

# REAL ESTATE INVESTOR'S GUIDE

## How to Build Wealth Through Real Estate in the Chicagoland Suburbs

Long-Term Rentals • Short-Term Rentals • Flipping • Tax Strategy • LLC Structure



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Buy Smart • Sell Fast • Invest Right

### ■ WHY INVESTORS CHOOSE DRASHTI — YOUR ONE-STOP INVESTMENT PARTNER

#### ■ WE OWN WHAT WE SELL

Drashti and her husband are active residential real estate investors. We don't just talk about investing — we do it ourselves. Our advice is built on real experience, real numbers, and real lessons learned.

#### ■ WE FIND THE DEAL

We identify investment-grade properties in the Chicagoland suburbs — including off-market opportunities — run the full investment analysis with you, and help you acquire at the right price with the right terms.

#### ■ WE PLACE YOUR TENANTS

We don't stop at closing. We market your rental, screen applicants, run background and credit checks, and help you place a qualified, reliable tenant — fast. Your investment needs income on day one.

#### ■ RENTAL PERMITS & COMPLIANCE

We guide you through rental permit applications, local licensing requirements, and compliance so your property is legally protected from day one.

#### ■ AUTO-PAYMENT & SYSTEMS SETUP

We help you set up automated rent collection, lease management systems, and digital workflows so your investment runs efficiently without you chasing payments.

#### ■ WARRANTIES & HANDYMEN

We connect you with trusted home warranty providers, vetted local handymen, contractors, and maintenance professionals — so when something breaks, you have someone reliable on speed dial.

Think of us as your property manager — except we don't charge management fees. We're your investment partner for the entire journey, from first showing to long-term portfolio growth.



#### About Drashti Patel


Drashti Patel is a licensed REALTOR® and active residential real estate investor serving the Chicagoland suburbs. She and her husband own and manage a growing portfolio of rental properties — giving every investor client the rare advantage of working with an agent who truly lives the investor experience. From finding the right deal and running the numbers, to placing tenants and managing the property long-term, Drashti supports her clients through every stage of the investment journey.

What Investor Clients Are Saying ★★★★★ — Rated 5 Stars Across All Platforms

<p>★★★★★ <b>Google</b> "Drashti found us an off-market rental, ran the numbers, helped us close, placed our tenants, AND set up our rent collection. True one-stop shop!"</p>	<p>★★★★★ <b>RealSatisfied</b> "We flipped 3 properties with Drashti's guidance. She knows what buyers want and always helps us buy right. Best investor agent in the suburbs."</p>	<p>★★★★★ <b>Zillow</b> "Drashti helped me understand depreciation — it saves me over \$4,000 in taxes every year. She knows investor math, not just listings!"</p>	<p>★★★★★ <b>Realtor.com</b> "As a first-time investor I was nervous. Drashti walked me through cash flow, cap rate, and taxes before I signed anything. Closed with confidence."</p>	<p>★★★★★ <b>Facebook</b> "She helped us get our rental permit, connected us with a great handyman, and even set up auto-pay for our tenants. We barely had to lift a finger."</p>
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## 01 | THE 3 CORE REAL ESTATE INVESTMENT STRATEGIES

Every real estate investor needs to understand the three primary strategies before choosing a path. Each has a different risk profile, time commitment, capital requirement, and return timeline. The right strategy depends entirely on your goals, available capital, and lifestyle.

FACTOR	LONG-TERM RENTAL	SHORT-TERM RENTAL	FLIPPING
<b>Down Payment</b>	25% (\$70,000)	25% (\$70,000) + furnishing	100% cash to close
<b>Time Horizon</b>	5–30+ years	Ongoing — 12 mo minimum	3–9 months per deal
<b>Monthly Income</b>	Steady, predictable	High but seasonal	None during hold
<b>Effort Level</b>	Low-Medium (passive)	Medium-High (active)	High (active project)
<b>Risk Level</b>	Low-Medium	Medium	Medium-High
<b>Primary Return</b>	Cash flow + appreciation	Higher cash flow yield	Lump-sum profit
<b>Tax Advantages</b>	Depreciation, expenses, 1031	Depreciation, expenses	Limited — ordinary income tax
<b>Ideal For</b>	Passive income, wealth building	Max cash flow, active mgmt	Capital + construction experience
<b>Exit Strategy</b>	Sell, refinance, or 1031	Convert to LTR, sell, or 1031	Sell immediately after rehab

**Which strategy is right for you?** Want **passive income and long-term wealth** with minimal effort → Long-Term Rental. Want **maximum monthly cash flow** and don't mind active management → Short-Term Rental. Have **all-cash capital and construction knowledge** → Flipping. Many experienced investors combine all three across their portfolio over time.

