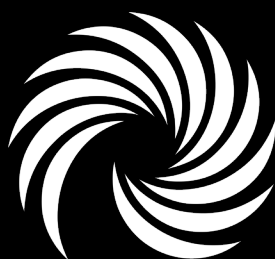




# EXPERIENCE FINANCIAL FLEXIBILITY



*RENATUS*  
YOUR WAY TO WEALTH AND PROSPERITY!



## MEET THE FOUNDER: BOB SNYDER

With over last 30 years in business, Bob Snyder has founded or co-founded dozens of companies that have generated hundreds of millions in revenues. Over eight of those years, his real estate company completed over 2,500 wholesale transactions and in the last 13 years his training companies have trained over 60,000 individuals on the subject of wealth creation through business ownership and real estate investing.

Referred to as the “millionaire maker,” Bob’s business success stems from his belief that if you focus on creating success in others, your own success will assuredly follow.

*“Mr. Snyder’s wisdom, insight and information will wow your soul. His abundance is overflowing, and he wants to share it with you.”*

- MARK VICTOR HANSEN  
CO-CREATOR OF CHICKEN SOUP  
FOR THE SOUL

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## PICTURE YOUR FINANCIAL FLEXIBILITY, BEGIN YOUR JOURNEY, & MAKE YOUR VISION COME TO LIFE WITH RENATUS REAL ESTATE INVESTING EDUCATION

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### RENATUS EDUCATION, LLC REAL ESTATE INVESTING FOR LONG-TERM WEALTH

Real estate has proven to be a powerful vehicle for wealth creation when the proper investment strategies are applied. Renatus, LLC teaches current, relevant, effective education, easily accessible both online and in live classroom settings. All courses are taught by “practitioner instructors” who work hands-on in the areas they teach. You can be confident that the strategies are applicable to real-life investing! The courses adhere to the Instructional Systems Design method, so no matter what the teaching style or the subject, you will receive a consistent, effective learning experience. We offer three programs for structured learning, with no educational prerequisites:

#### **ESSENTIALS LEARNING PATH**

Powerful courses to give you a solid foundation for real estate investing and financial awareness.

#### **ACCELERATED INVESTOR TRAINING (A.I.T.)**

Advanced courses for serious investors who wish to earn larger real estate investment profits.

#### **PROFITS LEARNING PATH**

Inspirational courses for entrepreneurs to improve their processes and expand their reach..



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To view our live class schedule visit: [MyRenatus.com](http://MyRenatus.com)  
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Like us on Facebook: [Facebook.com/MyRenatus](https://facebook.com/MyRenatus)  
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# Essentials

The Renatus Essentials Learning Path is designed to provide an affordable, efficient and convenient method to introduce anyone to the world of real estate investing. These strategies teach the concepts and mechanics of basic real estate transactions, from acquisition to exit, in an easy self-paced learning environment.

Each of these classes was developed with specific learning outcomes that are reinforced through relevant course content and evaluations. They will build you a strong foundation of financial and credit strategies that can improve your cash flow and set you on a path to success.

Renatus offers the flexibility to learn in several ways. Our Video Class Room is available online at any time. If you're on the go and prefer audio only, you can download the MP3s from our Audio Library. As an added benefit you may participate in our live class filming as a part of the studio audience when we update our Essentials Course classes.



**THE CURRICULUM IN THE ESSENTIALS LEARNING PATH INCLUDES THE FOLLOWING CLASSES:**

**FAST TRACK AND AIT REVIEW**

**VELOCITY BANKING**

**TAX & LEGAL STRATEGIES 1**

**TAX & LEGAL STRATEGIES 2**

**SELF-DIRECTED IRAS**

**UNDERSTANDING CREDIT DAY 1**

**REAL ESTATE FOUNDATIONS**

**NEGOTIATIONS**

**DEAL OF THE DECADE**

**REAL ESTATE RED FLAGS**

**CREATIVE ACQUISITIONS**

*The Essentials Learning Path presents powerful classes that give you a solid intro to Real Estate Investing and Financial awareness!*

Renatus, LLC™ offers students the flexibility to learn online through the Video Class Room (VCR) and Audio Library. Class completion requirements can be met either through the live classes, VCR, audio, or a combination of these. Courses and instructors may be added, changed, or removed from time-to-time. Renatus, LLC and/or Renatus Education, LLC reserves the right to make replacements or substitutions to the curriculum, its content, presentation design and format, as it deems necessary to ensure the quality and effectiveness of its educational system. As such, classes in the VCR (online) may differ slightly from the live classes.

Renatus, LLC reserves the right to cancel any and all live classes for any reason regardless of registrations made by students for the classes cancelled. Renatus, LLC will make reasonable efforts to notify students who have registered in the event they have registered for a class that is cancelled. Renatus, LLC is not responsible for costs incurred by students related to the cancellation of the live classes.



## ESSENTIALS & AIT PROGRAM

### BONUSES:

*Added support to  
enhance your  
learning experience!*



*Going above and beyond to offer a superior learning experience, Renatus Education, LLC offers class and coaching bonuses for our Essentials learners, and bonus courses for our A.I.T. Xtream Plus learners.*

In addition to the the courses in the Essentials Learning Path, learners receive access to weekly professional coaching calls and a special jump start/onboarding class!

