

DEDICATION

For Jenni —

my companion and lover in every season,
the one who stood with me in the basement,
believed with me when the board felt rigged,
and walked beside me into every chapter I didn't yet know how to write.

For Maverick, Miller, and Jade —

you are my joy,
the future I am building toward,
and one of the main reasons I fight to become a man worth following.

And for Chase —

your name is carved into my story.
Your life changed the way I see purpose,
Calling, and courage.
I carry you with me into every room and every decision,
and this book carries a piece of you too.

Table of Contents

Introduction

Chapter 1 — The Five-Dollar Seed

Chapter 2 — The Marina Moment

Chapter 3 — The Basement Season

Chapter 4 — The Cave Season

Chapter 5 — Chad & Dave: The Fork in the Road

Chapter 6 — The Illinois Ave Way

Chapter 7 — The First Hedge Deal (My Primary Residence)

Chapter 8 — The Six-Unit Turnaround

Chapter 9 — Tools to Play Real Monopoly

Conclusion — The Board I'm Still Building

Epilogue — A Letter to My Family

Introduction — Why I’m Writing This Now

This isn’t a guru book. It’s not a playbook, a hack list, or a “bro I figured it out” manual.

It’s documentation.

A real-time record of the journey I’m actually on — the journey from being a guy in a basement trying not to fall apart...to becoming a man who now buys properties, builds a portfolio, structures deals, and plays the real Monopoly game that most agents only ever deal.

I didn’t write this from a mountaintop.

I’m still climbing.

And maybe that’s why this matters.

Because most people write books *after* the victory.

I’m writing this *in the middle of a transformative journey*. *Maybe I’m dumb...but maybe this will help you. I’ll risk being dumb if I can be of service.*

This book is for people like me (or the person I used to be):

- Agents who feel stuck in a transactional loop
- Agents who are tired of being the the “dealer” and want to be a “player” in the real game of Monopoly
- Investors who know they’re capable of more but can’t find the door
- Men and women who feel the ache of purpose but have lost their fight
- Anyone who wants to stop watching others get wealthy and start playing the real game themselves

My life changed when I saw something:

Most of us in this space deal for those playing Monopoly.

A few of us actually play Monopoly.

This is the story of how I’m learning that — one decision, one deal, and one identity shift at a time.

Welcome to the basement.

Welcome to the board.

Let’s begin.

Chapter 1 — The Five-Dollar Seed

Before any of this — before the basement, before the deals, before our portfolio of 17-units, before I ever spoke the words “cap rate” out loud — there was a moment so small it almost feels embarrassing to call it a beginning.

It was five dollars.

My youngest son Miller walked into my basement office — back when I was *trying* to build something, back when real estate was a “side hustle” and not yet an assignment — and he handed me a five-dollar bill.

No ceremony.

No speech.

Just:

“Here, Dad. I hope this helps you start your business.”

I was hesitant to take it.

It was all he had.

I wanted to be the one giving *him* things, not receiving from him. But something in his voice — the innocence, the faith — hit me so hard I felt it in my chest.

I taped that five-dollar bill to my monitor.

Not for a week.

Not for a month.

I kept it there for three years.

Every afternoon I’d sit down, look at it, and think:

I love that kid. Someone is watching. Someone is waiting for me to build what I feel led to build. Lock in.

I didn’t frame it until I went full-time into real estate — until the day that little seed finally split open and revealed the plant it had been holding inside.

Back then I didn’t have language for it, but now I do:

Heaven supplies what Heaven assigns.

Your assignment comes preloaded with provision.

Your faith is the pin that unlocks access to your account that is filled with every resource you need.

And our faith often starts as a seed so small you could miss it (kinda like a mustard seed).

That five-dollar bill was my mustard seed.

It wasn't capital.

It was calling.

And the calling wasn't, "Go be successful."

It was:

Become the man God says you already are.

Chapter 2 — The Marina Moment (Seven Months In)

I was sitting at one of my favorite places on earth — the marina on the intracoastal — looking out over water that normally makes my shoulders drop and my soul breathe.

But that day, none of that was happening.

Instead of calm, I felt a rising panic in my chest.

Instead of gratitude, I felt regret.

Instead of clarity, I felt the fog of "Oh crap... what have I done?"

I remember gripping my drink and thinking:

"Why the hell did I decide to do this?"

"Is this really how this business works?"

Two months earlier, life had been predictable.

A modest home in Arlington.

A steady salary.

Benefits.

Structure.

A job where I didn't wake up unemployed every single morning as a business owner.

But now?

We were living in my parents' basement — all five of us — in 900 square feet as a 42-year-old man with a wife, three kids, and a yellow lab named Gracie.

And yeah... it was hella difficult.

So there I was, perched above the water, cocktail in hand, trying to relax next to a hot blonde (my wife, before you get ideas)... and instead my heart was pounding like I was about to be audited.

The marina is supposed to be the kind of place where your burdens lift with the breeze.
Where a single sip slows everything down.

But that day nothing lifted.

Nothing eased.

Everything tightened.

I was a few months into my “new career.”

Revenue was coming in... but expenses were eating it alive.

And taxes — which I miscalculated, because apparently I thought God handled that part — were about to introduce themselves.

This was also April/May 2020.

The world had shut down.

Real estate was chaos.

Everyone was panicked.

And here I was trying to build a business.