## 02 | LONG-TERM RENTALS — BUY & HOLD (25% DOWN)

The buy-and-hold strategy is the most proven path to generational wealth in real estate. With 25% down you carry a smaller loan, lower monthly payment, and stronger long-term position. Here's a full Chicagoland example — with honest numbers.

### Full Cash Flow Analysis — \$280,000 Chicagoland Rental (25% Down)

Purchase Details	Amount	Monthly Cash Flow	Amount
Purchase Price	\$280,000	Gross Monthly Rent	+ \$2,100
Down Payment (25%)	\$70,000	Mortgage (P&I)	- \$1,362
Closing Costs	~\$4,500	Property Taxes	- \$450
Total Cash to Close	\$74,500	Insurance	- \$110
Loan Amount	\$210,000	Property Management (8%)	- \$168
Rate / Term	6.75% / 30yr	Maintenance Reserve	- \$140
		Vacancy Reserve (5%)	- \$105
Market Rent	<b>\$2,100/mo</b>	<b>NET MONTHLY CASH FLOW</b>	<b>- \$235/mo</b>

#### The monthly cash flow is slightly negative — is this still a great deal?

Yes. At today's rates most Chicagoland properties run near breakeven on monthly cash flow. Here's what the simple cash flow statement doesn't show:

- **Principal paydown ~\$2,200/yr in Year 1** — tenant builds your equity every month
- **Appreciation at 4%/yr = +\$11,200 in Year 1** — your asset grows while you sleep
- **Depreciation saves ~\$1,955–\$2,606/yr in taxes** (see Section 06)
- **Rent grows 3%/yr** — your mortgage stays fixed, your income rises every year
- **Year 1 total return on \$74,500 invested ≈ 20%+ when all engines are counted**

### 5-Year Long-Term Rental Wealth Picture

Wealth Driver	Year 1	Year 3	Year 5	5yr Total
Appreciation (4%/yr)	\$11,200	\$30,400	\$60,700	<b>+ \$60,700</b>

Principal Paydown	\$2,200	\$7,000	\$12,500	<b>+ \$12,500</b>
Tax Savings (Depreciation)	\$1,955	\$1,955	\$1,955	<b>+ \$9,775</b>
Rent Growth (3%/yr)	\$2,100/mo	\$2,228/mo	\$2,363/mo	<b>+ \$263/mo</b>
Monthly Cash Flow Trend	-\$235	-\$100	+\$50	<b>Turns positive Yr 4–5</b>
<b>Total Wealth Created</b>				<b>~\$82,975+</b>

### 03 | SHORT-TERM RENTALS — AIRBNB / VRBO (25% DOWN)

Short-term rentals generate significantly higher monthly revenue than long-term rentals. With 25% down, the lower mortgage payment can push the same property from slightly negative cash flow (LTR) into positive cash flow territory (STR) — if managed correctly.

#### STR vs. LTR — Same \$280,000 Property, Both at 25% Down

Item	Long-Term Rental	Short-Term Rental	Difference
Gross Monthly Revenue	\$2,100	\$3,800 (75% occ.)	+ \$1,700/mo
Mortgage P&I (25% dn)	\$1,362	\$1,362	Same
Property Taxes + Insurance	\$560	\$560	Same
Management	\$168 (8%)	\$950 (25%)	- \$782/mo
Cleaning / Supplies	\$0	\$400/mo	- \$400/mo
Utilities (owner pays)	\$0	\$280/mo	- \$280/mo
Maintenance + Vacancy	\$245	\$190	+ \$55/mo
<b>Net Monthly Cash Flow</b>	<b>-\$235/mo</b>	<b>+ \$248/mo</b>	<b>+ \$483/mo better</b>
<b>Annual Net</b>	<b>-\$2,820/yr</b>	<b>+ \$2,976/yr</b>	<b>+ \$5,796/yr better</b>

**Key shift with 25% down:** The lower mortgage payment (\$1,362 vs \$1,490 at 20% down) is the difference between the STR being cash flow positive vs. slightly negative. At 25% down, the STR generates **+\$248/month = \$2,976/year in positive cash flow** on top of appreciation, principal paydown, and tax savings.

