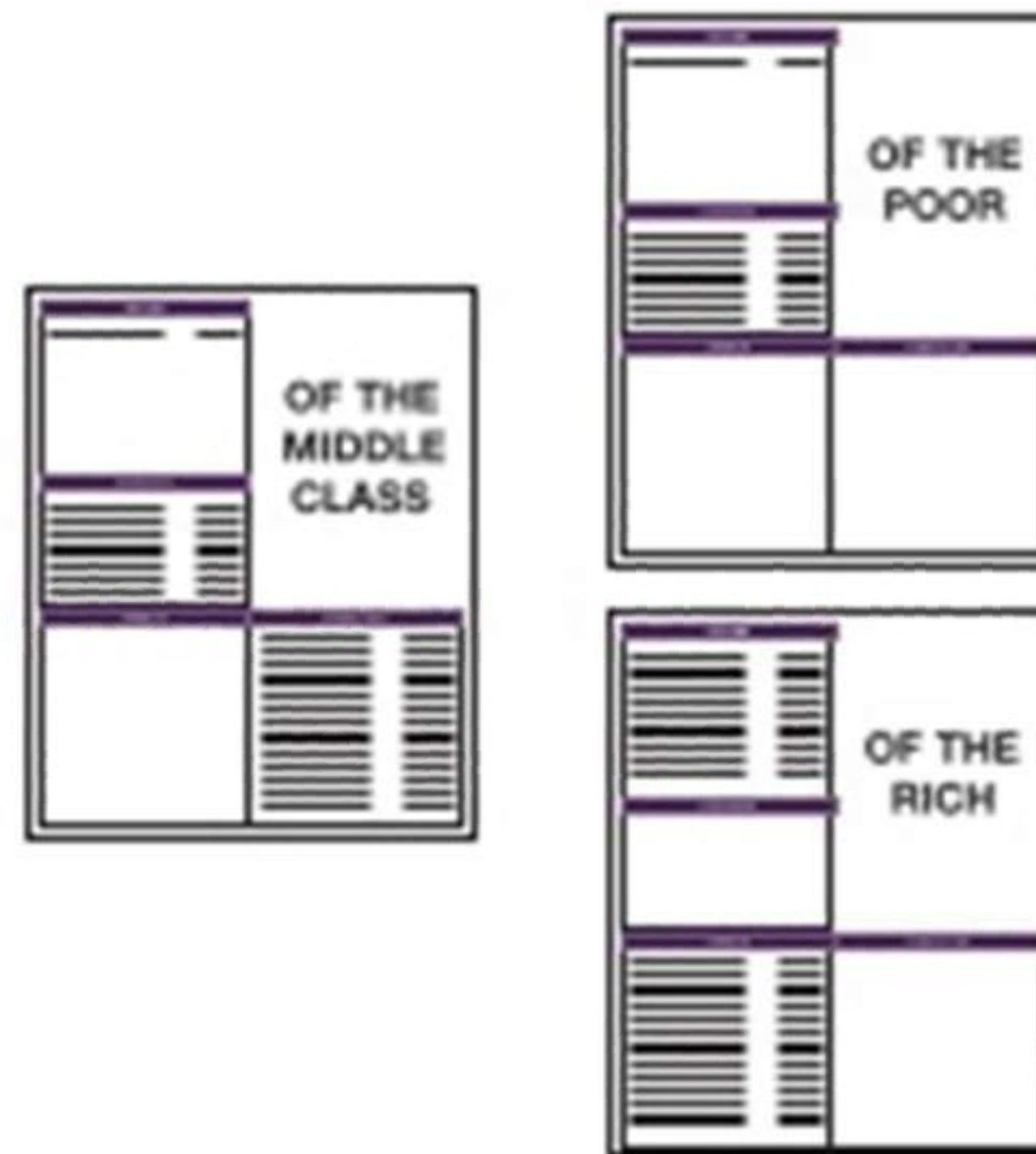
"WHERE AM I TODAY?" MY FINANCIAL STATEMENT

