

# 3 Hidden Keys of The Real Estate Industry's 'Insiders' Most Profitable Investing Techniques Revealed

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How Northern Virginia's Most Successful Real Estate Investors Rake In 15% - 32% Annual Returns, Every Year

*By Thierry Roche, Host of Talk Radio's - "Inside Real Estate"*

Outlining Proven and Tested Methods for obtaining Oversized Returns, Reducing Taxes on Gains, and Exploding Profits on Northern Virginia Real Estate Investments that can be used by the average or novice Real Estate investor. Taken from direct application of strategies and techniques as well as Live Radio interviews of Northern Virginia's most experienced and wealthy Real Estate Investors.

How is it that some Investors seem to have the ‘Midas Touch’ when it comes to making money, while others struggle all their lives just to end up with meager returns? In Financial Planning circles it is common knowledge that the average investor’s annual investment returns barely keep up with the average official rate of inflation which is just 3.6% annually.

The average investor certainly doesn’t generate anywhere near the average annual return of the stock markets S&P 500 index, which approximates between 7%-8% per year over any 30 year rolling period (pre-tax) or 5%-6% after tax returns.

Being average just isn’t worth the risk of investing in a stock ‘hoping’ to see it go up in value. But then again nobody really wants to be ‘average’ when it comes to investing, it just works out that way.

Is it possible to make 3, 4 or 5 times, or even 10 times the annual rate of return that the average investor generates on their investments, consistently? If so, isn’t it more risky?

Not only is it possible, quite often it can be less risky, if you have the right information and techniques. In a minute I will prove it to you.

The key is finding those investors that have done it, and then simply copying them. Not reinventing the wheel, not improving upon it, just simply copy it.

It’s really not your fault that you don’t know about any of these opportunities. Most investors are conditioned by the Media, the Financial Planning industry, the Mutual Fund Industry, Stock Brokers etc, that you just can’t make Big Returns on your investments without accepting Big Risk. As far as the Stock and Bond markets are concerned, they are probably right.

Therefore they preach that you need to give your money to them, so they can manage it for you and navigate the treacherous waters of the Stock and Bond Markets on your behalf. Then you should feel ‘lucky’ if your investments have been able to keep up with the average 7%-8% annual stock market returns (much less, exceed those returns).

If you invested \$50,000 at a 7% annual rate of return. You can expect to receive a total reward of \$142,447 after 15 years. If you are the average investor getting 3.6% annually then you will have \$85,731 after 15 years.

However, if you receive twice that annual rate of return, or 14%, you can actually expect to receive a whole lot more than twice the amount of dollars at the end of that 15 year period.

The reason is because of what Einstein called the “8<sup>th</sup> Wonder of The World”- Compound Interest.

With compounding interest, not only are you making more money on your original principal investment every year through a higher rate of return, but you are also making additional higher interest on the added higher interest rate that you are already receiving. You are effectively reinvesting (automatically) the higher interest rate that you are receiving, plus again you receive another higher rate of return on the higher interest that is already reinvested – Thus the term “Compound Interest”.

So in our previous example of \$50,000 invested over 15 years at a 14% rate of return you would receive a reward that is a lot more than just double the original reward of \$142,447. In reality, you would receive \$403,375. And if you let the money grow 14% annually for 30 years it would grow to \$3,254,233 as compared to the reward on a rate of return that is half that (7% annually), which would only yield you \$405,824 after 30 years of investing.

Hopefully I have impressed upon you that even a couple of percentage points difference in your overall annual rate of return can grow to astronomical differences through the amazing process of compound interest.

## **So, How Do You Get A Higher Rate of Return Than The Average Investor?**

Simply put, Real Estate. Most people intrinsically know this, or they have heard the mantra that the U.S. has created more millionaires through Real Estate Investing than any other type of investment. Unfortunately it’s not as simple as buying a house and hoping it goes up in value. Otherwise just about everyone would be rich.

What if you were able to sit down in a room with the most successful, wealthy Real Estate Investors in our area, and they openly explained to you how to use all the ‘Insider’ techniques and strategies that have made them rich through owning Real Estate right here in Northern Virginia.