I stared out at the water and started giving myself a pep talk only desperate people give:

“Come on bro... get it together.”

“God works all things for your good.”

“Focus on Jesus, focus on your wife, stop spiraling.”

“Snap out of it.”

I physically shook my head like that would help.

I reached over, grabbed Jenni’s hand.

She looked at me — really looked — and said:

“You okay?”

“Yeah... I’m just glad to be here with you.”

Lie.

I was not okay.

I was erupting inside.

Because the truth was:

this moment didn’t start here at the marina.

It started more than a decade earlier — with a calling and a vision that had been simmering quietly...

...and then, about a year and a half before that day, everything accelerated to warp speed.

And now the consequences of all those decisions — all those yeses — were catching up.

The marina moment wasn't peaceful.

It wasn't grounding.

It wasn't romantic.

It was the moment I realized:

I wasn't in a financial storm.

I was in a spiritual initiation.

And something had to break...

preferably not me.

Let me tell you how it started — the day it all began to unravel... and eventually rebuild.

Perfect. **Option A** is absolutely the right move — it gives your story structure, emotional depth, and proper sequencing.

I'll rebuild **Chapter 3: The Basement Season** as the missing chapter *in your voice*, true to your timeline, and aligned with the arc of the book.

Here it is:

CHAPTER 3 — THE BASEMENT SEASON

Where the Game Really Began

Most people think my story started with the house.

Or the six-unit.

Or the moment I quit the predictable salary and stepped into the storm of entrepreneurship.

But really?

It started under my parents' house—900 square feet of carpet, concrete, and humility.

A 42-year-old husband.

A wife.

Three kids.

A yellow lab named Gracie, a chunky guinea pig named Pepper.

And all of us tucked into a basement that wasn't built for a family of five—but it was built for a reinvention story.

Many people avoid basements.

I had to live in mine.

The Reality Check No One Prepares You For

Two months earlier, we were renting a modest home in Arlington, VA.

Nothing extravagant.

But it was *ours*.

The kids had rooms.

We had a rhythm.

Life was...predictable.

And then—

in pursuit of the bigger vision, the calling, the next step—we moved into the basement.

The move wasn't glamorous. It wasn't some "entrepreneurial leap of faith" moment that Instagram loves to celebrate.

It was cramped.

It was uncomfortable.

It was humbling.

And it created more pressure than I expected to carry.

The Fracturing

This is the part people skip over when they tell their "started from the bottom" stories: before success breaks you through, it almost always breaks you apart.

In those early months, my vision was expanding, and it was simultaneously fracturing.

I started questioning:

"Is this wise?"

"Is this responsible?"

"Is this really God's invitation?"

My identity felt like it was being peeled back layer by layer.

I was still trying to be the confident leader.
The provider.
The man with a plan.
The guy who reassures his wife everything will be OK.
The father who isn't shaken.
The son who doesn't want his parents to worry.

But inside?

I was wobbling.

Not collapsing yet.
But wobbling.

And when a man starts wobbling, uncertainty begins to grow in the cracks.

The Two-Year Promise

Jenni and I made a deal before we stepped into that basement:

Two years.

Give me *two years*.

I'll buy us a house and we can anchor.

And at first, that promise gave us hope and courage.

But eventually...it became pressure.

I wasn't just trying to survive the transition.

I was committed to build something in (what felt like) record time.

Where Humility Does Its Work

The basement is where God often does the real work.

Not on the external life. But on the internal one.

It's where fear gets confronted. It's where the illusions crack. It's where all the false identities start to suffocate.

And it's where I first began to sense the truth that would carry me through the next several years:

**Everything you think you're building "out there"
is actually being built in here.**

This season was not the cave.
That dark chapter comes later.

This season was the *lowering*—the necessary descent before the ascent.

A stripping.
A quieting.
A burying of the seed.

On the outside, we were in a basement.
On the inside, God was excavating.

A mentor once told me that a 40 year old man is like a densely populated city. Nothing new can be built until something first is torn down. Excavation must precede construction.

What I Didn't Know Yet

I didn't know that our primary residence purchase would test me.
I didn't know the renovation would send me into depression.
I didn't know I would eventually lose myself even though I was already on the "board."

All I knew in that moment was this:

I was in a basement.
And I was being remade, but man it was painful.

Our story was moving forward—even though nothing looked like movement.

Everything that comes next?
It started here.

CHAPTER 4 — The Promise That Pulled Me Forward

The basement wasn't rock bottom.
Not yet.

It was the place where the fracture first showed.

On the outside, it looked like a tactical move — a temporary downsizing to stabilize finances.
But inside?

My vision was foggy.
My identity shaky.
My sense of direction fraying.

Still, in that basement, I made Jenni a promise:

**“Two years.
We will buy a house and this will all be worth it.”**

After fifteen years of ministry and renting — moving from place to place — I wanted to give our family roots.
Permanence.
Stability.

I had no idea *how* I’d do it or how expensive the invoice would be.

But I believed I could.

So I got to work.

Not with confidence — that was gone.
Not with clarity — that was fractured.
Not with some motivational fire — I didn’t have that either.

I worked with discipline.
With stubborn resolve.
With the small amount of belief still alive in me.

And two years later, almost to the month, we were ratified.

We bought our home.

A real home.
Ours.
A place to renovate and anchor our family after seasons of uncertainty.

