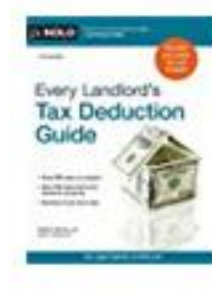


SUB30K RESOURCES

- > [Recommended General Reading list](#)
- > [Recommended DIY](#)
- > [Recommended Rental Property Business Resources](#)
- > [Recommended Apps](#)
- > [Recommended Legal Formalities](#)
- > [Recommended Funding and Credit Resources](#)
- > [Recommended Blogging Resources](#)
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Recommended General Reading list



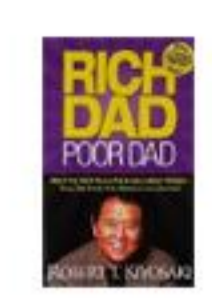
Every Landlord's Guide Tax Deduction Guide

I recommend this for everyone – taxes are so important on getting money back in your bank account, you have to take the time to let yourself (or CPA), know they might be leaving money on the table



Inspecting A House By Rex Cauldwell

Boy, this is hard to get through, but once you've done it – you'll know how to analyze a property like a home inspector, severely shortening your learning curve (more than most experienced investors).



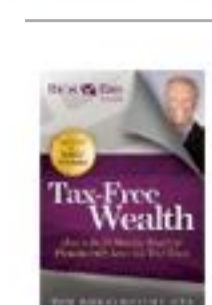
Rich Dad Poor Dad By Robert Kiyosaki

Why? Because if you don't know you think like a poor person (and I know I didn't at the time), you can never change your own mind.



Possum Living By Dolly Freed

This book brings perspective, on if someone can live off basically nothing, and be happy and healthy...how much do you really need?



Tax Free Wealth: How to Build Massive Wealth by Permanently Lowering Your Taxes

This one blew my mind on how you can get even more tax savings! Speaking of which, its been a couple of years, I need to read this one again...



What Wealthy Women Know

I have seen an immediate and long lasting boost to not only the circles I am now able to become a part of, but in gaining immediate credibility. This book definitely classed me up, and I have found, that has 100% translated into more income.

Recommended DIY



You can purchase this at Lowes, but it will be cheaper at Amazon. Huge pictures, easy to follow instructions that helped me renovate my first two properties, when I was by myself, and had these books and Lowes customer assistance to help.



Same as above. Don't be scared of electrical, just make sure you follow all safety advice – Rule #1 Shut off the power at the panel Rule #2 – Make sure EVERYONE in the house knows you are turning off the power. But, electrical can be sort of fun, actually.



Stanley Complete Guy To Flooring This helped me lay down a laminate floor like a champ!



Paint Saves The Day by Lucianna Samu

This book is hilarious. It also saved me a lot of money, giving me a ton of ideas of using paint in different ways I never thought of, to upcycle, recycle, or just not having to buy something new when a fresh paint job would do the trick to making something seem a bit more elegant. And paint is a much cheaper alternative to buying something new. Great book. Just Great.



Renovating Old Houses By George Nash

If you have a home that is Pre-1940s, this is excellent. a lot of the issues I had with my first older home, this books addressed because they are common problems.

Recommended Rental Property Business Resources

Affinity GM For Insurance – <http://www.nreinsurance.com>

I have used Affinity GM for 5 years, and they are great. They cover my properties through the vacant, renovation, and the rented phase (unlike other carriers), and they have a great general liability and commercial liability of 1-2 million. Winner.



Your Limited Liability Company – An Operating Manual By Attorney Anthony Mancuso

This is a great hit by NOLO legal forms. I use this to know how to properly document my LLC activities with meeting minutes, document key decisions, and fund and create loans against the assets in the business (making you the first lien holder against assets within the companies). It gives the reasoning behind formal documents, and templates to copy, as well as online downloads. I got the latest version at the time (2014), but I recommend the latest and greatest.



The Everything Lease Addendum: How To For Landlords

This is excellent for buy and hold investors. This is explained step by step how to have a lease that works, especially when you don't live in the same state.



Building Wealth With Inner City Investing By Al Williamson

I love AL, and if you haven't seen our videos together, you need to now. Al takes real estate investing in these areas to another level of responsibility and being a wave of change. This is definitely an additional book to add to your repertoire.



Make Your Own Living Trust

Sooner or later, you will be sophisticated enough in running an LLC that you will want to make the owner of the LLC a trust...I'll do a video on this soon, but here's a great resource.



Plan Your Estate By Attorney Denis Clifford

Well, now that you have properties, you need to go through the effort to transfer these properties into a will to avoid probate, and bureaucrats telling your loved ones how the money you've earned should be allotted. You can clearly see how I feel about this. I have the deed to 3 properties, and they are all in the process of being transferred into my living trust as we speak...because I don't play that.

Recommended Apps



Genius Scan – <http://apple.co/1Rnwym>

Scan photos and documents from your phone or Ipad to pdfs and send them and is touted as “a scanner in your pocket.” I paid for the premium version to have more space and to transfer documents with one click. You definitely need this when you need to get signed papers to your real estate agent/contractor and are at work, and can't get a scanner asap.



Pay Off Debt App – <http://m.onelink.me/34c20a5b>

Great for helping you to pay off those debts, and is easy and intuitive. My husband and I both use this and really like it.

Recommended Legal Formalities



Legalzoom Pre Paid Legal Plans – <http://bit.ly/1iPjwMI>

I prefer paying a little extra each year for the business plan and for real estate investors and the type of questions you have, its almost mandatory. I use this ALL the time. They are great for real estate investing questions about tenants, purchasing property, and general legal advice. They have ratings, and I consistently used them for services and laws in Maryland and Virginia. Perfect resource for such a low price, ask them everything you want, I know I do. I purchased the business level since it included CPA advice (for all those “is this deductible questions”), and would recommend that over the Personal Plan <http://bit.ly/1HDUeYw>

Recommended Funding and Credit Resources



SoFi – <http://bit.ly/1ShtP96> Use this link to get \$ 115 discount

In my recent blog posts, I used SOFI to get a 15k personal loan over 7 years – I chose them because they offered the longest terms over Lendingclub, Prosper, etc. The process took 4 days, and I plan on using them again.



Credit Karma – <http://creditkarma.com>

I use this not only to get credit profile information, but also to get reviews of Credit Unions and Banks in your area, and you can find the one with the best reviews when it comes to giving out loans and customer service.



CreditCards.com – <http://www.creditcards.com>

I use this to search for very specific credit cards in case of emergencies. Many times I can put in my credit average, a card that has balance transfer and long term financing charges, and I choose from whats available. I've used this a few times for emergency rental maintenance expenses (like a roof in January, ~4k).



CompareCards.com – <http://comparecards.com>

I use this the same as above. I use them both, as they have different card offers available



Experian Credit Tracker – <http://www.experian.com/consumer-products/credit-monitoring.html>

I use this today. Getting over my foreclosure but still obtaining credit would be impossible without knowing how to raise my score and know whats going on with my credit. I like this monthly monitoring service more than Equifax since it was VERY specific as to what I needed to do to raise my score, as well as had a nice consultation. Side note – I did notice that when I signed up, my credit score with them went up pretty quickly with them and slowly for others...I don't know if there is a link, but since Transunion is my lowest now, Im going to sign up with them for a few months and see if there is a difference there too.



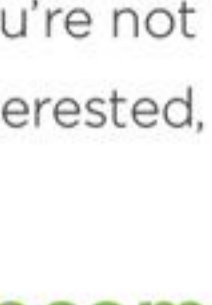
The ABCs Of Getting Out Of Debt By Rich Dad Advisor Garrett Sutton

Excellent. It taught me tricks that you just don't find by just searching the internet

Recommended Blogging Resources

Those of you out there are looking to start your own website and blog right now, to help each other as well as to earn income (and if you haven't you need to start NOW so you're not left behind or the last one to take advantage of this opportunity.) For those interested, I created a quick page on [how and why you should start a blog TODAY!](#)

Recommended Motivational/Life/Philosophy Reading Lists



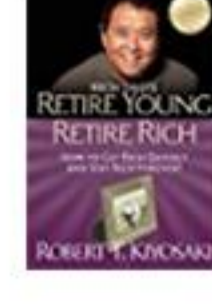
Rich Dad's Retire Young, Retire Rich By Robert Kiyosaki

This book was great. I thought that it would be the same as others, but it was different information about business. I highly recommend this, its my favorite book from the rich dad poor dad company.



Rich Dad's Prophecy By Robert Kiyosaki

This book is great, because it prepares you for the coming economic shit storm, which is caused by the mandatory distribution of the first wave of baby boomers in their 401k accounts. This means, that there is a MANDATORY selling off of stocks starting next year, for the first wave of the largest demographic in America. A sell off will start...and when will it end? It goes into this, and I feel very well prepared to handle what might happen in that case.



Rich Dad's Guide To Investing By Robert Kiyosaki

This was good. It really confirms what track I was on, as well as new items I have started to added to my list (Businesses, Real Estate, Giving back to charity, etc).It's “What the rich invest in, that the poor and middle class do not.” Enough said. Is definitely changing my life.



How To Meet The Rich For Business, Friendship, And Romance By Ginie Sayles

Now, the back story on this: R. Kiyosaki always says, “In order to be wealthy, you need to hang around wealthy people.” He doesn't go to much in depth, but so far his advice has been excellent, so I bought this book to navigate this society better (I was born in a poor minority neighborhood...trust, I needed to learn a LOT). This book was eye opening as well. This author is no non-sense, and tells it like it is, but in a way that everyone can understand. This book has an uptick in my acquaintances, business opportunities, as well as general respect for who I am once I have took the advice in this book. I HIGHLY recommend it for anyone who really wants to get to the next level. For the ladies: She also has a book on “How To Marry The Rich.” I missed that boat and am happily married to an wonderful man who isn't rich (but a fantastic husband), there should be more than enough for all of you.



How To Win Friends And Influence People By Dale Carnegie

This one came much too late in life. I wish I would have read this before college – it would have made life so much easier. That's all Im going to say. Eye opening and life changing.



The 7 Habits Of Highly Effective People By Stephen Covey

You've heard of this book. For a reason. The personal growth has been amazing. Get on it.



Eric Thomas or ET The Hip Hop Preacher <https://www.youtube.com/user/etthehiphoppreacher>

If you need an nice dose of get up and get moving NOW, this man is fantastic. Can't say enough.