#### ◆ Check local STR regulations FIRST

Many Chicagoland suburbs have zoning restrictions or permit requirements for short-term rentals. Drashti helps you verify what's allowed before you buy.

- Budget \$10,000–\$20,000 for setup**  
 Furnishing, photography, smart locks, linens, kitchen essentials. This is in addition to your down payment and closing costs.
- Project conservatively — use 65–70% occupancy**  
 Don't run your numbers at peak-season rates. Model 65–70% annual occupancy for a realistic view.
- Property management is 20–25% of revenue**  
 Unless you self-manage, factor this in. Self-management means 5–15 hours/week of active work.

## 04 | FLIPPING — BUY, RENOVATE & SELL (ALL CASH)

Flipping is an active investment strategy — you purchase a distressed property with cash, renovate efficiently, and sell for profit. Paying cash eliminates hard money interest costs, speeds up the purchase (sellers prefer cash), and increases your net profit on every deal. Discipline, speed, and accurate numbers are everything.

### The Flip Formula — Know This Before Every Deal

**ARV – Rehab – Purchase Price – Holding Costs – Selling Costs = Profit**

**The 70% Rule:** Never pay more than 70% of ARV minus rehab costs. Example: ARV = \$350,000. Rehab = \$50,000. Max purchase price =  $(\$350,000 \times 0.70) - \$50,000 = \mathbf{\$195,000}$ . Paying cash means no financing costs — but all capital is tied up until you sell. Speed of execution is your competitive advantage.

### Real All-Cash Flip Example — Chicagoland Suburbs

CASH OUTFLOWS		SALE PROCEEDS	
	Amount		Amount
Purchase Price (all cash)	\$192,000	Sale Price (ARV)	\$345,000
Rehab Budget	\$52,000	Real Estate Commission	-\$19,000
Holding Costs (5 mo)	\$4,200	Seller Closing Costs	-\$3,800
(taxes, insurance, util.)		Transfer Taxes	-\$520
Closing Costs (purchase)	\$3,500		
Contingency (10% of rehab)	\$5,200		
<b>Total Cash Required</b>	<b>\$256,900</b>	<b>Net Proceeds</b>	<b>\$321,680</b>
		<b>GROSS PROFIT</b>	<b>\$64,780</b>
		<b>Tax @ 24% (under 1 yr)</b>	<b>-\$15,547</b>
		<b>NET AFTER-TAX PROFIT</b>	<b>~\$49,233</b>

**Cash flip advantage:** No hard money = no 9–12% interest eating into your profit. On a 5-month hold, hard money on \$192K would cost ~\$8,400–\$10,000. Cash also makes you a more competitive buyer — sellers accept cash offers faster and at lower prices. ■ **Tax reminder:** Flip profits held under 1 year are taxed as ordinary income (up to 37%). Hold 12+ months to qualify for long-term capital gains rates (0%, 15%, 20%).

## 05 | CASH FLOW vs. HIDDEN LONG-TERM WEALTH

Most beginner investors focus only on monthly cash flow and miss the bigger picture. Real estate creates wealth through FIVE simultaneous engines — not just one. Here's what every dollar invested in a rental property is doing for you at once.

#	Wealth Engine	What It Is	Year 1 (on \$280K / 25% Down)
1	Cash Flow	Monthly rent minus all expenses	- \$235/mo (improves annually)
2	Appreciation	Property value grows with the market	+ \$11,200 (4%/yr estimate)
3	Principal Paydown	Tenant's rent pays down your mortgage balance	+ \$2,200 (yr 1 principal)
4	Tax Benefits	Depreciation + expense deductions reduce your tax bill	\$1,955+ saved (24% bracket)
5	Leverage	You control \$280K with \$70K — a 4:1 leverage ratio on appreciation	14% leveraged return on equity
Y E A R 1 T O T A L W E A L T H C R E A T E D			~\$15,355 on \$74,500 = 20.6% ROI

**The Beginner Mistake:** A new investor sees -\$235/mo cash flow and walks away from the deal. An experienced investor sees -\$235/mo cash flow + \$11,200 appreciation + \$2,200 principal + \$1,955 tax savings = **\$15,355 in Year 1 wealth on \$74,500 invested = 20.6% ROI**. The "negative cash flow" costs \$2,820/yr. The hidden engines return \$15,355. That is a trade most experienced investors make every day.