Name _____ Date _____

INCOME	
Earned Income	
Job and Self-Employment	\$ _____
Passive Income	
Real Estate (Net)	\$ _____
Business (Net)	\$ _____
Passive Income Total	\$ _____
Portfolio Income	
Interest	\$ _____
Dividends	\$ _____
Royalties	\$ _____
Portfolio Income Total	\$ _____
TOTAL INCOME	\$ _____
<small>(Earned + Passive + Portfolio)</small>	

EXPENSES	
Taxes	\$ _____
Credit Card Payments	\$ _____
	\$ _____
Home Mortgage (Rent)	\$ _____
Car Payments	\$ _____
Food and Clothing	\$ _____
Other Payments	\$ _____
TOTAL EXPENSES	\$ _____
NET MONTHLY CASH FLOW	\$ _____
<small>(Total Income less Total Expenses)</small>	

Cash Flow Patterns



What story do your numbers tell?

ASSETS	
Bank Accounts	\$ _____
Stocks	\$ _____
Bonds	\$ _____
Receivables	\$ _____
Real Estate	\$ _____
<small>(Fair Market Value less Mortgage)</small>	
Business Value (Net)	\$ _____
ASSETS SUBTOTAL	\$ _____
DOODADS	
Home	\$ _____
Car(s)	\$ _____
Other	\$ _____
DOODADS TOTAL	\$ _____
TOTAL ASSETS per Banker	\$ _____
<small>(Assets Subtotal + Doodads)</small>	
TOTAL ASSETS per Rich Dad	\$ _____
<small>(Assets Subtotal only do not add Doodads)</small>	

LIABILITIES	
Credit Cards	\$ _____
Car Loans	\$ _____
School and Personal Loans	\$ _____
Home Mortgage Loan	\$ _____
Other Debt	\$ _____
TOTAL LIABILITIES	\$ _____
NET WORTH per Banker	\$ _____
<small>(Total Assets per Banker less Total Liabilities)</small>	
NET WORTH per Rich Dad	\$ _____
<small>(Total Assets per Rich Dad less Total Liabilities)</small>	

WORKBOOK - PROPERTY - MODULE 1 (PART 2)

Exercise 5c: Finances - Expectation questions.

Questions to be answered around your financial statement sheet

- Do you have a pension plan and what will it pay you?:
- Do you have some other plans in place?:
- Do you have life insurance?:
- How are you protected?:
- What about if your partner dies?:
- If you get in a divorce will you be protected?:
- Will you be able to provide for your family in case you have to take care of them yourself?:

WORKBOOK - PROPERTY - MODULE 1 (PART 2)

Exercise 5d: Finances - Expectation questions.

Questions to be answered around your financial statement sheet

- How do you want to live your life once you stop working or when you get older?:
- What do you need and realistically, what will you have?:
- What kind of other insurances do you have?:
- How long can you pay all of your fixed costs as no money comes in?
(How many months can you survive - with no cashflow)

These questions can be a huge wake-up call.

It was for me anyways and it scared me, but it was also gave me a huge drive to never ever, ever give up. It was not a choice anymore, **it became a must!**

WORKBOOK - PROPERTY - MODULE 1 (PART 2)

Exercise 5e: Finances - Expectation questions.

Extra personal questions:

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THE GOAL ISN'T
MORE MONEY, THE
GOAL
IS LIVING LIVE ON
YOUR TERMS

WORKBOOK - PROPERTY - MODULE 1 (PART 3)

Exercise 6a: Creating your treasure map.

- My PRIMARY GOAL is:

- My MOTTO is:

- My action plan & treasure map. My 3 most important steps to get started:

1)

2)

3)

- My outcome of each step is:

1)

2)

3)

- My purpose of each step is:

1)

2)

3)

WORKBOOK - PROPERTY - MODULE 1 (PART 3)

Exercise 6b: Creating your treasure map.

- My action steps which bring me closer to my goal:

1)

2)

3)

4)

5)

6)

7)

8)

9)

WORKBOOK - PROPERTY - MODULE 1 (PART 3)

Exercise 6c: Creating your treasure map.

- My action steps prioritised in importance (1 being the most important):

1)

2)

3)

4)

5)

6)

7)

8)

9)

WORKBOOK - PROPERTY - MODULE 1 (PART 3)

Exercise 6d: Creating your treasure map.

Incantations / Affirmations are a very good way to reprogram your mind with new thoughts and beliefs.