### ONE-TO-MANY PROFESSIONAL COACHING

Learn from others and share your experiences on this weekly group coaching call. Our coaching staff will draw from a range of useful topics every week, including, but not limited to:

- INTRODUCTORY GOAL-SETTING
- UNDERSTANDING YOUR MARKETPLACE
- PRE-FORECLOSURES, FORECLOSURES, AND REO'S
- WHOLESALING
- BUY AND HOLD
- SHORT SALES
- FIX AND FLIP/ REHAB
- LEASE OPTIONS
- SUBJECT TO
- TAX LIENS AND DEEDS

### BONUS CLASS: FAST TRACK AND AIT REVIEW

This course guides you through the many resources available to you as a Renatus Community Member, and gives you an overview of what your Renatus purchase includes. Complete an investor questionnaire that will direct you to one of two learning paths for your Essentials Education experience. Determine whether you should start with Financial Awareness to set a foundation for future investing, or, if you have immediate real estate needs, a Real Estate path that gives you critical information and tools to help with current real estate transactions. Learn about Renatus company goals and policies that can help you accelerate the process and perform at your best along your path to wealth and prosperity. Explore our E.P.I.C. Solution to investing and realize how forming your own cabinet of advisors for your real estate business is vital. Discover the unique software and tools provided by Renatus, LLC to streamline your financial journey, build your team and increas the probability of your investment success!

### A.I.T. XTREAM PLUS BONUS COURSES

Serious learners look for serious results. That's why our A.I.T Xtream Plus students receive a bonus course that boosts their already comprehensive learning experience. Classes such as "Raising Money & Parterships" and "Understanding Mortgages" expand on the breadth of knowledge gained by our most discerning investors. The Curriculum Advisory Board at Renatus sets the bar to offer the most relevant and content-rich classes in the industry. As an Xtream Plus student, you can feel confident that the additional bonus classes will bring your investing knowledge to the highest levels to ensure the accomplishment of your real estate investing goals.

NOTE: Bonuses are provided over and above package options at no additional charge and are not considered part of the product purchase. Coaching content, programs and classes may be added or changed at the discretion of Renatus.

# PROFITS<sup>SM</sup>

The impactful P.R.O.F.I.T.S. Learning Path was created as an asset to assist entrepreneurs and small business owners around the world. It is marketed by Renatus and accessible via Helios.

Two new instructors, Troy Dunn and Woody Woodward, join Renatus favorites to enhance the potential financial success of your organization. Courses vary in content, with topics that are applicable to budding businesses as well as experienced CEOs.

Improve your company's results with tools and strategies for coordinating processes, marketing, operations, networking, standards, sales and branding. Explore personal development that can change the trajectory and future of your business. The information presented in the P.R.O.F.I.T.S. course is applicable to everyone and provides the means to take a solid step toward possibilities you never knew existed.

*Eleven new courses that can multiply the potential of any entrepreneur.*



*P.R.O.F.I.T.S. courses are available for purchase as a single learning path or in a combo with Essentials and/or AIT education.*



# KNOWLEDGE ★ POWER ★ FREEDOM

## **D.R.I.V.E. for Sales** **WOODY WOODWARD**

Earn more by mastering the D.R.I.V.E. system and learning how to OODYappeal to each individual when you understand how their personality makes decisions.

WOODY WOODWARD



## **D.R.I.V.E. for Communication** **WOODY WOODWARD**

Reach audiences and motivate people to act with tips and tools, learned the by Woody through years of experience, practice and research.

MARK KOHLER



## **D.R.I.V.E. for Development** **WOODY WOODWARD**

Understand the D.R.I.V.E. personality types, which one fits you and how you can use them to connect with individuals in a deeper, more meaningful way.

TROY DUNN



## **Integrated Business Growth & Development** **MARK KOHLER**

Embrace entrepreneurship and make the most of your business, from the first idea, through business design, marketing, growth and even it's conclusion.

## **The Dunn Deal Formula** **TROY DUNN**

Impact lives and do important work when you reach larger audiences and convert your expertise into a multi-media marketing machine.

ROB SPERRY



CHRISTIAN GEORGE



ERIC COUNTS



## **Social Selling** **ROB SPERRY**

Maximize the potential of social media. Use specific methods and tools to increase not only your network, but also your profits.

## **Business & Velocity Banking** **CHRISTIAN GEORGE**

Take the most successful method of managing finances, Velocity Banking, and learn how to apply it in the business world, in new and different ways.

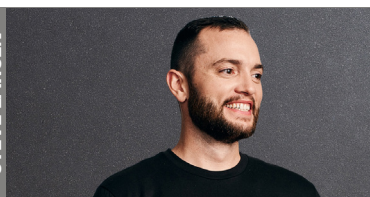
## **Business Automation** **ERIC COUNTS**

Know the concepts needed to automate your processes, so you can make your business work for you, not the other way around.