Fortunately for me, that’s exactly what I have been able to do for 8 years in a row, live on the Radio. My name is Thierry Roche, and I have been an active Real Estate investor for over 20 years. I have also hosted my own Local Real Estate Radio Show for 8 years right here in the Washington D.C. metro area. And I’ve also been a Realtor in Virginia helping other Investors for 25 years in our area.

By far the most experience that I have gained has been through the opportunity to have my own Real Estate Radio Show which affords me the ability to bring the D.C. metro areas most successful Real Estate Investors and Industry Insiders on the air for live interviews. We peel back and examine the history of their success and exactly what they did to get rich in Real Estate. No theory, no books to sell, no neat new ideas on how to get wealthy, just the hard cold facts, with proof, of what has actually worked to make investment profits right here in our local marketplace.

I am constantly looking for techniques and methods that can be used and copied by anyone to grow their net worth through Real Estate. After I discover them, we use these methods in our Real Estate brokerage to help other investors. Of course I use them myself as well. After all, there is a self interest to be realized too.

Many new investors are afraid that if they bought a house and did not rent it out, or they had renters in it that did not pay, then they would be burdened with that extra expense. Or worse yet, the property might get trashed.

Let's shed some light on reality in order to help put to rest some irrational fears. First of all, in the Northern Virginia region our historical average occupancy rate is 98%. Meaning, if you owned a rental property, you have a mere 2% chance of it being vacant. And for the super successful Real Estate investors in our region, even that 2% chance is reduced to zero with some creative new insurance products being offered that insure you will receive rent even if your property is abandoned or a tenant quits paying.

So that fear is simply unfounded in reality. Assuming you know how to use the right insurance products, you can get rent every single month for the next 30 years no matter what happens.

## **D.C. Areas Wealthiest Real Estate Investors Shed Light on How They Made Millions With Lower Risk Than Investing In Stocks**

The basics are where the rubber hits the road in getting wealthy with Real Estate investing. You would think after 25 years in this business and 8 years on the Radio, I would have some super complicated formula to reveal. But I don't.

What I do have is a whole lot of experience and years of witnessing what does not work, and the wisdom to see that simply copying the techniques, methods, and strategies of very successful Investors is the Real Secret. Of course, it is not ridiculously simple, there is a learning curve, and there certainly are some more advanced techniques and strategies too. I am going to

keep this explanation simple and straightforward, and assume you have no experience in this field.

I will warn you now, the fact that I am simplifying the explanation of these techniques does not make it simple for the average investor to implement them. You still need some experts to guide you along the way.

You will definitely need an Investment Realtor-preferably a Buyer's Broker who knows how to implement these techniques. Plus he/she needs to have an intimate knowledge of which areas and what types of properties produce the good deals. Next, you will need a lender that specializes in Investment property loans. You will also want a Real Estate Attorney to help protect you from personal liability by providing you an entity structure such as an LLC- your Realtor can refer you to a good one.

The core Strategy for most of the successful Real Estate Investors in our area who I have interviewed has been buy and hold, not unlike that of Warren Buffet with stock investing. Over the past 200 years Buy and Hold has produced more millionaires in our country than any other Real estate investing strategy. Heck, even Benjamin Franklin was an avid Rental property investor and made piles of cash this way, check your history books.

But you have to 'buy right'. There is an old adage in investing that always rings true, "*you make money when you buy, not when you sell*". Most seasoned investors won't even look at a potential rental property if they can't be assured up front, that they will receive a positive cash flow. In other words they want to be able to receive enough rent to cover the mortgage payment, the real estate taxes, insurance, homeowners association fees and any expenses, plus a little extra.

Seems pretty simple, but you would be surprised how many novice investors buy a property because they 'think' or 'hope' it will go up in value faster than the rate of inflation so they can actually profit.

They come up with ridiculous rationale, like '*the new metro is being built a mile away*', Or '*there is a new road being built close to the property next year*'. Or '*there is a brand new hospital and mall being developed just down the road*', '*Therefore it will most assuredly rise in value so I can make a profit.*'

I say, So What, there is no hard evidence that any of this will help the value of the proposed investment property, there never has been. It's just one uneducated investor parroting the same old myth he probably heard from another neophyte in hopes of rationalizing his decision to buy. Unfortunately most of these novice investors don't have any proper guidance from knowledgeable experts, so it's really not their fault.

My crystal ball is just too cloudy to make those predictions, and I know I have a bit more knowledge and experience than the average Real Estate investor. That's not investing, that's

called 'speculating', it's a fools game of gambling. Might as well get back into the Stock Market and 'hope' a stock goes up in value after you buy it.

Successful investors buy with the end in mind. Let's use the example of a \$300,000 townhouse with a 20% down payment of \$60,000 invested. You would have a \$240,000 mortgage amortized over 30 years. With an interest rate of 4.5% your total payment including taxes, insurance and H.O.A. fees would be approximately \$1615 per month.

Any successful investor that I have interviewed would want to see rent on that property of at least \$1615 per month or more, starting on day one. Most of them don't want to buy a house with an estimated annual increase or 'Pro-Forma' rents that will require them to wait through 5 years of normal inflation rates until they see rents hit the \$1615 mark. That will most certainly happen, but why wait if you don't have to?

The higher the rent the better. If you can find a property that generates \$1750 or \$1850 a month in rent for the same price \$300,000 purchase price, then you have just improved your rent to price ratio substantially. Just remember, we don't want to get greedy, because we still want to make sure the rent is within reason so we attract plenty of renters. An extra \$150-\$200 per month may not seem like much now, but we are going to 'Compound' that money in our example and that is one of the keys to growing your wealth.

Here is how the whole investment breaks down over a 10 year period. You have \$60,000 invested. After all monthly expenses you receive an extra \$200 per month in positive cash flow.

You also have someone else paying down your mortgage for you every month (your renter) which gives you an average additional \$415 in equity every month through the normal pay-down process of making monthly payments.

In addition, the IRS grants you an additional write off, over and above the standard mortgage interest deduction, called 'Depreciation'. Depending on your tax bracket, this averages \$225-\$300/month (check with your tax preparer) which you can actually put in your pocket every month.

Many average investors will look at past Real Estate appreciation rates for Northern Virginia and the D.C. Metro area and assume that our Real Estate values will continue to grow at the same rate in the future. I don't like doing that because I really want to be as conservative as possible when it comes to investing. They are probably correct in their assumptions, as a matter of fact, with population growth forecasts, The D.C areas Real Estate values are forecasted to grow at 7% annually over the next 30 years.

*[Just for your information, for the past 50 years we have averaged just over 6.5% compounded annual appreciation for houses in our area. Some years we were up 25%, some years we were down 10%, but mostly up. Many people in our area know we are the strongest Real Estate market in the country due to the fact that our economy is stabilized by the presence and enormous spending of the*

*Federal Government. That is a huge benefit to our area. We were recently ranked by Fortune magazine as the Number 1 area for residential real estate Home Value stability in the entire world! This was further evidenced by the fact that we lost less value in the Great Recession of the 2000's than any other Metro area in the country. The small amount we did lose was regained faster than any other metro area in the country]*

Nonetheless, I am only comfortable with using the average rate of consumer price inflation, since housing values have never dipped below that rate in our country. That number is approximately 3.5% compounded annually.

Using the 3.5% compounded rate of inflation in our example. That means our \$300,000 investment townhouse will be worth \$425,500 after ten years.

Another unique 'key' technique used by most successful investors is mortgage principal prepayment. On a monthly basis they will take the excess positive cash flow, and the cash received from the IRS depreciation benefit, then apply it to mortgage principal prepayment. They will actually start paying down the mortgage balance early with the extra money. This also allows them to gain another additional benefit of savings on mortgage interest in the long run.

## SUMMARY

Purchase Price - \$300,000	Monthly payments -	\$1615/month
Down Payment- \$60,000	Monthly Rent -	<u>\$1815/month</u>
Mortgage - \$240,000 @ 4.5%		↓
	Positive Cash Flow-	\$200/month
	Depreciation Tax Cash benefit	+ <u>\$250/month</u>
	Total Applied to Prepay Mortgage -	\$450/month

### Result Centers:

Regular Mortgage Principal paid down		
+ extra pre-payment after 10 years -	\$131,000	(\$240k original loan – \$109k new loan balance)
Inflation Benefit After 10 years -	\$125,000	(\$425,000 new value - \$300,000 original price)
Original Down payment returned -	<u>\$60,000</u>	
<b>Total - \$316,000</b>		

\*Growing \$60,000 into \$316,000 in 10 years = 16.5% annual compounded Rate of Return

The key to all of this is to know where to find these types of deals! It takes a thorough knowledge of the marketplace and the rent to price ratios. Plus you will want to stay focused on

areas that generate the best most qualified tenants so you have peace of mind. Even though there are new special insurance programs that can guarantee that you receive your rent every month, it's always nice to be ahead of the game.

Many investors like to look at their returns on a year by year basis. If you are the same, then you simply take the total equity of \$316,000 and subtract out your original investment of \$60,000. You end up with a profit of \$256,000. Then you divide \$256,000 profit by 10 years, and you get \$25,600 per year profit. Divide that annual gain of \$25,600 by the original investment of \$60,000 and you will see that you are making an unbelievable 42% per year simple interest return on your money! All this without 'hoping' a Stock has to go up in value.

As you can see from the summary above we have done pretty well even though we did not assume any extra monetary benefit by relying on house values 'appreciating' over and above the rate of normal inflation.

We don't have to make an extra \$200 per month in positive cash flow in order for this in work to our benefit, we can start it with \$50 per month, we just make a little less money in the beginning

We also did not factor in any rent increase at all. Of course rents have average annual increases at a minimum of 3.5% per year due to inflation just like most other things. Therefore we have reduced another benefit by a \$50 per month increase every year that we will actually receive. That will grow to a \$500 per month increase in monthly rent after 10 years.

After 15 years, the mortgage is almost entirely paid off due to the fact that the principal pre-payment strategy has been applied every month, thus accelerating the loan payoff through the amortizations schedule much quicker than normal. The property is now worth \$506,000 based on normal inflation rates. You have effectively turned a \$60,000 investment into approximately \$500,000 in 15 years.

But what if the property goes down in value? If a stock or bond goes down in value below the amount you originally paid, then you lose part of your principal that you invested, which is considered a certain level of risk that you take when buying a stock

However, with our strategies of investing in Real Estate, we are automatically hedged from that higher level of risk while enjoying a much sounder and lucrative investment.

## **Make Money If Your Investment Property Goes Down In Value**

Let's take a scenario that has not happened in our area over any 10 year rolling period. Let's assume you have diligently applied all the techniques discussed, and then you hold the



investment property for 10 years, but the property actually goes down in value below your purchase price.

Let's add even more pain, let's also assume rent prices have not increased one cent in that 10 year period. These two things have never happened in our area at the same time since when prices flatten or even recede a bit, then rents will go up due to more people renting than buying. This creates more demand for rentals and monthly rental prices go up.

Unlike a stock or bond, Real estate has the advantage of 'necessity'. You don't have to hold a stock or bond. However, everyone has to have a place to live, whether it is ownership or renting. There is always a built in demand for your product.

In our worst case scenario, let's also assume the property has gone down by \$100,000 over that period of 10 years. Again, this large of a percentage of average loss of Real Estate values across the board has never happened in our area, but just humor me for this example.

Our new house value has dropped from \$300,000 to \$200,000. If that were a stock or bond, that would have been a serious 'haircut' that most investors would have sold in order to cut their losses, and move on.

Through the benefit of leverage in Real Estate investing, and the fact that we only put \$60,000 into the investment, we are still making money. You see, since we borrowed most of the money to buy this property, and we have someone in the property paying down the loan for us, (guaranteed rent if you choose to buy the guaranteed rental income insurance every year) we are protected.

After 10 years of normal monthly mortgage pay down, plus some extra principal prepayment applied from the renter and tax benefits, the remaining mortgage balance has been reduced to \$109,000, from the original \$240,000 amount. With a new total property value that has dropped down to \$200,000, we have a loan of only \$109,000 and an equity position of \$91,000 ( $\$200,000 - \$109,000 = \$91,000$ ).

That means we actually grew our investment from \$60,000 to \$91,000 in that period. We still made a 50% overall return on our investment! Where on earth can you do something like that besides Real Estate investing?

What if the property value never comes back up? So What, it would be nice if it did, but the property will be paid off in another 5 years, and you will own a house free and clear, worth \$200,000 that is generating another \$22,000 or more every year in rent. Not bad for a \$60,000 investment. This is what we mean when we speak of investment returns with **lower risk than the stock market**. As Will Rogers once said, *'When it comes to investing, first and foremost, I am more concerned about the return OF my money, than the return ON my money.'*

But remember the mantra, “You Make Money in Real Estate When You Buy...” So make sure you have the right experts on your side to help you ‘buy right’. Otherwise this sword can cut both ways. Get a good investment Realtor, lender and Real Estate attorney to guide you. **It does not cost you one cent extra.** The Realtor can act as your Buyer Broker, yet gets paid out of the commission from the seller, great deal for you! The lender gets paid by making you the loan, and the Real Estate attorney fees are nominal, no more than a normal Real Estate transaction.

To be fair in our example, we did not count annual maintenance costs or repair costs. But that is because this is where another key technique is applied by successful Real Estate Investors...

## **The Top Real Estate Investors Don’t Have To Worry About Major Repair Expenses – They Have Figured Out a Loophole That Has Insurance Companies Pay For It**

It never ceases to amaze me how much ‘myth’ controls peoples actions. Most new Real Estate investors seem to have this perception they will have to spend thousands and thousands of dollars on repairs, and maintenance if they own a rental property. Nothing could be further from the truth for me or my clients, or for most experienced Real Estate investors.

First of all, our Landlord/Tenant leases require the tenants to maintain the property at their expense, period. That’s just the way it is, no questions asked. This is nothing novel, it’s done with about 50% of residential leases, and many tenants expect it.

Then we take it to the next level, we also maintain an annual home warranty on the property that covers all expenses for repairs of appliances, most plumbing, HVAC and electrical items, that is most items under the roof. The secret is to know which home warranty company to use that is ‘investor friendly’.

The companies we use even cover pre-existing conditions. For \$350-\$400 per year we have just mitigated almost all of our risk of maintenance and repairs. Furthermore, many investors factor the annual cost of the warranty into the lease and have the tenant pay for it, so quite often we have no cost either!

## **How To Get Tax Free And Tax Deferred Profits To Boost Your Overall Return Even Higher**

By far the biggest enemy of investing and profits is taxes. After Federal, State and Local taxes you may find yourself lucky to be left with 2/3 of your original profit. What if you could postpone paying tax on your profits for years, or even decades, while you continue to invest in Real Estate and grow your nest egg even bigger?

How about paying no tax at all? That is exactly what most Successful, Wealthy Real Estate Investors do in order to grow their wealth even faster. I am not an accountant or an attorney, but I am quite versed in using these particular strategies. If you want subjective tax or legal advice you will need to contact your personal tax or legal advisor. Therefore, I will keep this as general as possible.

The first technique allows any real estate investor to sell an investment property, then take all their profits and purchase 1, 2, 3 or more properties with the profits, and pay no tax on the realized profit. This is known as an IRS Section 1031 Tax Deferred Exchange. There are many subtle intricacies to follow so you make sure it is performed properly, but the essence of the transaction allows you to keep all of your profits as long as you reinvest in other Real Estate.

So just imagine how much quicker you can grow your nest egg if you don't have to pay Uncle Sam, and your state government 1/3 of your profits every time you sell. Many investors keep growing their portfolio by selling one property and buying two others so they can double their returns. By the time they are ready to retire they still don't sell, they just live off the tens of thousands of dollars in rents that come in every month.

The ultimate plan for them is to never sell, and keep making big monthly income from the rent checks. Then when they die, pass the properties on to their heirs at the stepped up new basis, and still pay no tax. The heirs also pay no tax if they are in states that are friendly to the estate tax rules.

The second technique is relatively unknown to most investors. It also involves deferring tax or paying no tax at all on profits made from Real Estate investing, but the structure is entirely different.

In this case you can use an IRS rule that allows you to buy Investment property in your IRA or your 401K plan. Many of you reading this are probably thinking to yourself, 'I didn't know you could do that'. Don't feel bad, most financial planners and tax preparers say the same thing.

As a matter of fact, I had a financial planner call me up on the air during one of my Live Radio shows to tell me that he thought I was giving out bad advice over the air when I referred to

this strategy. He was so convinced that it could not be done that he went so far as to claim it was illegal and started getting very verbally aggressive with me.

I guess he felt threatened by the fact that he did not know all there was to know. As a matter of course on Talk Radio, I had to firmly explain to him that not only was he wrong, and why, but I happened to have the IRS code section for this type of strategy with me at the time.

I challenged him to look it up on the internet while I patiently waited on the air for him to embarrass himself. He just kept on and on about all of his accolades and certifications and if anyone should know about what could and could not be done with tax deferral and investing it would be him.

So I offered a wager to him live on the air. If he could prove me wrong, I would let him conduct my next Radio show and he could talk about anything he wanted. He couldn't resist that, so he took me up on it. My Producer was not thrilled about the 'dead air time' while we waited for Mr Know It All to research the answer online when we were still Live on the air. I assured him it would be worth it to hear this guy 'Eat crow'. We waited about 2 minutes while this caller looked it up.

Two minutes is an eternity of 'dead air' on the radio. The station manager even called our shows producer on the back lines to find out what was going on, but I knew it would make for great radio.

Well, sad to say, we never heard the callers voice again, after two minutes of hearing him typing and fumbling around on his computer it was obvious he had found the correct answer online, because the phone just went dead. He did not even have the ability to admit he was wrong. Too bad I couldn't see the expression on his face.

The point is, even the experts don't know everything. So keep an open mind, it can make you a lot of money.

When buying Real Estate in Your IRA or 401k plan you will defer all tax on profits in the same way you would with Stocks, Bonds or Mutual Funds. Many trustees don't know how to do this so you will need a specialized IRA or 401k trustee that knows these rules and how to apply them. Your Investment Realtor can refer you to one. Many of these trustees require you to buy the property all cash with no financing.

However, there are some trustees that will help you to buy Real Estate in your IRA while still allowing you to get a mortgage, thus allowing you to keep the advantage of leverage and you will not have to put as much money in the total deal. Leverage is what allows us to turn small

amounts of money into huge profits with Real Estate investing. Otherwise we would have to buy the property all cash and water down our returns.

You can even buy Real Estate in your IRA, or 401k and roll it over into a Roth IRA or Roth 401k, and pay no tax on the profits that you will later receive. For those of you who don't want to stay invested in Real Estate when you retire, this may be an attractive option.

## **Getting Started On The Right Track**

At this point you are probably thinking how do I get started? As I mentioned before, don't do this alone, there are many people out there who are in business to guide you down this road, look out for your best interests, and make sure you don't make mistakes, but you do make money. The best part, it costs you virtually nothing since buyer brokers are paid out of the commission from the seller.

The one problem is only about 5% of Realtors specialize in Real Estate Investments. I mean truly specialize in it. It's a combination of investment planning, Real Estate and finance. Many will tell you they can help you, but they may only help clients with 1 or 2 investment properties per year and only because the client happens to be a friend or relative.

You will most likely be able to pick them out since they don't really understand advanced investment concepts or speak in 'investment-ease', or know the lingo and jargon of "investment yield", 'Internal Rate of Return', 'Rent to Price ratios', 'Undervalued neighborhoods", etc. Plus they probably don't even have an investment property of their own, or if they do, they only have one, maybe two properties

Remember if you are not happy with the person you are working with, terminate the agreement and move on immediately. Any Realtor who does not offer a guarantee of their performance is not worth getting involved with in my opinion.

Most Real Estate brokerages want their clients to sign a 6 month or 12 month exclusive agreement to work with them. Yet you can't try them out first to see if they can perform. You're just stuck for the whole term.

In my Real Estate brokerage, we give our clients the right to terminate our working relationship agreement at any time, no questions asked. I'm that confident that we can perform. In fact, for our homebuyers we offer a \$25,000 savings guarantee on their overall home purchase and financing costs.

Experience is what you want. Try to find an Investment Realtor who does at least 20 -30 Residential investment transactions per year, or more. This will insure that other experienced

investors are also using that Realtor because he/she knows what they are doing in this particular field and can bring some real benefits to the table for you as a client.

If you are interested in how to find Good Deals & Get Priority Access to Proprietary Investing Information for Northern VA (at no additional cost to you), I invite you to call me at direct at 703-222-6714. And I can share with you how we make piles of cash through Real Estate investing. Or email me at [Thierry@ThierryRoche.com](mailto:Thierry@ThierryRoche.com).

I truly wish you the best of luck in all of your investing endeavors,

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**P.S. Be sure to look through the next few pages to view some experiences of other successful Investors who have made a lot of money investing in Real Estate and done very well right here in Northern Virginia.**

# Samples of 'Real World' Successful Northern Virginia Investors

**I have made over \$60,000 in extra equity with Thierry's techniques;** I always look to him for Real Estate advice and use him in transactions whenever possible. My only mistake I've made in purchasing Real Estate is not finding him sooner.

**- Clifford Lowrie, Occoquan VA - DoD Division Director, Citizant Inc.**

With Thierry Roche's guidance and support, I developed a significant investment Real Estate portfolio that has changed my life.

Even though I do invest in some other Real Estate markets too, I have yet to find any other real estate professional with the completeness of knowledge and tenacious approach to finding the right property and getting the deal done.

In a Real Estate industry with countless hacks with little experience and shallow advice, listen and learn from Thierry, and let him guide you to outstanding Real Estate decisions. He will simply deliver the results that others can't. **I've made hundreds of Thousands of dollars with his advice.**

**-Earl Eck, President, Noble Knowledge Solutions, LLC - Leesburg, VA**

Since 1998, I have used Thierry multiple times to help me with the acquisition of residential investment properties. These properties turned to be among the most profitable in my portfolio & performed better than all the others.

**-Dr. O. Mowafi – Vienna, VA**

Every one of the things Thierry recommended actually did save me money. Not only did he make sure that I got the property, he also managed to get this place for about \$26,000.00 under what other places were selling for at the time!

**-Rebecca Bursk – Ashburn, VA**

Thierry –

Thanks in large part to your efforts, and the **thousands of dollars you saved me**, I was able to take my mother on a 2-week coach tour of Italy shortly after I closed on my new property.

***-Lanark Thornton - Bristow, VA***

**When I need a new twist on an investment idea** or I need to know what's the hottest -- and MOST EFFECTIVE way -- to invest capital, Thierry Roche is a fellow Real Estate investor I know I can count on for stretching my knowledgebase.

***-M. Anthony Carr - Former Editor, Washington Times. Author (Real Estate Investing Made simple) Investor, National Speaker.***

Over the past few years, Thierry Roche has referred several of his clients to my company WJD Management, a Northern Virginia residential property management firm. His clients' portfolios consist of properties that he hand-picked for them.

And after they engaged our services, I observed that all of their homes were what I would consider to be prime investment properties, where they saved multiple thousands on each property. My business partner and I already own a number of rental homes, and we recently decided it is time to begin searching in earnest for more.

I am a real estate broker and could easily do this myself (and receive a commission on each transaction as well) but we decided that it makes far more sense to let Thierry find them for us because of his expertise in this venue.

***-David Norod, Principal Real Estate Broker, WJD Management, LLC - Fairfax, VA***

Thierry's creative approach to the process, from identifying the right property, to structuring the deal, to financing options, to what to do with the property once you own it, have given me a high level of confidence, since I first began real estate investing.

His understanding of the real estate market, especially from the point of view of an investor, is extraordinary. He has saved me over \$50,000 on two different homes.

I have used professionals in many fields. I have never recommended one as often or as vehemently as I have Thierry.

***-Gene McMillan - South Riding, VA***



Thierry has a keen understanding of the Northern Virginia housing market, not just in the actual buying/selling transactions, but also unique strategies for **saving tons of money on the purchase** that we had never heard of, we felt like we found the 'book of secrets' for Real Estate.

***-Jeff & Heather Kircher - Centreville, VA***

Thierry Roche taught us real estate investing when we worked with him in DC. We have used that knowledge and creative approaches to real estate that we learned from him as we invest now in Tennessee.

Thierry is the **MOST** knowledgeable and most creative real estate agent (he can find many effective solutions to any problem that arises in a transaction) that we have ever worked with and we cannot recommend him highly enough. You simply could not go wrong working with him and he is genuinely interested in assuring that you succeed. And an incredibly fun, nice guy on top of all that.

***-Jim Fleming & Dr. Barbara Fleming, Cookeville TN***

After our initial meeting, it was clear that Thierry was not only a Realtor, but someone who was knowledgeable about market conditions, capital gains, tax planning, investment strategies, a true educator and so much more.

We have since developed an even greater relationship & maintained a strong feeling of confidence w/Thierry, especially after having recently purchased 2 more investment properties through him in the last year.

***-Tom and Dawna Taylor - Mason Neck, VA***

*Thierry Roche's knowledge of the Northern Virginia real estate market is unparalleled. Even though I am a licensed Real Estate Agent, I chose to work with Thierry to search for, and subsequently purchase investment properties.*

*I have also gained a vast amount of knowledge while attending Thierry's Real Estate & investment seminars. Thierry helped me to make sound real estate investments and I highly recommend him to anyone looking to buy or sell a property.*

***-Wanda Salser - Weichert Realtors, Reston, VA***

I found Thierry to be a patient teacher, as I learned from his experience. He showed me several options for saving large amounts of money on financing, negotiating and how to locate 'underpriced neighborhoods' for bargain hunting homes.

The biggest complement I can give Thierry is this... after working with him for just a short time, I requested he put bids on properties, "sight unseen," by me.

It was not until after I had purchased the unit that I would even do my first walk-through of the property he chose for me. Now that's trust - he earned it.

*-Dr. Les Zuckerman, Potomac, MD*

I have always been interested in diversifying my portfolio to include Real Estate. I was always put off by deals that were too good to be true, and people that glossed over the issues that are not glamorous. That is until I sat down with Thierry for a couple of hours six months ago.

Thierry provided a realistic strategy and dealt with the tough questions. Now, I have four investment properties that all yield positive cash flow. I attribute my favorable position to Thierry's expertise in the market and his ability to communicate a vision. Thank you Thierry.

*- Jim Conner - Manassas, VA*

Thierry's guidance & understanding of different Real Estate markets combined with his knowledge of Investment fundamentals and tax savings has helped me roll out of two investment properties that had a combined net positive cash flow of \$175.00/month and get into 2 other properties that now give me a combined **net positive cash flow of \$753.00/month.**

Plus I paid **\$0 in Capital gains taxes when we rolled into the new properties** and best of all, I have no more property management responsibilities.

*-Eric Leigh, Residential Investor- Fairfax, VA*

As a Commercial Real Estate Broker I'm always on the lookout for new investment opportunities for my own portfolio.

But I also know where to go to get the best insider expertise in the Residential investment field for increasing my positive monthly cash flow, finding where the best opportunities exist and the best tax strategies to save money.

That's why I use Thierry Roche as my own personal Investment Realtor instead of relying on myself.

***-Stuart Rabkin, President, The Stuart Rabkin Real Estate Company Inc. - Commercial Leasing and Tenant Representation, Potomac, MD***

As the owner of Realty Sign Post Company, I deal with lots of Real Estate agents. And when my friends and I decided to purchase a property as an investment, we chose to work with Thierry because of his long list of successful clients & experience in dealing with investment properties.

All of us have been very happy with that decision because of Thierry's excellent service and knowledge.

When we looked at potential investment properties, Thierry was great at educating us on what to look for in investment properties. He recognized 'simple fixes' as well as problems that would involve a lot more time and cost.

With Thierry's help, we've bought two great positive cash flow investment properties so far and have already built equity in both. I highly recommend him.

***-Ryan Myers, Co-Owner, Realty Sign Post - Fairfax, VA***

Don't get me wrong, I am happy about the fact that I met Thierry and listened to his many ideas & unique ways to buy homes and save money on the whole process. I'm elated that I used some of those techniques and literally saved over \$38,000 on my financing. Plus I saved several thousand dollars on my purchase price.

The upsetting part is that I had 7 previous, lost opportunities to save thousands of dollars on my 7 previous homes, and no one ever educated me about any of these strategies.

So I wonder what financial position I would be in by now, if I had met Thierry on my first home purchase, rather than meeting him on what will probably prove to be the last home purchase of my lifetime.

***-Michael Carlton - Springfield, VA***