BRANDI BENSON-HICKS
BREG Homes Team · Keller Williams Premier

FOR INVESTORS



From an investor who actually owns.

The Investor Playbook

Most agents who work with investors learned investing from a course. I learned it with my own signature, my own closings, and my own money — buying and holding since 2019. This playbook is how I work with the people who build wealth the way I do: I source like an owner, I underwrite like an owner, and I list like an owner when it's time to exit — because I am one.

Source	Underwrite	Exit
DEALS MATCHED TO YOUR BUY BOX	NUMBERS FIRST, HYPE NEVER	LISTED WITH A MARKETER'S EYE

It costs nothing to put your buy box on file. Tell me what you're hunting — product, price band, geography, timeline — and when a deal fits, you hear about it from me. No obligation, no pressure, and no deal ever dressed up to look better than it is.

Prepared for you by Brandi Benson-Hicks, Real Estate Advisor
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YOUR ADVISOR IS AN OWNER, TOO

She buys, too

About Brandi Benson-Hicks

Since 2019, I've been in the arena — not advising from the sidelines, but buying and holding with my own capital, including acquisitions made with my own VA loan, and building millions in portfolio value doing it. When I evaluate a deal for you, I evaluate it the way I'd evaluate it for myself, because most days, I am.

That's the difference my investor clients feel. I underwrite like an owner. I negotiate like it's my money on the table — because I've sat at that table. And I white-glove the entire arc: sourcing, numbers, lender strategy, closing, stabilization, and the next acquisition. You get an advisor who doesn't have a theory about investing. She has a track record, a portfolio, and a standard: if it isn't good enough for my money, it never reaches yours.

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Stay connected with me.

This packet is the beginning, not the whole library. I host webinars and seminars all year — credit restoration, the VA loan process, buying a home — and the people connected with me hear about every one of them first, along with every new guide and resource I release.

My events on Eventbrite — follow me so you never miss a webinar or seminar: https://VeteranCreditReadiness.eventbrite.com

Instagram — follow along daily: https://www.instagram.com/realtorbrandil.benson (@realtorbrandil.benson)

Everything in one place — my Beacons page: the newest resources, guides, lists, and signups: https://beacons.ai/brandilbenson

East Metro Insider on Facebook — my community for Conyers, Covington, McDonough & beyond: https://www.facebook.com/groups/1432955898978858/

Connect on even one of these and you'll never miss a step that could change your timeline.

KNOW YOUR LANE

Different investors. Different games.

"Investor" is not one buyer. Each lane runs on different numbers, different timelines, and different risks — and the agent who serves you has to know which game you're playing. Here's how I serve each one.

Fix & Flip

Your game: speed and spread. You buy below value, renovate on a clock, and sell into the retail market. **What you need:** first looks at distressed and off-market product, a realistic read on after-repair value before you offer, and a contractor bench that actually shows up. **How I serve you:** fast sourcing matched to your buy box, ARV discipline grounded in real comparable sales — not optimism — and, at the end, disposition listing power: a decade of marketing behind the sale of your finished product, because the exit is where the flip is won or lost.

Buy & Hold

Your game: the long one — steady properties, rented well, held with discipline. This is my own lane; I've been buying and holding since 2019. **What you need:** properties that work on conservative numbers from day one and honest condition reporting. **How I serve you:** I screen every hold the way I screen my own — cash-flow discipline, real repair and vacancy assumptions, and neighborhoods I know street by street across the East Metro.

BRRRR

Your game: Buy, Rehab, Rent, Refinance, Repeat — the bridge between flipping and holding. **What you need:** the sequence honored in order, because each step depends on the one before it: buy right, rehab to appraised value, stabilize with a tenant, then refinance with a lender. **How I serve you:** I help you underwrite the whole bridge before you buy the first house — and I'll tell you plainly when a property's numbers break the chain instead of letting you find out at the refinance.

Multifamily & Small Portfolios

Your game: five units and up, bought on income, not emotion. **What you need:** rent rolls and expenses you can trust, unit-by-unit condition honesty, and financing at the commercial level. **How I serve you:** I source and verify across Georgia, coordinate walk-throughs and documents door by door, and route financing — including DSCR lending — to the lenders who run it, while I run the acquisition.