An example can be: **"I am confident that I can make this work"** or

"I will accept all the leverage possible, better done & not perfect, than not done at all".

"Life is about growing, expanding and creating sparkles"

1)

2)

3)

4)

5)

6)

7)

8)

9)

WORKBOOK - PROPERTY - MODULE 1 (PART 3)

Exercise 6e: Creating your treasure map.

- NEW HABITS - My 3 new habits which I will create during this course:

1)

2)

3)



WORKBOOK - PROPERTY - MODULE 1 (PART 3)

Exercise 6f: Week to view (week 1)

- What has gone well this week?

- What has gone less well this week?

- What is the one thing that can be changed next week?

- What is the one thing I shouldn't change this week?

WORKBOOK - PROPERTY - MODULE 1 (PART 3)

Exercise 6f: Week to view (week 2)

- What has gone well this week?

- What has gone less well this week?

- What is the one thing that can be changed next week?

- What is the one thing I shouldn't change this week?

WORKBOOK - PROPERTY - MODULE 1 (PART 3)

Exercise 6f: Week to view (week 3)

- What has gone well this week?

- What has gone less well this week?

- What is the one thing that can be changed next week?

- What is the one thing I shouldn't change this week?

WORKBOOK - PROPERTY - MODULE 1 (PART 3)

Exercise 6f: Week to view (week 4)

- What has gone well this week?

- What has gone less well this week?

- What is the one thing that can be changed next week?

- What is the one thing I shouldn't change this week?

WORKBOOK - PROPERTY - MODULE 1 (PART 3)

Exercise 6f: Week to view (week ___)

- What has gone well this week?

- What has gone less well this week?

- What is the one thing that can be changed next week?

- What is the one thing I shouldn't change this week?

A DREAM WRITTEN DOWN WITH A
DATE BECOMES A **goal.**

A GOAL BROKEN DOWN INTO STEPS
BECOMES A **plan.**

A PLAN BACKED BY **action**
MAKES YOUR DREAMS COME TRUE.

- greg s. reid

WORKBOOK - PROPERTY - MODULE 2 (PART 1)

Exercise 1: Examples of how deals are presented.

These are all various ways to give you an idea of how deals can be presented to you as well as different types of strategies.

- Proposal Deal Example 1:

[Click here to view the example](#)

- Proposal Deal Example 2:

[Click here to view the example](#)

- Proposal Deal Example 3:

[Click here to view the example](#)

- Proposal Deal Example 4:

[Click here to view the example](#)

- Proposal Deal Example 5:

[Click here to view the example](#)

- Proposal Deal Example 6:

[Click here to view the example](#)

WORKBOOK - PROPERTY - MODULE 2 (PART 1)

Exercise 2: Yield: What is Yield?

Use the examples in Exercise 1 to make your own calculations.

You will probably find out that some of the numbers they give you are on the optimistic side. But now you are aware that there could be other costs involved. Better to be on the pessimistic side to avoid problems in the future.

YIELD

The "Yield" of a property tells you how much of an annual return you are likely to get on your investment. It is calculated by expressing a year's rental income as a percentage of how much the property cost.

Total rent per year divided by purchase price x 100

WORKBOOK - PROPERTY - MODULE 2 (PART 1)

Exercise 3: Return On Investment: What is ROI?

Use the examples in Exercise 1 to make your own calculations.

You will probably find out that some of the numbers they give you are on the optimistic side. But now you are aware that there could be other costs involved. Better to be on the pessimistic side to avoid problems in the future.

ROI: Return on Investment

The net profit of an investment is divided by the amount of money invested.

Net Cash-flow divided by the money invested in the deal x 100

FOCUS ON THE RESULT.

TRUST

THAT YOU GROW AND

BECOME

THE PERSON YOU NEED

TO BE

IN THE PROCESS

WORKBOOK - PROPERTY - MODULE 2 (PART 2)

Exercise 4a: 9 important questions to ask your Sourcing Agent

- 01) What is your experience? How many years have you been active as a sourcer in property?
- 02) What is your main business: sourcing, investing, or letting?
- 03) What type of properties do you normally offer?
- 04) Whom are your contacts and how do you find properties?
- 05) What is your area and are you operating locally?
- 06) Do you have your own portfolio = experience as an investor?
- 07) What is your company structure? Is there a power team or just that person?
- 08) Could you also provide project management?
If yes: ask the ten questions you should ask your project manager
- 09) How do you send your deals out to your investors?

