



AMPLIFY WEALTH

The Quattro Way.

Learn the strategies you need to become a passive investor in multifamily real estate & grow your wealth.

It's easier than you think!

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Welcome **MESSAGE**

A Message from the Quattro Partners

Whether you're just starting out or already an accredited investor, we appreciate your interest and congratulate you on taking the steps to invest in yourself.

In this eBook, you'll learn all the basics and strategies you need to become a passive investor in multifamily real estate. Real estate investing doesn't have to start early in life. It starts when you are ready. This eBook will help you to identify exactly where you are in life and help you determine the best path to take to grow your wealth.

What Investors Say About Quattro Capital

Quattro has supplied a consistent flow of properties...

which have the potential to create consistent, passive income (along with tax benefits). The investment terms, personal connections [from another investor], and the ability to speak directly to the owners made me choose Quattro over another real estate equity company."

Elliott S. | Attorney at Law

I would recommend Quattro Capital to another investor because they are extremely knowledgeable, trustworthy and ethical...

The depth of their expertise has been a significant advantage. I chose Quattro Capital over other real estate equity companies because of their diligent and conservative approach to underwriting every property which has then resulted in optimizing the performance of each property."

Susan S. | Interior Designer

It is a relief to finally invest with the A+ team!

After having invested with the "C" and "D" level syndicators in the past. The details on onboarding, communication, and investment payout are all stellar - and it is only the first six months!"

Lawrence K. | Insurance Agent

I love Quattro's vision...

and the fact that most the folks are like minded folks who came from a similar background as mine and are able to free themselves up from the rat race to follow their passion, this makes you all unique and relatable. My goal is to have constant and predictable passive income so I can have freedom around the types of career roles I want to pursue. I am looking forward to reaching my financial goals with the help of this amazing team."

Kal C. | Engineer





Who is Quattro Capital

Quattro Capital is an alternative investment firm specializing in residential multifamily real estate investments. We take a purposeful approach to real estate investing by allowing people to achieve wealth and freedom while also having a positive impact on communities.

Our master-level team gets the job done with over 96 years of experience in 9 industries, including top Global Fortune 500 companies, public service in education, state health, military, police, medical care, and entrepreneurship. This multi-discipline expertise gives us a unique competitive advantage when it comes to identifying hard-to-find opportunities and executing with laser-focused precision.

With Quattro Capital's investment criteria, you get both solid returns and low risk. We analyze hundreds of cities and neighborhoods across the country to find the most profitable alternative investments. We seek investments that are technically sound but cosmetically underperforming. Investing in emerging and stable markets provides reliable returns, equity creation, as well as tax benefits.

The trust of our investors is an honor we take seriously, and we treat it with respect, diligence, and priority.

Our Four Core Pillars

People



Property



Profit



Philanthropy



Quattro Capital

Mitigates Risk

Quattro Capital has a well-established process to mitigate risk for our investors.

Our proprietary process and tools for analyzing real estate markets help identify the ideal areas that meet our investment criteria. Once we find a target market, we search for the ideal property. We then generate highly efficient business plans using conservative underwriting.

Our highly professional and experienced asset management team ensures that we not only meet, but exceed our business plan.

Throughout the investment cycle, we are identifying and developing multiple exit strategies to account for inflation, rising interest rates, and economic fluctuations.



**Quattro Capital is
the team to help
guide you to the
best investments in
real estate.**

Identifying Your Investor Profile

Why It's Important to Know.

While balancing risk and return is at the core of virtually all investments, every investor has unique personal situations and financial goals. Knowing your investor profile is essential to understanding which type of investment is best suited to your needs and financial objectives.

Where are you in your financial journey?

What is your investment timeframe?

Are you looking for passive income or equity growth?

Explore the following investment profiles to discover which one resonates with you.



THRIVERS



NAVIGATORS



GAME
CHANGERS

“

An investor without investment objectives is like a traveler without a destination.”

—
Ralph Seger

Where do you See Yourself?



THRIVERS

You are a seasoned working professional in a specialized field who may be experiencing a financial windfall from an inheritance, life insurance, or the sale of a business, stocks, property, or something similar.

You have high wages and have grown healthy retirement savings in a 401K or IRA. You might also be heavily invested in the stock market. You want your money to work harder for you, but lack the freedom of time to focus on it. You may place importance on goals such as being financially set for retirement, building a legacy, and/or focusing on philanthropic pursuits.



NAVIGATORS

You know what it takes to generate high income and you have a successful, established career. You are navigating through life and are possibly adapting to a significant life change such as an empty nest or retirement. You may be experiencing a financial windfall similar to the retriever category.

Your main focus is self-sufficiency and Independence. You want to secure your financial future by diversifying your income and growing your wealth.



GAME CHANGERS

You are “ahead of the game” and know there’s more to life than the nine to five grind. Your journey through life may have drawn your focus to other things before settling into a career and your savings and retirement investments are just beginning to accrue.

You are consistently focused on working smarter, not harder. You want to work the money you earn so it can grow faster and you can achieve the freedom of time you desire.

Identifying your Goals

THRIVERS

- Seeking freedom
- Continue to grow your wealth
- Keep more of earned income
- Reduce taxes
- Have your money work harder for you

NAVIGATORS

- Diversify your income
- Keep more of earned money
- Beat inflation
- Reduce taxes
- Grow wealth and gain financial security

GAME CHANGERS

- Equity growth
- Multiple streams of income
- Diversify investments
- Beat inflation
- Added tax benefits

CRUCIAL STEPS TO CHOOSING A REAL ESTATE INVESTMENT

1

FINANCIAL PLANNING

It's important to get your finances in order and decide how much of an investment you should make. How realistic are your short-term and long-term goals? Are you setting aside enough capital from your paycheck?

2

CHOOSING THE RIGHT DEAL

Choosing the right real estate asset for your investment is crucial. Choosing the right deal also means choosing a team that is transparent, experienced, and responsive. Although the managing partners will have done all the necessary research prior to bringing the deal to you, it is crucial that you understand what you are investing in.

Performing thorough due diligence and asking questions is key!

3

DETERMINE INVESTMENT NEEDS

Now that you have your financial plan in place and you have the right deal, ask yourself - Do you need more cash flow during the deal or does a significant equity return upon sale fit your goals?



Use the Freedom Calculator to help determine your financial plan.

SINGLE FAMILY vs MULTI FAMILY

Real Estate investing has proven to be among the most lucrative avenues to build wealth. One question that is often asked is whether to invest in multifamily and single-family property. This topic remains hotly debated in the real estate world. Both can be profitable investments. It depends ultimately on which is the right strategy for you and your goals.



Single Family

PROS:

- Easier space to enter
- Selective renters
- Easier to manage
- More affordable
- Less maintenance
- Tax benefits only grow as you scale
- Easier to sell

CONS:

- Cash flow is not as strong
- Harder to scale
- Vacancy is expensive
- Returns have decreased
- Tenant issues
- Multiple locations if scaling
- Property value fluctuation



Multi Family

PROS:

- Lower cost per door
- Fewer vacancies
- Easier to sell
- Easier to scale
- Better cash flow potential
- Higher appreciation as owner has more control over value
- Multiple tenants
- One location
- More tax benefits
- Property value is more stabilized
- Requires a professional broker to sell

CONS:

- Harder to finance individually
- More tenant issues
- Vacancies
- Frequent turnover

Why Quattro chooses Multifamily

Everyone needs a place to live

It is a universal necessity that will never go away. Real estate is the better investment choice for folks who like to actively grow their investments and assets. It continues to be among the most effective investment tools for passive income, appreciation, and tax benefits.

When we talk about multifamily investments, the main reason to opt for them is simple: **less risk**. Compared to commercial real estate, multifamily leases are a fraction of the length of commercial leases. This provides **more opportunities to adjust pricing** year over year to respond to changes in the marketplace.

Furthermore, multifamily real estate allows investors to **streamline the exponential growth** of their portfolio.

Imagine growing your investment quicker with a single 50-unit apartment building versus taking the time to acquire 50 separate single-family Homes.

For example, on a 50-unit property, one tenant moving out means you are operating at 98% occupancy. This facilitates lower and more stable risk than a single-family home where if the tenant moves the occupancy is 0%.

Now, consider this – if rent is increased by \$50 on a 100 unit at a 6% cap rate, that's \$1M in value. Now imagine raising rent by \$200 after upgrading units and repairs ... the scale of your investment just quadrupled to \$4M.

Types of Multifamily

- Large apartment complexes (150+ units)
- Medium apartment complexes (75-150 units)
- Small apartment complexes (10-75 units)
- Mobile home parks of all sizes
- Duplexes and Quadruplexes
- Vacation rentals, such as AirBNB and VRBO
- Townhouses and single-family homes

Quattro Capital acquires apartments ranging from 35-165 units, which are generally priced from \$5-\$25 million.



Becoming a Passive Investor

Once you have found the deal that is right for you, it's time to join the partnership.

From acquisition to asset management, passive investors are typically working with an experienced group of professionals. While the passive investor earns a return on their investment, the experienced partner receives a percentage of the profit for overseeing the business plan. Quattro Capital implements this type of deal using two approaches: JV Partnerships and Syndications.

JOINT VENTURE (JV) PARTNERSHIP:

In a joint venture (JV) partnership, the sponsor and the investors form a limited liability company (LLC) to structure the deal. In these partnerships, all members have a limited active role.

SYNDICATION:

A syndication is formed when the sponsors find the deal, build the business plan, raise the equity through multiple passive investors, and executes the close. In syndications, investors are considered passive investors.



Quattro Capital Investment Example

What would my cash flow look like?

Projected Investor Cash Flow Based on \$100,000 Investment

	Investment	Year 1	Year 2	Year 3	Year 4	Year 5	Average
Cash on Cash Return	--	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%
Distributed Cash Flow	(\$100,000)	\$8,000	\$8,000	\$8,000	\$8,000	\$8,000	\$8,000

You've invested \$100,000. You receive \$8,000 a year for five years. That's \$40,000 in cash flow while you wait for the property to appreciate and your money to grow. How does it appreciate? See chart below.

What would my investment be upon sale?

Impact of Market Variation on Return Projections for Year 5 Disposition

Purchase Cap Rate	Sale Cap Rate	IRR	ARR	Equity Multiple	Sample Investment	Sample Cash Flow	Sample Sale Proceeds	Sample Total Return
5.94%	4.94%	25.0%	35.9%	2.8x	\$100,000	\$40,000	\$238,355	\$278,355
5.94%	5.44%	21.1%	28.0%	2.4x	\$100,000	\$40,000	\$198,624	\$238,624
5.94%	5.94%	17.4%	21.4%	2.1x	\$100,000	\$40,000	\$165,542	\$205,542
5.94%	6.44%	13.9%	15.8%	1.8x	\$100,000	\$40,000	\$137,603	\$177,603
5.94%	6.94%	10.4%	11.0%	1.5x	\$100,000	\$40,000	\$113,694	\$153,694

Let's take the midline, highlighted in blue, and project the property selling at 5.94% cap rate. Your equity of \$100,000 will multiply by 2.1. So, total return would look like this: \$40,000 received in cash flow over 5 years plus \$165,542 in sale proceeds plus a return of your original \$100,000 investment resulting in \$205,542.

Are you ready to **Grow your Wealth?**

It's time to take action.

Contact us to schedule your strategy call and take the next step towards achieving your financial freedom.



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SCAN ME



Glossary

ACTIVE INCOME

Active income is money you get for doing a job. This includes money from wages, tips, salaries, commissions, and income from businesses in which you are involved in a significant way.

PASSIVE INCOME

Passive income is money earned from investments, without having to trade your time for it. An upfront investment is required to get started, and you need to give it some time before it becomes profitable. Passive income can be generated from a number of different sources, such as interest earned, rental income, royalties, stocks, bonds, or income from businesses or investment partnerships.

APPRECIATION

Appreciation is when an investment's value increases. A property investment can appreciate due to location, improvements, and development, the rewards are received when the property sells. This can be achieved in different ways depending on the property type, such as updating units, adding amenities, cutting down on expenses, exterior property improvements, etc.

RENT

Rent is another way aside from appreciation to generate income through real estate. Investing in residential real estate can generate income through avenues such as buy and hold, flipping, and renting.

CAP RATE

Capitalization rate is a real estate valuation measure used to compare different real estate investments. Although there are many variations, the cap rate is generally calculated as the ratio between the annual rental income produced by a real estate asset to its current market value.

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