## 06 | TAX BENEFITS — REAL CALCULATIONS

Real estate offers the most powerful tax advantages available to individual investors — legal, IRS-approved, and used by investors at every level. Here are the four key benefits with real numbers from our \$280,000 example property.

### 1. Depreciation — The Crown Jewel

The IRS lets you deduct the cost of a residential rental property over 27.5 years — even while the property appreciates in value. This is a paper loss that reduces taxable income without costing you a dollar.

Depreciation Calculation	Amount
Purchase Price	\$280,000
Less Land Value (estimated 20%)	- \$56,000
Depreciable Building Value	= \$224,000
Divided by 27.5 Years	÷ 27.5
Annual Depreciation Deduction	<b>\$8,145/year</b>
Tax Saved @ 22% Bracket	<b>\$1,792/year</b>
Tax Saved @ 24% Bracket	<b>\$1,955/year</b>
Tax Saved @ 32% Bracket	<b>\$2,606/year</b>

### 2. Full Deductible Expense Summary — Annual Tax Savings

Deductible Expense	Annual Amount	Tax Saved @ 24%
Mortgage Interest (yr 1 on \$210K)	\$13,650	<b>\$3,276</b>
Property Taxes	\$5,400	<b>\$1,296</b>
Insurance	\$1,320	<b>\$317</b>
Property Management (8%)	\$2,016	<b>\$484</b>

Repairs & Maintenance	\$1,680	\$403
Depreciation	\$8,145	\$1,955
Other (advertising, mileage, etc.)	\$600	\$144
<b>Total Annual Deductions</b>	<b>\$32,811</b>	<b>\$7,875 saved/yr</b>

### 3. Long-Term Capital Gains — Sell Smart

Hold a property more than 12 months and profit is taxed at long-term capital gains rates (0%, 15%, or 20%) instead of ordinary income rates (up to 37%). **Example:** \$60,000 profit — ordinary income @ 32% = \$19,200 owed. Long-term capital gains @ 15% = \$9,000 owed. **You save \$10,200 simply by holding 12+ months.**

### 4. The 1031 Exchange — Defer Taxes Indefinitely

**1031 Exchange Example:** You sell your \$280,000 rental after 8 years for \$390,000. Gain = \$110,000. Capital gains tax @ 15% = \$16,500. Instead, you 1031 exchange into a \$390,000 duplex. Tax owed = \$0. All \$390,000 goes to work in the next property — tax deferred until you eventually exit. Done repeatedly, this is how investors build multi-million dollar portfolios tax-efficiently.

## 07 | BUSINESS STRUCTURE — LLC & ASSET PROTECTION

Before you close on your first investment property, you need to make a critical decision: will you own it in your personal name or through a business entity? Getting this right from the start protects your personal assets, provides tax flexibility, and sets the foundation for professional portfolio management.

### Personal Ownership vs. LLC — Which Is Right for You?

Factor	Personal Name	LLC	Recommendation
Liability Protection	None — personal assets at risk	Strong — LLC shields personal assets	LLC recommended for rentals
Financing	Easier — conventional rates	Often harder/higher rate	Buy in personal name, transfer after
Tax Treatment	Pass-through (Schedule E)	Pass-through (same tax benefit)	Same — no disadvantage
Privacy	Public record	Owner can be anonymous (IL)	LLC for privacy
Multiple Properties	Complicates personal tax return	Separate books per entity	LLC per property or per portfolio
Annual Cost (Illinois)	\$0	~\$250/yr filing fee	Worth it for liability protection
Insurance Requirement	Landlord policy recommended	Both LLC policy + umbrella policy	Layer both for full protection

### How to Set Up an Investment LLC in Illinois

<b>1</b>	<p><b>Choose Your LLC Name</b></p> <p>Must be unique in Illinois. Search the IL Secretary of State database. Common format: '[Your Name] Properties LLC' or '[Street Address] Holdings LLC'. Avoid overly personal names if you want privacy.</p>
<b>2</b>	<p><b>File Articles of Organization</b></p> <p>File with the Illinois Secretary of State online at <a href="https://ilsos.gov">ilsos.gov</a>. Fee: \$150. Takes 1–5 business days. You'll receive a Certificate of Organization confirming your LLC exists.</p>
<b>3</b>	<p><b>Get an EIN (Employer Identification Number)</b></p> <p>Apply free at <a href="https://irs.gov">IRS.gov</a>. Takes 5 minutes online. This is your LLC's tax ID — you need it to open a business bank account, sign leases, and file taxes separately from personal income.</p>
<b>4</b>	<p><b>Open a Dedicated Business Bank Account</b></p> <p>Never mix personal and rental income. A separate bank account is required to maintain the LLC's liability shield. Commingling funds can make the LLC protection invalid in court.</p>
<b>5</b>	<p><b>Draft an Operating Agreement</b></p> <p>Not required by IL law but strongly recommended. It defines ownership, decision-making, and what happens if you want to sell or add a partner. An attorney can draft this for \$300–\$600.</p>
<b>6</b>	<p><b>Transfer the Property (If Already Owned)</b></p> <p>If you bought in your personal name, you can transfer the deed to your LLC via a Quit Claim Deed. Note: this may trigger a due-on-sale clause on your mortgage — consult your attorney and lender first.</p>
<b>7</b>	<p><b>Maintain the LLC Properly</b></p> <p>File your Illinois annual report (\$75/yr), keep separate records, use the LLC email and bank account for all property-related activity. An improperly maintained LLC can lose its protection.</p>
<b>8</b>	<p><b>Work With a Real Estate CPA</b></p> <p>An investor-savvy CPA maximizes your depreciation, tracks deductible expenses, files the correct schedules, and ensures your LLC and personal returns are coordinated correctly. This is not the time for DIY taxes.</p>

**Smart Strategy for Financing:** Conventional loans are easier to obtain and have lower rates in your personal name. Many investors buy in their personal name, close the loan, then transfer the property to an LLC via Quit Claim Deed. Always consult a real estate attorney before doing this — your lender's due-on-sale clause may be triggered. Some lenders allow this transfer; others require you to notify them first.

## 08 | HOW TO GET STARTED AS AN INVESTOR

The best investment you'll ever make is the first one. Every experienced investor started with zero properties. Here is a clear, actionable roadmap from zero to your first deal.

<b>1</b>	<p><b>Define Your Goal with Specificity</b></p> <p>'I want to invest in real estate' is not a plan. 'I want \$2,000/month in passive rental income within 5 years by acquiring 2–3 single-family rentals in the Chicagoland suburbs' is a plan.</p>
<b>2</b>	<p><b>Know Your Numbers — Before You Search</b></p> <p>Credit score, available capital for down payment + closing + reserves, monthly income, existing debt obligations. For a 25% down purchase on \$280K you need ~\$74,500 liquid + 3-month reserves (~\$9,000).</p>
<b>3</b>	<p><b>Get Pre-Approved for an Investment Loan</b></p> <p>Investment property loans require 15–25% down, solid DTI, and often 6+ months reserves. Talk to a lender who specializes in investment properties — rates and terms differ significantly from primary residence loans.</p>
<b>4</b>	<p><b>Decide: Personal Name or LLC?</b></p> <p>Review Section 07 and consult a real estate attorney. If you go LLC, set it up before closing. If you go personal name with intent to transfer — plan the transfer process with your attorney in advance.</p>
<b>5</b>	<p><b>Partner with an Investor-Focused Agent</b></p> <p>Work with Drashti — an agent who owns investment properties, runs real investment analysis, knows which Chicagoland submarkets have rental demand, and will guide you from deal identification all the way through tenant placement.</p>
<b>6</b>	<p><b>Analyze 20–30 Properties Before Offering</b></p> <p>Run every deal through cap rate, cash-on-cash, GRM, and total ROI. Don't make an emotional decision. The right deal has good numbers — period. Discipline now = wealth later.</p>
<b>7</b>	<p><b>Make Your Offer When the Numbers Work</b></p> <p>Move decisively. Have pre-approval, proof of funds, and offer terms ready before you find the right deal. In competitive suburban markets, hesitation costs deals.</p>
<b>8</b>	<p><b>Build Your Investor Team</b></p> <p>Agent (Drashti), investment lender, real estate attorney, CPA specializing in rentals, property manager or self-management system, vetted contractors and handymen. Your team is your infrastructure.</p>
<b>9</b>	<p><b>Stabilize and Manage for Returns</b></p> <p>Screen tenants thoroughly. Set up automated rent collection. Maintain the property proactively. Track all income and expenses monthly. Good property management is good investing.</p>
<b>10</b>	<p><b>Scale: Refinance, 1031, Repeat</b></p> <p>Once your property has equity, use a cash-out refinance or 1031 exchange to access capital for the next deal. This is how single-property investors become portfolio owners — one deal at a time.</p>

## 09 | INVESTOR FREQUENTLY ASKED QUESTIONS

These are the questions I hear most from first-time and experienced investors. Here are direct, honest answers.

Q	Question	Answer
1	<b>How much money do I need to start investing?</b>	For a 25% down purchase on a \$280,000 property, plan for ~\$74,500 (down + closing) plus 3 months reserves (~\$9,000). Total: ~\$83,500. Some investors start smaller with lower-priced properties or partner to split capital.
2	<b>Is negative cash flow always bad?</b>	Not if the other wealth engines (appreciation, principal paydown, tax benefits) more than offset it. At current rates, many good Chicagoland properties are slightly negative on cash flow but strongly positive on total ROI.
3	<b>Should I self-manage or hire a property manager?</b>	Self-management saves 8–10% of monthly rent (~\$168–\$210/mo on this example) but requires your time. Drashti can help you set up systems to self-manage efficiently, or connect you with trusted local property managers.
4	<b>What's the best area to invest in the Chicagoland suburbs?</b>	Depends on your strategy. LTR investors often target Bartlett, Hanover Park, Carol Stream, and Elgin for strong rent-to-price ratios. STR investors look near O'Hare and event corridors. Drashti can advise based on current market data.
5	<b>Do I need an LLC for my first property?</b>	Not required, but recommended once you have tenants. Many first-time investors buy in their personal name for easier financing, then transfer to an LLC with attorney guidance. See Section 07 for the full process.
6	<b>What happens if my tenant stops paying rent?</b>	Illinois eviction law requires a formal process: written notice, court filing, and a hearing — typically 4–8 weeks. Proper tenant screening is the best prevention. Drashti's placement process includes credit, background, and income verification.
7	<b>Can I use a 1031 exchange on a flip?</b>	No. 1031 exchanges only apply to investment properties held as rentals — not properties purchased with intent to flip. Flips are treated as inventory/dealer property by the IRS and taxed as ordinary income.
8	<b>How do I value a rental property?</b>	Use four metrics: Cap Rate (NOI ÷ Price), Cash-on-Cash Return, Gross Rent Multiplier, and Total ROI. Also run a CMA to confirm you are paying at or below market value for the asset itself.
9	<b>What is a good cap rate in the Chicagoland suburbs?</b>	In the current market, 4–6% is typical for well-located single-family rentals. Multi-family and outer-suburb properties can yield higher cap rates. Focus on total ROI — not cap rate alone.
10	<b>How quickly can I build a portfolio of 5 properties?</b>	With disciplined saving and strategic use of equity (cash-out refinancing or 1031 exchanges), a focused investor can build a 5-property portfolio in 5–10 years. The first property is always the hardest — the rest compound.
11	<b>Does Drashti charge extra for tenant placement and ongoing support?</b>	No. Property identification, investment analysis, tenant placement, permit guidance, vendor connections, and system setup are all part of how Drashti serves investor clients — at no additional fee.

<b>1</b>	<b>What's the difference between a hard money loan and a conventional investment loan?</b>	Hard money: asset-based, 9–12% interest, 6–12 month term, faster approval — used for flips. Conventional investment: 6–8% rate, 30-year term, stricter qualification — best for long-term buy-and-hold rentals.
<b>2</b>		

## Ready to Find Your First (or Next) Investment Property?

Let's run the numbers together and find a deal that works for your goals.

As an active investor myself, I speak your language and run real numbers with you before you commit to anything. From identifying the deal to placing your first tenant and beyond — I am your one-stop partner for the entire investment journey.

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PREPARED BY



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**Disclaimer:** This guide is for informational and educational purposes only. All calculations are estimates based on assumed market conditions and are not guaranteed. Tax laws are subject to change — consult a licensed CPA, real estate attorney, and financial advisor for advice specific to your situation. Prepared by Drashti Patel, Real People Realty. © 2026