Always, always ask for referrals from people they have worked with.

WORKBOOK - PROPERTY - MODULE 2 (PART 2)

Exercise 4b: 9 important questions to ask your Letting Agent

- 01) Do you work with other investors?
- 02) Can you offer me full management and also take care of the maintenance?
- 03) Do you have your own handymen or team if there is some major issue with the property?
- 04) What kind of contract do you give the tenants?
- 05) Do you have a scheme for the deposits?
- 06) What are your criteria for tenants? How do you do the reference and credit checks?
- 07) How do you communicate with me & when will the rental be paid to me?
- 08) What is your management fee?
- 09) How much notice do you ask for?

WORKBOOK - PROPERTY - MODULE 2 (PART 2)

Exercise 4c: Your own questions.

01)

02)

03)

04)

05)

06)

07)

08)

09)

10)

WORKBOOK - PROPERTY - MODULE 2 (PART 2)

Exercise 5: 9 questions to ask when someone offers you a R2R / SA Strategy

- 01) Does the landlord know that it will be used as a R2R/SA?
- 02) How long is the rental agreement for? (normally 3 to 5 years)
- 03) How much deposit will I have to pay?
- 04) What other initial costs will I have?
- 05) How is the demand in the area for short lets and/or rentals?
- 06) Is there a good letting agent in place?

And especially when it comes to serviced apartments find out if they can offer certain services like:

- 07) Meet and greet
- 08) Handyman who can immediately act if necessary
- 09) A flexible cleaner because there won't be any fixed check-in check out dates.

WORKBOOK - PROPERTY - MODULE 2 (PART 3)

Exercise 6: Revising your strategy.

- Most interesting strategy for me:

- Why do I think that this can work for me?:

- What are the pros and cons?:

- What is my action plan right now for the coming week?:

1)

2)

3)

4)

5)

One of the
biggest mistakes
we make is
assuming that
other people
think the way
we think.

- Sonya Teclai

WORKBOOK - PROPERTY - MODULE 2 (PART 3)

Exercise 7: Let your thoughts flow.



**THE ONLY
PERSON WHO
IS GOING TO
GIVE YOU
SECURITY AND
THE LIFE YOU
WANT IS YOU.**

WORKBOOK - PROPERTY - MODULE 3 (PART 1)

Exercise 1: My list of people.



"Investing in yourself is the best investment you will ever make.

It will not only improve your life, it will improve the lives of all those around you."

~ Robin S. Sharma

WORKBOOK - PROPERTY - MODULE 3 (PART 2)

Exercise 2a: 9 questions to ask your Joint Venture Partners.

- 01) Their levels of experience in property including proof, so they share some projects as well.
- 02) Do they work with other investors as well and can you speak with them to ask them about their investments with said potential partner.
- 03) What is their vision about Joint Venture partners, why do they want them, what is their long term vision, how will they set it up.
- 04) How will you be legally protected, other than an agreement you should set up a deed of trust as well.
- 05) How will the communication be during the works? how will you be updated; weekly update with photo's.
- 06) Will there be a bank account specific for this property?
- 07) How will the rental be split and how will the communication be? Will you also get monthly bank statements and pay-outs?
- 08) What if in the future, problems arise with the property? Will you split the costs if you are not being able to pay them from the rental income?
- 09) How much money does s/he wants to leave on the accounts before paying rental income?

WORKBOOK - PROPERTY - MODULE 3 (PART 2)

Exercise 2b: Your own questions.



WORKBOOK - PROPERTY - MODULE 3 (PART 2)

Exercise 3: Your expectations of your JV partner.

Think of any questions you can think of yourself and write them below.

If this will be your way to start investing, then start thinking about what you want to know as this is your chance to ask as many questions as you like.

Don't get nervous; because otherwise, you will miss out on this deal. Don't worry about the queues of investors lining up to do JV partnerships because that is not the case, and even if it was, be happy that you are not one of many, as you want to create a relationship and do more than one property together.