Three more seats at the table

Out-of-State & Remote Investors

Your game: Georgia returns from wherever you live — which means you're buying through someone else's eyes. **What you need:** a local advisor who behaves like your boots on the ground, because that's exactly what I am: property verification in person, video walk-throughs that show the flaws and not just the angles, honest condition reports in writing, and vendor and closing coordination handled here so you don't have to fly in for every step. My remote clients get the same underwriting standard as my own portfolio — a deal I wouldn't show you on camera is a deal I wouldn't buy myself.

1031 Exchangers

Your game: selling one investment property and rolling the proceeds into another under the tax-deferred exchange rules. **What you need to know at the education level:** strict identification and closing timelines exist, the money must be handled by a qualified intermediary — never by you or by me — and the replacement property has to be identified on a clock that starts at your sale. **How I serve you:** plan with me before you list the property you're selling, so the replacement search is already running when your timeline starts. The exchange itself is run by your qualified intermediary, CPA, and attorney — I coordinate the real estate on both sides and keep the calendar honest.

New Investors

Your game: the first deal — the one that teaches you the business and sets up every deal after it. **What you need:** a clear buy box before you look at a single property, plain-language numbers, and an advisor who will talk you out of a bad first deal. **How I serve you:** first-deal discipline. We define your lane, your price band, and your walk-away numbers in writing; I bring you fits, not everything; and I explain every step as we go. No hype, no guru talk, no pressure to buy before you're ready — your first deal should make you an investor, not a cautionary tale.

Not sure which lane is yours?

That's a conversation, not a quiz. Plenty of my clients run two lanes at once — a hold for the long game, a flip for momentum. Tell me your capital, your timeline, and your appetite honestly, and I'll tell you honestly which lane fits — even if the answer is "not yet."

Your lane decides your numbers. Your numbers decide your deals. We start with both.

HOW I WORK WITH INVESTORS

Sourcing, underwriting, and the buy box

1

Sourcing with discipline

I work the MLS like an investor, not a browser: saved searches tuned to your buy box, daily review, and fast action when a fit lists. Layered on top: expired and withdrawn investment properties whose sellers are ready to talk honestly, off-market conversations from my East Metro network, and — for builder-investors — the Land for Land bench, where land and builders are matched by criteria.

2

My underwriting standard

Every deal I bring you has already survived my screen: conservative value, honest repair assumptions, real holding costs. My standard is the one in my bio — if it isn't good enough for my money, it never reaches yours. Deals that fail the screen don't get forwarded with a shrug; they don't get forwarded at all.

3

Your buy box, on file

One short conversation puts your criteria in writing with me: lane, product type, price band, geography, repair appetite, financing route, timeline. Then the machinery runs in the background — matches come to you as they surface, with the numbers attached, so you can say yes or no in minutes instead of digging through listings for hours.

4

Disposition — the exit, marketed

When it's time to sell — a finished flip, a hold you've decided to release, a portfolio rebalance — my first career takes over. A decade in marketing and buyer personas means your property is priced against how buyers actually behave and launched with a story built to convert. Investors feel the listing side as much as the buying side; with me, both sides are covered.

The rhythm, in one line: your buy box on file → matched deals with numbers → a fast yes or no from you → I run the contract, the closing, and the next one. Quiet when there's nothing real to show you. Immediate when there is.

THE NUMBERS, HONESTLY

The screens investors actually use

Every investor runs quick screens before deep analysis. Here are the ones you'll hear in real conversations — in plain language. Understand what each one is: a first-pass filter, never a promise.

1 **ARV — After-Repair Value**
What the property should be worth once the renovation is complete, estimated from comparable finished sales nearby. ARV anchors flips and BRRRR deals — and it's the number most often inflated by wishful thinking. Mine comes from closed sales, not listings and not hope.

2 **Repair estimates**
What the work will actually cost — from contractor eyes, not a guess across a kitchen table. A soft repair number breaks more deals than a bad purchase price, which is why my clients price the rehab before the offer, not after it.

3 **The "70% rule" — a heuristic, not a law**
A long-standing industry rule of thumb some flippers use as a first screen: a maximum purchase price around seventy percent of ARV, minus estimated repairs. It's a rough filter investors adjust for their market and risk — not a formula for profit, and no screen can guarantee an outcome. Treat it as the start of the analysis, never the end.

4 **Cap rate**
A property's annual net operating income divided by its price — a quick way to compare income properties of different prices on equal footing. It ignores financing entirely, which makes it a comparison tool, not a measure of your actual return.

5 **Cash-on-cash return**
Annual cash flow after all expenses and debt payments, divided by the actual cash you put in. It depends on your financing — and it's the screen my buy-and-hold clients watch most closely.

Screens, not promises

Every figure on this page is an educational screen investors use to sort deals — none of them is a guarantee of any return, rent, value, or outcome. Real estate carries risk, and your results depend on your deal, your financing, and your execution. This packet is general education, not financial, tax, or legal advice; for advice on your situation, work with your CPA, attorney, and lender.

MY STANDARD

What you will never hear from me

Investor culture runs on hype — screenshots, seminars, and certainty. I built my portfolio the slow, honest way, and I run my clients' business the same way. So, in writing:

No return guarantees
I will never tell you a deal "will" return a number. I'll show you the screens, the assumptions, and the risks — and the decision, with real information, stays yours.

No rent promises
I can show you what comparable homes actually rent for and what strong tenant placement looks like. I will never promise a property will rent at a figure or stay occupied — no honest advisor can.

No tax or legal advice
Depreciation, entity structure, 1031 mechanics, contracts — those belong to your CPA, your attorney, and, for exchanges, your qualified intermediary. I'll refer you to good ones and coordinate with them; I won't improvise their jobs.

No pressure timelines
"Buy now or lose it forever" is a sales trick, not an analysis. Real deals have real deadlines and I'll flag those honestly — but the day I need you rushed is the day you should slow down.

No dressed-up deals
If the numbers don't work, I say so — including about deals I sourced. Killing a bad deal early is a service, and it's one my clients thank me for more than any closing.

I'd rather lose a deal with you than lose your trust on one.

STRAIGHT ANSWERS

Questions investors ask me

How does the buy box actually work?

One short conversation — call, text, or reply — and your criteria go on file in writing: lane, product, price band, geography, repair appetite, financing, timeline. From then on, matches come to you with the headline numbers attached. You can sharpen or pause your buy box any time with a single message; it works for you, never the other way around.

I'm out of state. How do I buy in Georgia without flying in?

The same way my current remote clients do: I verify every property in person, send video walk-throughs that show condition honestly, put my notes in writing, and coordinate inspections, vendors, and closing locally. You make decisions on real information from wherever you are — and many of my remote investors only see their properties in person after they own them, by choice.

What does it cost to work with you?

Putting your buy box on file and receiving matches costs nothing. When a transaction happens, commissions are handled per brokerage standard practice — agreed in writing, up front, before any contract — so there are never surprises at the closing table.

What do you need from me to start?

Three things: your lane (or a conversation to find it), your price band and geography, and how you're financing — cash, conventional, DSCR, or hard money — with a lender conversation or proof of funds ready when a fit appears. Investors who can move in days get the first calls when a deal is hot; that's just the market being the market.

I also need to sell before I buy — including a possible exchange.

Then we sequence it together: the disposition listing, the replacement buy box, and — if an exchange is on the table — your qualified intermediary and CPA involved from the start, before anything lists. Bring it up in our first conversation and the calendar gets built around it.

START HERE

Give me your buy box

Give me your buy box — and go live your life

The investors who win in this market aren't the ones refreshing listings all day. They're the ones whose criteria are on file with someone local who underwrites like an owner. Fifteen minutes of conversation puts the machinery to work for you: sourcing, screening, and numbers — matched to your lane, and silent until something real shows up.



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Start here: beacons.ai/brandilbenson

Reply	Call or Text	Beacons
WITH YOUR LANE & PRICE BAND	(470) 873-9034	EVERY LINK & SIGNUP IN ONE PLACE

Wealth is built one honest deal at a time

I've bought, held, and grown a portfolio of my own in this market since 2019 — through rate swings, hot streaks, and quiet months alike. Whatever lane you're in, the discipline is the same: real numbers, real homework, no hype. That's the advisor I am, and it's the standard your money deserves.

This packet is general educational information about real estate investing; it is not financial, tax, or legal advice, and it does not guarantee any return, rent, value, or outcome. Real estate investment involves risk. Consult your CPA, attorney, and lender about your specific situation; 1031 exchanges must be handled by a qualified intermediary. Any commission is handled per brokerage standard practice under signed agreements. Brandi Benson-Hicks · BREG Homes Team · Keller Williams Premier · License #449493.