Keeping that promise mattered.
Because it showed me something important:

**Even fractured men can still move forward with broken hearts.
Even fractured men can still build.**

Three months after that, we closed on our first 6-unit.

Momentum was real.
Income rising.
Opportunities multiplying.

To everyone watching, I looked like a man on the rise — the pastor-turned-investor who found his lane and was winning.

But here's the truth no one tells:

**You can be winning publicly while breaking privately.
You can climb the ladder while your soul is quietly slipping.**

Because the real collapse didn't happen in the basement.

It happened *after* the wins.

When we started renovating the house — that's when depression hit with full force.

The fog.
The heaviness.
The numbness.
The drinking to cope.
The sense of being lost.

It didn't matter that we had our home.
Didn't matter that I was finally investing.
Didn't matter that I kept promises.

The fracture widened into a canyon.

This was the cave season — the one no spreadsheet, no strategy, no coaching program can prepare you for.

A season where identity felt erased.
Where purpose evaporated.
Where I barely recognized myself.
Where God felt distant, even though He wasn't.
Where the only thing holding me was a thread of grace I couldn't feel but somehow kept me alive.

And this cave season set up the next shift — the one that would ultimately determine who I would become as a man, investor, leader, husband, father, and builder.

But before that transformation could take root, I had to face the two characters fighting inside me:

Chad and Dave.

Not just personalities.
Not just habits.
Not just business archetypes.

But two identities.
Two ways of being.
Two ways of building wealth, life, and impact.

The chapter after this one is where massive shifts occurred.

CHAPTER 5 — Chad vs. Dave: The Internal Fork in the Road

When the cave season hit — the fog, the numbness, the slow collapse happening inside me — it didn't just expose emotional pain.

It exposed identity confusion.

On the outside, I was the guy who just bought a house, renovated it, started winning, acquired a six-unit, and began moving fast.

But inside, the battle wasn't between success and failure.

It was between *two versions of me*:

A Chad version.
And a Dave version.

And if you're reading this — especially if you're an agent or an aspiring investor — you've already met both of them in yourself.

You just may not have had names for them yet.

Meet Chad — The Amateur Archetype

Chad isn't a bad person.
He's not weak.
He's not lazy.

He's just uninitiated.

Chad is the part of you that:

- Chases shiny objects
- Consumes endless information but rarely executes
- Wants the hack instead of the habit
- Needs motivation to take action
- Avoids discomfort
- Doesn't have a clear path, so he tries everything
- Lives deal-to-deal
- Builds nothing that lasts

Chad *means well*.

He's optimistic.

He's excited.

He's hungry.

But he's also overwhelmed, underdeveloped, and always reacting instead of designing.

And during my cave season?

I was Chad more often than I wanted to admit.

Even with deals closing.

Even with wins stacking.

Even with visible success.

Behaviors don't lie.

I was still:

- Overconsuming information
- Underbuilding systems
- Avoiding the boring but necessary work
- Resisting focus

- Seeking shortcuts
- Operating emotionally instead of strategically
- Trying to earn certainty before taking action

I was winning on the outside but wobbling on the inside.

That's what a fractured identity does.

Meet Dave — The Professional Archetype

Dave is different.

He's not louder.

Not more talented.

Not more gifted.

He's simply initiated.

Dave is the part of you that:

- Relentlessly executes one model
- Builds systems instead of tasks
- Creates long-term value
- Prioritizes depth over dopamine
- Makes decisions from first principles not impulse
- Learns through taking massive action
- Operates by proven processes, not “winging it”
- Behaves like a steward, not a gambler
- Chooses discomfort over ease
- Chooses consistency over intensity

- Chooses the *long game* over the quick hit

Dave is calm.

Patient.

Focused.

He plays Monopoly for real — not as a dealer scrambling to close a commission check, but as an owner assembling assets, leverage, and strategy.

Dave builds.

Dave invests.

Dave compounds.

Dave aligns behavior with identity.

Dave is the 1%.

The Moment of Realization

My real breakthrough didn't happen on closing day.

Or the day I bought the six-unit.

Or the day we moved into the new house.

Or the day the money started coming in.

It happened over time as I was initiated one experience and action at a time.

I had built the early wins with Chad's habits...

but I would never build a future with them.

Because Chad can get momentum

—but he cannot sustain it.

Chad can make money

—but he cannot multiply it.

Chad can start

—but he cannot finish.

Chad can work hard

—but he cannot build a machine.

And so in the middle of my cave season — while depressed, numb, foggy, and disoriented — I understood more deeply than I ever have before:

Real wealth comes not from a tactic, a spreadsheet, or a strategy...
but from identity.

You CANNOT outperform *your perceived identity*.

Who you are determines what you can and do build.

Not the other way around.

The Real Fork in the Road

Every agent faces this eventually:

You can keep being the dealer —
or become the player.

And the dealer is always Chad.

The player?
That's Dave.

One sells houses.
One buys assets.

One chases opportunity.
One designs it.

One survives off motion.
One creates compounding.

One gets commission checks.
One gets freedom.

I had spent years dealing the game — even while building momentum — but deep down, I knew:

I wasn't becoming the kind of man who could sustain the life I wanted.

Before I could take my next step on the board...

I had to choose who I was going to be on the inside.

I need to exchange the false identity for the true.

This choice — not the 6-unit, not the primary home, not the wins — was the real turning point of my entire story.

Before anything could change on the outside, something had to change inside.

Not my skills.

Not my tactics.

Not my strategy.

Those were symptoms, not sources.

What had to change was **the person driving the decisions.**

Because the truth is simple:

You don't get different outcomes by tweaking your behavior.

You get different outcomes by becoming a different kind of person.

That's the part no one talks about.

Everyone teaches:

- How to comp
- How to market
- How to negotiate
- How to find deals
- How to invest
- How to scale

But none of that matters if you're still operating from an identity built on fear, scarcity, insecurity, or frantic motion.

A Chad identity cannot produce Dave outcomes.

Not because Chad is bad —

but because **he's not built for the weight of wealth.**

He's built for reacting, not designing.

He's built for short-term wins, not long-term freedom.

He's built for dealing, not owning.

And in my cave season — when the fog was thickest, the depression heavy, and the victory far from visible — I finally saw it clearly:

**My collapse wasn't circumstantial.
It was internal.**

I was trying to build a future with a version of myself that couldn't carry it.

And so the shift began — not in some dramatic, cinematic moment, but in quiet, almost invisible ways:

- Choosing truth over falsehood
- Choosing focus one one main offer not chasing multiple other ones
- Choosing discipline over impulse
- Choosing stewardship over consumption
- Choosing the long game over the urgent win
- Choosing the identity of an owner over the identity of a dealer

Little by little, I traded the amateur for the professional.
The fractured identity for an aligned one.
Chad for Dave.

This wasn't motivational.
It was necessary.

Because the game doesn't unlock for everyone.
It unlocks for the ones who become the kind of people who can *play* it.

Once that clicked — once the identity exchange took root — everything sharpened:

The noise quieted.
The path clarified.
The rules of the board came into focus.
And the next moves became obvious.

And that's where the Four Laws entered my world.

Not as strategy.
As identity.
As the internal operating system of a real investor.

The Illinois Ave Way was born here —
in the space between who I was and who I was becoming.

CHAPTER 6 — The Four Laws of the Board

Once the identity shift began — once I stopped operating as Chad and started building as Dave — something unexpected happened:

The board came into greater focus.

Not the literal Monopoly board.
The *real* one.

The landscape agents play on.
The terrain investors build on.
The game beneath the game.

And here's the part you don't learn in real estate school:

The board isn't random. It runs on laws — the same laws that have governed wealth creation for centuries.

Most agents never see them.
They're too busy dealing the game to study it, let alone play it.

But once I went through my own identity exchange, once the fog lifted, once the inner noise cleared...the laws became clearer.

There were four of them.
Simple.
Blunt.
Non-negotiable.

These became the foundation for the Illinois Ave Way — not as “rules to follow,” but as my operating system.

Let's walk through each one.

LAW ONE: Money Compounds Where Identity Aligns

Every financial breakthrough I've ever had traces back to one thing:

Identity alignment.

You cannot out-hustle a fractured identity.

You cannot out-earn internal chaos.

You cannot build wealth on a shaky inner foundation.

If you attempt it, you'll be cooked when the storms come.

When I operated as Chad — scattered, anxious, inconsistent — my money mirrored that identity:

- emotional
- reactive
- unpredictable
- driven by fear
- unstable
- easily disrupted by circumstance

And here's the real confession: even now, I still have up and down months.

The difference isn't that the volatility disappeared.

The difference is *who* is navigating it.

When I began operating as Dave — focused, patient, strategic, disciplined — the *meaning* of the fluctuations changed:

- the lows didn't define me
- the highs didn't deceive me
- the dips didn't derail me
- the spikes didn't pull me off mission

- and the month-to-month differences stopped controlling my emotional state

The money didn't suddenly flatten into predictable sameness.
Real business doesn't work that way.

But the pattern became directionally upward.

More revenue.

Less chaos.

More margin.

Less fragility.

And THAT is the shift that matters.

Wealth mirrors identity.

Not in its month-to-month swings — but in its *trajectory*.

Always.

If you don't change the person playing the game, you won't change how you interpret the volatility, and you won't change your long-term results.

Identity determines whether the fluctuations defeat you or compound you.

This is the law behind every other law.

LAW TWO: Cash Flow Is Safety — But Margin of Safety Is Freedom

Most agents worship cash flow.

But cash flow — by itself — is not enough.

Cash flow is the floor, not the fortress.

The real protection comes from something deeper:

Margin of safety.

A deal structured so conservatively, so intelligently, so wisely that:

- if rents dip

- if repairs spike
- if the market softens
- if interest rates move
- if surprises happen

...the deal still stands.

This is the essence of a hedge deal — the core of the Illinois Ave Way.

A hedge deal isn't:

- “find a deal that cash flows.”

A hedge deal is:

- “find the *entry point* that guarantees survival even when you're wrong.”

That's how I bought:

- my primary home
- the six-unit
- the two triplexes
- the three duplexes

I didn't buy them because they were perfect.

I bought them because the margin of safety was undeniable.

Freedom is built from cash flow AND from safety. It's “both and” not “either or”

LAW THREE: Wealth Comes From Boring Repetition (And I Used to Hate That)

The world celebrates big deals.
Instagram celebrates big deals.
Agents celebrate big deals.

And for most of my life, **I did too.**

I was addicted to intensity —
the big push, the fresh idea, the “new and sexy” strategy.

Consistency felt like death to me.
Repetition felt beneath me.
Boring felt like failure.

And that’s exactly why my results were inconsistent.

I didn’t have a money problem.
I had a **pattern problem.**
And the pattern was fueled by identity.

When I finally stepped into this game for real, I had to confront something I didn’t want to face:

Wealth doesn’t come from intensity.
It comes from boredom.

The boring stuff I used to avoid became the very stuff that saved me:

- consistent underwriting
- predictable deal flow
- repeatable acquisition criteria
- the discipline to say “no” 10x more than “yes”
- steady risk management
- daily behaviors that quietly compound

None of my best deals were sexy.

The duplex wasn’t sexy.
The triplex wasn’t sexy.
The six-unit definitely wasn’t sexy.

But do you know what they were?

Stacked.
Aligned.
Repeatable.
Protective.
And part of a board strategy bigger than my emotions.

Those “boring” moves became the foundation of everything else.

And here’s the truth I had to swallow:

Emotion builds stories.
Consistency builds wealth.

You can have intensity or you can have compounding —
but you can’t have both.

Every investor has to decide which one they want more.

LAW FOUR: Stewardship Beats Speed

This is the coded Kingdom law.

You can scale quickly and lose everything.
Or you can scale wisely and keep everything.

Stewardship is the discipline of managing what you have in a way that multiplies instead of burns.

Stewardship says:

- Don’t scale chaos
- Don’t accelerate confusion
- Don’t buy what you can’t maintain
- Don’t outrun your identity
- Don’t chase deals you’re not built to sustain

This law grounds me, protects me and corrects me when misaligned.

Stewardship isn't slow.
It's sustainable.

And sustainability wins every decade and every downturn.

The Four Laws, Together

Once I understood these laws — really understood them — everything changed.

They weren't tactics.
They weren't strategies.
They weren't tips from a real estate conference.

They were truths.

And truth does what truth always does:

- clarifies
- steadies
- guides
- compounds
- simplifies
- strengthens

These laws have become the foundation of every deal I've acquired.

And they set the stage for what came next:

Chapter 7 — the first time I applied the Illinois Ave Way in real life... on my own home.

Absolutely. Here is the **fully corrected, tightened, non-redundant, timeline-accurate Chapter 7** — incorporating your edits, preserving your voice, and respecting the true sequence of events.

This version positions the *primary home* correctly in the story, removes repetition, and sets up the six-unit chapter perfectly.

CHAPTER 7 — The Promise House

If the basement was the descent, our primary home was the first ascent.

Not the finish line.

Not the breakthrough.

Not “boardwalk.”

Just the first real square on the board...and the fulfillment of a promise I made two years earlier.

The Two-Year Vow

Back in the basement, when everything felt uncertain and fragile, I told Jenni:

“Give me two years.

Two years, and we’ll buy a real home and anchor.”

You have to understand how big that was for us.

We’d owned homes before — back in our ministry days —but then life shifted, seasons changed, and for **15 straight years**, we rented.

So when I said, “Two years,”

I wasn’t simply promising walls and square footage.

I was promising stability.

Security.

Home.

Not the symbolic kind — the real kind.

Playing the First Real Hedge Deal

When we finally stepped out of the basement and into the market, I wasn’t thinking like “Agent Jonathan.” I was learning to think like “Investor Jonathan.”

This house was more than a purchase — it was my first **Hedge Deal**.

A property where:

- downside was protected

- the math worked
- the risk was contained
- and the upside was real

A safe move with outsized long-term benefit.

It wasn't flashy.

It wasn't an empire play.

It wasn't meant to impress anyone.

It was deliberate.

Calculated.

Responsible.

Strategic.

The kind of move a *player* makes — not a dealer.

The First Square on the Board

When we closed on it, I felt triumphant! I freaking did it! It was hella hard!

For the first time in years, my family had:

- a home that personified a measure of stability
- rooms that reflected our lives
- space for our kids to grow
- a place that felt like promise kept

It was the first anchor after years of movement.

A promise fulfilled.

A vision realized.

A moment my family had waited for.

But something unexpected happened:

When the mission that had carried me through two years of uncertainty was finally complete...

I realized I didn't know what mission came next.

The momentum that had pushed me forward suddenly evaporated.

And that's when the real unraveling began —
not from the house...
not from the renovation...
but from what was happening *inside*.

The Renovation Reality

The truth is, the unraveling didn't happen because of the renovation.
Or the money.
Or the house.

It happened because of something deeper —
something I didn't have language for at the time.

While we were living in the basement, something inside me shifted.
Something I had always relied on — my sense of calling, future, direction — became clouded,
almost unrecognizable.

The vision that had moved me forward for decades
suddenly felt out of reach.
Disoriented.
Disconnected from the life I was actually living.

And so, without realizing it,
my mission collapsed into something smaller:

Just get the house.
Just provide.
Just keep moving forward for the people I love.

That became the only clear target in front of me.
A single thread of purpose — thin, but still there.

I remember sitting with our therapist and saying the part I was most afraid to admit:

**"I'm scared of who I'll be once we buy the home.
Because then... I don't know what my purpose is anymore."**

That wasn't about the house.
It was about the interior collapse I was trying to outrun.

I couldn't dream about ministry.
I couldn't dream about the future.
I couldn't dream beyond survival.

The part of me that used to see far ahead...went dark.

So when we finally bought the house — when the two-year promise was fulfilled and the mission that had carried me was complete — all the weight I had outrun finally caught up to me.

I had reached the finish line of a mission I built to stay afloat, and suddenly there was nothing pulling me forward.

No clarity.

No north star.

No internal guidance system.

And that void — that silence — is what broke me open.

Shit.

The depression didn't come from the renovation. It came from waking up in the life I thought I wanted and realizing I had no idea who I was anymore.

It came from a life that looked beautiful on the outside while the inside of me was unraveling.

Not because of anyone else.

But because I had lost the sense of assignment, identity, and future that had always anchored me.

This is where the real collapse happened.

Not circumstantially — internally.

And that collapse...is what would eventually lead me into my Cave Season.

The First Move Matters

Buying this house wasn't a big moment on Instagram.

Not many knew.

But it changed everything.

Not because of the home itself.

But because:

I made a promise.

I kept it. I crushed it actually.

And that shifted something in me.

A promise kept was like placing my first real marker on the board.

A reminder that:

I can do this.
I can build this.
I can keep playing.

And I didn't know it then — but three months later, that confidence would lead me to the deal that changed our position on the board:

the six-unit.

****CHAPTER EIGHT**

The Six-Unit That Became My First Real Cash-Flow Asset**

The deal didn't come from a campaign.
Or a strategy.
Or even an intentional search.

The seller asked me directly.

That one conversation started everything.

Before I even thought about negotiating, I did what I've learned I always have to do first:

I underwrote it myself.

No hype.
No “napkin math.”
No guessing.

I ran the numbers to the best of my knowledge.

The Real Numbers (Exactly as They Were)

Purchase Price: \$427,500
Rehab Estimate: \$10,000
Closing Costs: \$14,000
Total Cost: \$451,500
Cash Needed to Close: ~\$75,300

Rent roll at acquisition:

- Unit 1: \$650

- Unit 2: \$930
- Unit 3: \$675
- Unit 4: \$725
- Unit 5: \$930
- Unit 6: \$675

Total: \$4,585/month

Projected Market: ~\$5,000/month

And here's the honest truth:

I knew — with conservative upgrades to a couple units — I could get the gross to \$5,000/month. Today, we're at that number.

Financing Reality

I wasn't trying to get clever. I wasn't trying to squeeze the deal. I wasn't trying to engineer something fancy.

The seller wanted his price. So I pulled the only other lever available:

Terms.

We structured:

- **12% Down Payment** → \$51,300
- **Loan Amount:** \$376,200
- **Interest Rate:** 5.95%
- **P&I:** \$2,057/month
- **Taxes:** \$450
- **Insurance:** \$445

Total fixed costs: ~\$2,952/month

With projected revenue at \$5,000/month, I was looking at:

~\$1,400/month net after renovation

And the proforma confirmed it:

- **Monthly Cash Flow:** \$1,413
- **Cash-on-Cash Return:** 22.52%
- **Total ROI w/ Appreciation:** 31.33%
- **10-Year ROI:** 256%

These were real numbers.

This property wasn't a home run. It wasn't a lottery ticket. It wasn't exciting enough to go viral.

It was something better to me:

predictable

stable

boring

Those are the deals that build actual wealth.

How It Actually Happened

The seller was motivated, not distressed.

He had owned the building long enough.

He wanted a clean exit.

He cared about:

- price
- simplicity
- someone who would close

- someone who wouldn't waste his time

So I visited the property myself.

I walked every unit.

I saw the parking lot, the basements, the mechanicals.

I talked to tenants.

I asked real questions — not to negotiate, but to understand the building.

And once I understood the building, **the negotiation wrote itself.**

I didn't fight him on price.

Price wasn't my lever.

My lever was:

structure

safety

cash flow

risk reduction

long-term stability

So I asked for terms.

He agreed.

And that's how we got:

- a six-unit
- cash-flowing
- with seller financing amortized over 40 years
- with day-one predictability
- and a runway for growth

This wasn't a big break.

It was a boring, well-analyzed, well-negotiated deal that cashflowed from day 1.

And it became **the most stable square on my board** during one of the most unstable seasons internally.

What This Deal Meant in the Larger Story

It didn't fix my depression.
It didn't restore my calling.
It didn't heal the fracture.

But it **did** give me something I desperately needed:

solid ground
a real win
a real asset
a real step forward
a real reminder:

"I'm actually doing this."

While everything internally felt uncertain, this deal felt certain.

It was my first real taste of:

I can build something that lasts.
I can buy assets.
I can create freedom.
I can stack stability — one square at a time.

This deal gave me confidence in the math even while I felt lost in my emotions.

It didn't fix me.
But it carried me.

And sometimes, in seasons where your identity is unraveling, the thing that keeps you going is one quiet, boring, dependable square on the board that says:

You're still moving forward.

****CHAPTER NINE**

The Year the Storm Caught Me**

Most people assume your hardest season is the one before the breakthrough.

The basement.
The sacrifice.

The identity fracture.
The move.
The grind.

But that wasn't true for me.

My hardest season came *after* the wins.

After buying our home.
After renovating it.
After landing the six-unit.
After stepping fully into the game I'd dreamed about for a decade.

On paper, everything was up and to the right.

Inside, everything was breaking.

Not externally — internally.

This wasn't the basement era.
This was the reckoning.

The moment when momentum exposes what success can no longer hide.

2024 became the year the storm finally caught me.

Not with catastrophe.
Not with financial collapse.
Not even with a single dramatic moment.

But with slow, quiet, grinding internal erosion.

There's a unique kind of depression that emerges when your circumstances improve but your soul doesn't know what to do with it.

You hit goals...but your vision is numb.

You get wins...but they don't land.

You build momentum...but you feel hollow.

That was me.

The conversation years earlier that shattered my sense of calling — the one I chose not to detail here out of honor — had planted a fracture in me. A fracture I outran through momentum, grit, and survival.

But when we bought the home...
when the renovation finished...
when the 6-unit closed...
when the mission that pushed me forward was “completed”...

The fracture finally demanded attention.

The adrenaline left.
The motion stopped.
The noise quieted.

And all that was left was me.

This wasn't sadness.
It wasn't burnout.
It wasn't disappointment.

It was the collapse of the identity I had built to survive.

There were mornings I woke up and felt like a stranger in my own life.
There were days the house around me — the one I once saw only on Pinterest — felt like a museum of a life I couldn't feel.
There were nights I walked through our rooms wondering how I could be “winning” and feel so lost.

This is the part of success no one talks about:

When you finally get what you fought for... and realize you lost yourself along the way.

But here's the other truth:

This wasn't the end.

It was the beginning of the real transformation.

Not the investor transformation.
Not the wealth transformation.
Not the Monopoly transformation.

The identity transformation.

The internal exchange that doesn't happen in the basement...
or in the renovating...
or in the deal-making...

But in the *quiet rooms* where everything finally slows down enough for God to pull you back to the truth.

It didn't happen in a moment.
There was no epiphany.
No flash of clarity.

Just a slow returning.

A gentle rebuilding.

A gradual remembering.

The depression didn't destroy me. It revealed me.

It stripped away the false identity that had cracked years earlier.

It forced me to stop running. Stop pushing. Stop surviving.

It forced me to ask the only question that mattered:

Who am I now?

Not the pastor I had been.
Not the hustler in the basement.
Not the agent chasing production.
Not the investor stacking assets.
Not the man holding it all together.

But the man underneath.

The one God was still forming.
Still calling.
Still speaking to.
Still inviting forward.

This chapter wasn't a detour in my story.

It was the hinge.

Because before I could play the game at a higher level...

Before I could scale the board...

Before I could become a man capable of building a hundred-year vision...

I had to stop being the man who was simply trying not to fall apart.

The depression didn't pull me off the board.

It put me back on it — as someone truer, stronger, and finally aligned with the identity I had been avoiding.

And that's the moment the next chapter of my life — and this book — truly begins.

****CHAPTER TEN**

The Return to the Board**

Coming out of the cave season wasn't dramatic.

There was no moment.

No breakthrough.

No lightning bolt.

It was quieter than that.

It was the slow return of clarity. The gentle lifting of fog. The steady sense that the ground beneath me was solid again.

What changed wasn't my circumstances. It was my identity.

For the first time in years, I wasn't operating from survival. I wasn't running from fear. I wasn't trying to hold myself together through motion.

I began living from alignment instead of adrenaline.

I stopped trying to "prove" myself.

Stopped trying to outrun the internal fracture.

Stopped pretending momentum equals health.

I started doing the work that actually compounds:

- showing up steady
- doing the internal work
- underwriting consistently
- telling the truth
- rebuilding discipline

- honoring my capacity
- making decisions from identity, not insecurity

This wasn't a sprint back into success. It was a re-entry into my TRUE myself.

I didn't try to force deals.

I didn't chase opportunities.

I didn't go looking for the next big "win."

I simply stepped back onto the board — quietly, intentionally, without hype.

And here's what surprised me:

The moment I stopped striving...opportunity began finding *me* again.

Not because of hustle.

Not because of intensity.

Not because of some new breakthrough strategy.

But because identity always determines opportunity.

When you operate from alignment, you start recognizing the right moves instantly — and ignoring the wrong ones effortlessly.

My story isn't about explosive growth. It's not about overnight success. It's about something far more durable:

How a man slowly becomes the kind of operator who can build a real life — not just live eternally on a transaction treadmill.

This chapter, right here, is the hinge.

The basement was the beginning.

The renovation was the unraveling.

The cave was the breaking.

The identity return was the rebuilding.

And this — this steady, quiet re-entry — is the moment the whole story points toward:

Becoming the man who can actually play the game.

Not recklessly.

Not reactively.

Not anxiously.

But wisely.
Strategically.
Patiently.

From identity.
Not intensity.

This is where the story pauses — not because it ends here, but because this is where the next story begins.

And now that you've seen the journey...

now that you've felt the board beneath your feet...

now that you understand the real transformation behind the deals...

you're ready for the part most books skip:

how to actually play the game.

The *real* tools.

The *real* principles.

The *real* frameworks that I use — today — to underwrite, comp, and analyze every deal.

The next section is exactly that:

The tools that helped me play.

The tools you can use to step onto the board yourself.

How I'm Actually Playing the Board**

Before we jump in, here's something I need to make clear:

These tools aren't "secrets."

They're disciplines.

They're the quiet frameworks I use — every day — to go from dealing the game to playing it. Tools built from mistakes, late nights, wrong turns, and the slow grind of learning how real investors think.

Use them.

Adapt them.

Make them your own.

I'm not giving you theories.
I'm giving you what I actually use.

Welcome to the practical side of the board.

****TOOL ONE**

The MAO Formula (Maximum Allowable Offer)**
How I Never Overpay — Even in Crazy Markets

Your number-one job as an investor is simple:

Don't lose money.
Everything else is secondary.

The MAO Formula is how I keep myself honest.
It's how I stop emotion, pressure, FOMO, "vibes," and hype from hijacking a deal.

Here's the simple version:

MAO = (ARV × Investor Threshold) – Repairs – Margin of Safety

In English:

"What can this property be worth?
How much will it take to get it there?
And what price guarantees I don't lose my shirt?"

My MAO Rules of Thumb:

- Investor Threshold for flips: 70%–75% of ARV (market-dependent).
- Investor Threshold for rentals: reverse-engineer to your cashflow.
- Margin of Safety: never skip this — uncertainty is expensive.
- Repairs: don't guess. Use real numbers, not optimism.

The Real Benefit

MAO gives you:

- clarity
- confidence
- discipline
- protection from emotionally stupid decisions
- a consistent repeatable framework

No more guessing.

No more getting talked into bad offers.

No more buying “hope.”

This is how you stay in the game long enough to win it.

****TOOL TWO**

The Comp Rules**

How I Nail ARV Without Talking to an Appraiser

If you get ARV wrong, you get everything wrong.

Here are the exact rules I use every day to comp properties with accuracy and conviction:

Rule 1: Same Subdivision (or Within 1 Mile)

Don't cross major roads unless absolutely necessary.

If you can stay in the same neighborhood, do it.

Rule 2: Same Style

Ranchers with ranchers.

Split-foyers with split-foyers.

Colonials with colonials.

This seems obvious — most people still ignore it.

Rule 3: ± 250 SqFt (or $\pm 15\%$)

This eliminates 90% of bad comps instantly.

Rule 4: Blueprint Properties

Find the flip.

This gives you the ceiling.

Then find “as-is” comps for the floor.

Rule 5: Same Build Generation

Stay within 10 years of the subject property.

Construction quality changes with eras — appraisers know this.

Rule 6: Keep It Tight by Time

3 months

then 6

then 9

12 is the absolute max

Rule 7: Standard Adjustments for Properties Under \$500K

- Bedroom: $\pm \$10K$
- Bathroom: $\pm \$10K$
- Pool: $\pm \$20K$
- Garage: $\pm \$10K$

Rule 8: Road & Commercial Adjustments

Under \$500K:

- siding/backing traffic: $-\$10K$
- fronting traffic: $-\$20K$

Over \$500K:

- siding/backing: -10%
- fronting: -20%

Renovation Levels

- Small: \$30/SF
- Medium: \$60/SF
- Large (to studs): \$90/SF

Don't Miss These:

- Basement square footage: worth ~50%
- Converted attic: worth ~50% if walkable
- Detached guest house: worth ~50%
- Garage conversions: almost always a value killer
- Older homes: always check plumbing, electrical, sewer lines, foundations

My Favorite Tools

- Xleads
- Cloud CMA
- Investorbase

These rules are simple — not easy. Just don't overcomplicate it.

****TOOL THREE**

The Rental Pro Forma - How I Know if a Property Will Actually Pay Me

Some investors buy rentals like this:

“Looks good. The rent seems solid. Let's try it.”

And then they wonder why they have:

- negative cashflow
- no reserves
- surprise expenses
- “this place is a money pit” moments

The pro forma saves you from all of that.

This is the exact structure I use for every rental I analyze:

1. Income

- Actual Rents (don’t guess future rents — use current unless verified)
- Other Income (laundry, parking, storage, pet fees)

2. Expenses

A real pro forma includes everything. If you don’t include these, the deal is lying to you:

- Property taxes
- Insurance
- Repairs & maintenance (8–10%)
- CapEx (8–10%)
- Vacancy (5%)
- Property management (8–10%) — even if you self-manage
- Utilities (if owner-paid)
- Miscellaneous / surprises

3. Debt Service

- P&I (principal + interest)
- Or interest-only
- Or seller-financing terms

4. Net Operating Income (NOI)

$$\text{NOI} = \text{Income} - \text{Operating Expenses}$$

5. Cashflow

$$\text{Cashflow} = \text{NOI} - \text{Debt Service}$$

6. Cash-on-Cash Return

$$\text{CoC} = (\text{Annual Cashflow} \div \text{Total Cash Invested}) \times 100\%$$

What a Good Deal Looks Like

- Cashflows day one
- Has a CoC return you are excited to scale
- Survives downturns
- Gives you multiple exit ramps
- Fits your board strategy — not someone else's

What a Great Deal Looks Like

- Comes with terms (seller financing, low money down, low interest)
- Has forced-appreciation potential
- Lets you raise rents ethically and quickly
- Hedge-like: protects you even in worst-case **scenarios**

This is the filter that kept me out of bad deals — and let me confidently move on great ones.

****Conclusion:**

Now You're Ready to Step Onto the Board**

You've heard the story.
You've seen the transformation.
You've watched the identity arc unfold.
You've learned the frameworks.
You've now got the same tools I use.

What you do next is your move.

But now you're no longer the dealer.
You're stepping onto the board.

And that's where everything starts.