Your expectations why you want to work with a JV partner:

- Not enough money to do it yourself.
- To team up with someone so you don't have to start by yourself.
- To be able to get finance in the UK.
- To get help from someone more experienced in the property market.
- To have a so called 'hands off' investment.

All those questions can determine if a JV partner is the right choice for you. Maybe a specialised company in portfolio building is a better choice. You may find working with a sourcing agent & project manager is better.

WORKBOOK - PROPERTY - MODULE 3 (PART 2)

Exercise 4: What you should expect from Sourcing Agents.

- That they know the area well and have lots of contacts with the local people and agents.
- That they have their own portfolio and know what investing means and have an understanding of investing for cash-flow.
- That they will do all the negotiating with the agent or seller.
- That they provide you with a quote for the refurbishment.
- That they will give you at least a little insight in terms of what to expect for rentals, including type of tenant and type of property.
- That they will introduce you to their solicitor to speed things up.
- That they can tell you a lot about the area.
- That the information you get is honest.
- That they are there to help you fulfil your needs and not just to sell a deal, make money and move on.

The example deals in Module 2 are a nice example of how deals can be proposed to you, though there are many other ways.

WORKBOOK - PROPERTY - MODULE 3 (PART 2)

Exercise 5: 9 questions to ask your Project Manager.

- 01) What is your experience?
- 02) Can you show me some projects you have managed and can I talk with the people you worked with?
- 03) Do you have your own builder / electrician / plumber and how many times have you worked together?
- 04) In the estimates the materials are included but will the builder provide them? If not how will that be arranged? Be sure to get an estimate for that also.
- 05) It is hard to know what you don't know, but be sure to get clarity about heating system and gas /electrical related specifics
- 06) Water meters are especially important if you change the use of the property from residential to multi-let will they be big enough to supply everybody with enough water?
- 07) Their experience with architects if necessary, and make sure that you go over the drawings yourself as well.
- 08) Be sure the sockets, light-points and all the small stuff will be taken care of and are in the estimates and they know how to handle that.
- 09) What is included in the estimate? Windows, doors, smoke alarms, kitchens, bathrooms? Knowing it in advance makes a huge difference to the final cost. It is easy to put up a cheap refurb but if you have to add all these kind of things it can become very expensive.
- 10) Who is taking care of the payments and how, instalments?
- 11) Do they have contacts within the Council for planning? & with the building control, if there has to be acoustic testing done? Do they manage this?

WORKBOOK - PROPERTY - MODULE 3 (PART 2)

Exercise 6: Most common costs -other- than refurbishment.

- Furniture and the project managing over the furniture
- New gas and electrical meters
- Installation of Wi-Fi
- TV licence

WORKBOOK - PROPERTY - MODULE 3 (PART 2)

Exercise 7: 9 questions to ask a Portfolio Building Company.

- 01) Where are they operating?
- 02) What kind of property do they offer?
- 03) How will the deals be offered to you?
- 04) Can they provide the whole service?
- 05) The costs involved with all these services?
- 06) How do they communicate during the process?
- 07) How will the rental payments be paid?
- 08) Will they help you if you want to sell?
- 09) Any restrictions on selling?

“

Being happy is
a do-it-yourself
project.

”

WORKBOOK - PROPERTY - MODULE 3 (PART 3)

Exercise 8: Room for thoughts...

Write down your thoughts about creative finance. What ideas do you have or want to explore.



BE INSPIRED,

BE ENCOURAGED

BE EMPOWERED

TAKE CHARGE OF YOUR LIFE

LIFE IS YOURS!

- LEONTIEN HOMULLE

WORKBOOK - PROPERTY - MODULE 4

Exercise 1: Example of an Investment Sheet.

Use the attached Investment Sheet to systemize your property portfolio as you grow.

- See attached Investment Sheet, you can download using this link:

[CLICK HERE TO DOWNLOAD](#)

WORKBOOK - PROPERTY

Success Tracking Sheet: Week to view (week ___)

- Goals for this week:

Steps I must take on:

- Monday:

- Tuesday:

- Wednesday:

- Thursday:

- Friday:

- Saturday:

- Sunday: