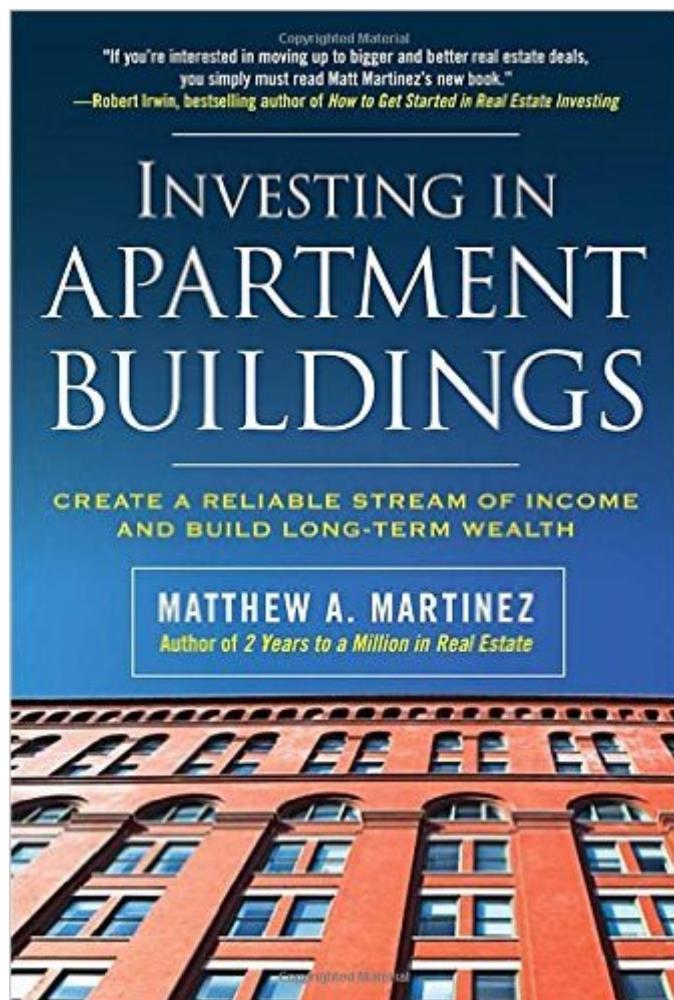


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# Investing In Apartment Buildings: Create A Reliable Stream Of Income And Build Long-Term Wealth



## Synopsis

â œMatthew's newest book, Investing in Apartment Buildings, couldn't have come at a more poignant time in our lives. He offers a modern day, step-by-step survival guide for the ever growing economic war on the middle-class. Win your own financial war by arming yourself with Matthew's systematic, hands-on experience and sound principals for investing in apartment buildings.â •

--Ryan Zahoruiko, principal, Forest Street Property LLC â œMatt Martinez is able to take the complicated world of real estate investing and put it into terminology that the average person is able to understand. Understand the acquisition of apartment buildings is not an easy task but Matt makes it clear and concise in his book. He gives the reader the tools, knowledge, and desire; it is only up to the reader to follow what he reads to give him success.â • --Seth Heller, VP of

Acquisitions, GREC Conversions LTD â œMatt Martinez makes a compelling case as to why real estate investing remains the best path to financial independence. Investing In Apartment Buildings provides step by step advice that gives newcomers to real estate investment the practical advice they need to learn the business from the ground up. The Chapter Summaries provide an excellent tool to focus the reader and the real life â œwar storiesâ • provide great context for each lesson. If you want to get started in developing an independent income stream Investing In Apartment

Buildings should find a place on your bookshelf.â • --Jordan C. Paul, CEO Aquila Property Company, Inc. â œI bought my first rental property around 1990. Since that time I've bought, operated and sold more than 3,000 apartment units which have generated more than \$30MM in net profits. If I would have had Matt's book in 1990 I could have avoided dozens of pitfalls and accelerated my growth MUCH FASTER..." --David F. Atkins, president, Alexander Forrest Properties â œMatthew Martinez has done it again! His books are clear, compelling, and always offer tremendous knowledge and value for anyone wishing to get into the real estate market.

Speaking from experience, Matthew, provides great insight into real estate investing and you'll even get to read personal email exchanges from Matthew's treasured mentor.â • --Phoebe Chongchua,

real estate columnist â œMatt has really hit the target; a concise, complete and organized approach to investing in this asset class. Apartments, with their short lease terms, are true inflation hedges and this book can help your investment approach, whether new to the business or a seasoned veteran. He really gets it, and you will too." --Gary Kachadurian, chairman, Apartment Realty

Advisors â œA must read for anyone looking to invest in apartment communities. Matt's book is both informative and interesting!" --Mark H. Stern, senior vice president of acquisitions, Waterton

Residential â œAn outstanding summary of the key principles of real estate investment and wealth accumulation. Matt Martinez has the unique ability to transform sophisticated ideas and concepts

into highly readable and entertaining prose. This is required reading for anyone serious about learning the basics of apartment building investment in these complex times." --Richard N. Bernstein, attorney and principle shareholder, Greenberg Traurig LLP âœBecause of Martinez' vast understanding of the real estate industry's many nuances, he is able to provide real and sustainable advice for investment professionals and novices alike. Martinez will show you where the rubber meets the road when it comes to multi-unit success. Buy this book!" --Charles Byron Andrews, founder of Blue Coast Asset Management âœThis is an outstanding guide for those who are interested in investing in apartment buildings. Matt Martinez has created a well-thought-out and informative book for the novice, intermediate and experienced multi-unit apartment investor. He discusses in great detail farm areas, sourcing properties, value-add deals, property management, value determinations, financial analysis and underwriting guidelines, negotiating strategies and how to succeed in this challenging but rewarding business. He also uses real-life examples to help the reader better understand the principles he teaches. This is an outstanding book that anyone who is seriously interested in apartment buildings must read! --Rob Sena, partner, Alterra Capital Group âœWhen I started in real estate investing, Matt Martinez sat down with me and explained how to do things properly. His guidance gave me both the analytical framework and courage to succeed. In fact, I just bought my third apartment building. This book encapsulates much of his wisdom and is definitely a must read for anyone serious about real estate investing. --Ben Goodman, founder, FastForwards Management LLC âœInvesting in Apartment Buildings is not only another story of success, but one that lets you profit from Matthew Martinez's experience. The writing style makes you feel like you're talking with a friend. This book provides a great description of the current industry's situation, ideas to capture opportunities and tools to assess each investment. It represents a very compelling guide to help you ask the right questions and understand the answers when considering real estate deals. --Javier Dborkin, director, Boston Andes Capital âœAny seasoned multifamily investor will tell you that the fortunes you hear about are made and lost in the details. Many of the lessons I have learned through years of trial and error have been clearly laid out in a highly accessible format in Matt Martinez's Investing in Apartment Buildings." --Matt Wanderer, principal, Alterra Capital Group âœMatt's approach to investing in Multi-Family Apartments is concise, strategic, and up-to-date. This book is well thought-out and informative for today's multi-family investors. Matt knows what he is talking about. His book is a must read." --Joel Webb, founder of TheCreativeInvestor.com

## **Book Information**

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## **Customer Reviews**

This book covers the basics of purchasing an apartment complex or duplex. It doesn't thoroughly cover how to inspect the potential building, sources to learn about inspection, purchasing foreclosures ins and outs, handling renters, laws pertaining to landlords, etc. This book has some information to learn about this potential investment but is not in depth enough in my opinion.

I bought this book anticipating a reasonably sophisticated treatment of apartment building buying/selling/operating. What I got was a book that couldn't have taken more than a month to write. Blah Blah Blah, why apartments are great/risky/worth it. About 3 pages of number crunching in the entire book. Save your money for something else.

As an investor in apartments and commercial real estate broker specializing in apartments, I found this to be a great primer with accurate information for the novice investor. It's an easy read and provides up to date information on the state of the real estate market. Investors will find this book to be a great tool and resource in helping them understand how and why apartments can be a launch pad to greater wealth and larger properties with positive cash flow. I have found that many uninformed investors buy the wrong property at the wrong price and get burned. Using the income approach to value gives investors the knowledge to become successful and build wealth through their real estate investments. I am ordering more copies of this book to hand out to my novice investors in an effort to educate them. Thanks for such a well written piece.

I found this book to be the best one on the subject of apartment investing. The author says that there are three types of income: earned, portfolio, and passive. Most people have jobs so they earn income, but they might also have some portfolio income from stocks or bonds. Real estate, and specifically, apartments, can provide passive income. Apartments fall into two categories: two to four units and five or more units. Two-to-four units are considered residential and can be financed with residential loans. Five units and up are considered commercial and have to be financed with commercial loans. This distinction is important because residential loans are usually 30-year loans and can be refinanced whenever the owner wishes, while commercial loans are either 3, 5, or 7-year loans, and they must be refinanced at the end of these terms. The author does a really good job showing readers how to source properties, perform due diligence, find financing, and sell properties. I also liked how he provided resources at the end of the book such as top multi-family lenders. I definitely recommend this book to readers. - Mariusz Skonieczny, author of *Why Are We So Clueless about the Stock Market?* Learn how to invest your money, how to pick stocks, and how to make money in the stock market

This is a very well written book. But, I think there are some room for improvement especially a section on risks. 1. Negative cash flow risks. A cap-6 property is considered to have good returns. However, if vacancy in a cap-6 property falls below 80%, there is a good chance, the owners start having negative cash flow every month. Considering that as opposed to houses where land is a limiting factor, apartments can be relatively easily built, this is a risk factor. 2. It would nice if the author discussed loans a little more. For example, what is the typical uptick for 4-unit or 10-unit interest rates as opposed to primary residences? Also, how likely is it for a first investor to get interest-only loans. Regular loans may lead to negative cash flows.

Mathew Martinez continues his good work with this book on apartment investing. I knew he was different than most real estate authors after reading his first book, '2 Years to a Million in Real Estate'. He writes about his personal experiences in a clear, informative manner and does not cloud information in hyperbole. The introduction about the woes facing the middle class is timely. I believe that, one by one, millions of Americans will find out that the comfortable life and retirement they expected for themselves will not be possible without some diversification out of paper assets. Real Estate, and apartment buildings in particular, offer an excellent means for people to go beyond their 9-to-5 grind and to establish some financial security and perhaps even prosperity. Matthew's logical description of working your farm area, sourcing properties, buying smart, doing your due diligence,

financing, property management (which in the beginning includes landlording) and finally exit strategies is brief and yet complete. These are the steps you'll need to go through and the basic information you'll need to understand. In addition to helpful advice and simple language, Matthew's inclusion of inspiring quotes, useful websites and major multifamily lenders rounds out this superb book for the novice apartment building investor. As with all books like this, the real value is in putting the information into action. I've been a real estate investor for a few years and have seen many investors make good money by combining simple techniques with consistent effort. The best review of Matt's book is the positive results you can achieve by following his advice! Great job! - RAJ

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