RON WILLIAMS



STEVE LARSEN



## **Your Champion Life** **RON WILLIAMS**

Master yourself, your mind, your body and your life. Take the necessary steps to transform your life into a champion life and see your true potential.

## **Building Your Business Online Day 1** **STEVE LARSEN**

During Day 1- Offer Creation, learn how to select your "dream customer," best marketplace, and optimal positioning to increase sales.

## **Building Your Business Online Day 2** **STEVE LARSEN**

Through Day 2- Cash Campaigns, you will understand the functions and benefits of cashable noise, evergreen campaigns, and the steps of a launch.





*A strategic curriculum comprised of learning paths that focus on your specific investing goals.*

For in-depth and advanced real estate investment courses, the Renatus Accelerated Investor Training (A.I.T.) Learning Paths offer a focused, thorough learning experience.

Taught by seasoned professionals who have hands-on experience in their respective disciplines, the curriculum is delivered in eight distinct vocational paths, which fit into either a Real Estate focus or a Wealth Management focus. This Learning Path format delivers the most effective direction to help learners achieve full understanding of each individual path.

Begin with a solid foundation of three courses in real estate or wealth management, composed of universal content that is applicable in all the related learning paths. This is followed by 4-5 specific strategy courses that go in-depth with vital content. Then, we recommend the perfect bonus courses to complete the educational experience.

## CORE CLASSES

Each path begins with the solid background of the core classes, which provide the necessary knowledge base to employ the more specific steps in the strategy courses. The same three core classes are included with every path in that genre.

## STRATEGY CLASSES

This is where each path takes on it's own direction. These courses are specific to each unique path and provide in-depth knowledge and guidance for learners pursuing that investment type.

## BONUS CLASSES

These classes are available ONLY with the AIT Xtreme Plus package. They are suggestions of courses which coordinate with the chosen path and expand the understanding and effectiveness of an investor.

# WEALTH MANAGEMENT

These paths offer courses a focus on entrepreneurship and business-related financial processes. As new classes are created and recorded, they will be added to each path to continually expand the available knowledge base.

The Finance/Entrepreneur focus currently offers three valuable paths to address the most prevalent needs of the Renatus community members, and offers the direction they need when facing major financial decisions.

## BUSINESS MANAGEMENT

- UNDERSTANDING YOUR INVESTOR ID
- BUSINESS CREDIT
- MARKET ANALYSIS
- SMALL BUSINESS PAYROLL
- FINANCIAL STRATEGIES
- COST SEGREGATION
- PRIVATE & HARD MONEY
- RAISING MONEY & PARTNERSHIPS
- ADVANCED VELOCITY BANKING
- UNDERSTANDING CREDIT DAY 2

## RETIRING IN REAL ESTATE

- UNDERSTANDING YOUR INVESTOR ID
- BUSINESS CREDIT
- MARKET ANALYSIS
- PRIVATE & HARD MONEY
- 1031 EXCHANGES
- LEASE OPTIONS
- MULTI-FAMILY PROPERTY MANAGERS
- ADVANCED VELOCITY BANKING
- RAISING MONEY & PARTNERSHIPS
- YOUR MOST VALUABLE REAL ESTATE

## WEALTH ACCELERATION

- UNDERSTANDING YOUR INVESTOR ID
- BUSINESS CREDIT
- MARKET ANALYSIS
- REAL ESTATE SALES SUCCESS
- FINANCIAL STRATEGIES
- WEALTH ACCELERATION DAY 1
- WEALTH ACCELERATION DAY 2
- PRIVATE & HARD MONEY
- RAISING MONEY & PARTNERSHIPS
- YOUR MOST VALUABLE REAL ESTATE

## CHOOSE A PACKAGE TO SUIT YOUR NEEDS

### A.I.T. ADVANCED PACKAGE FEATURES

Choose Two Learning Paths  
+ Attendance at Live AIT Trainings  
+12-month unlimited online access

### A.I.T. XTREAM PLUS PACKAGE FEATURES

Receive all AIT Learning Paths Offered  
+ One-to-One Professional Coaching  
+ Attendance at Live AIT Trainings  
+ Complimentary Lifetime Access

## REAL ESTATE

These paths will focus on the Real Estate transactions of investing, offering a variety of strategies and emphases to fit the needs of each individual.

These paths have been carefully composed and organized so that any individual path will provide the knowledge required to successfully utilize that strategy to increase the size and value of a real estate investment portfolio.

### FIX AND FLIP

- CONTRACTS
- TITLE, ESCROW & CLOSING
- UNDERSTANDING MORTGAGES
- FIX & FLIP DAY 1
- FIX & FLIP DAY 2
- REHABBING DAY 1
- REHABBING DAY 2
- LAND DEVELOPMENT
- MARKET ANALYSIS
- PRIVATE & HARD MONEY

### BUY & HOLD

- CONTRACTS
- TITLE, ESCROW & CLOSING
- UNDERSTANDING MORTGAGES
- BUY & HOLD DAY 1
- BUY & HOLD DAY 2
- MANAGING PROPERTY MANAGERS
- NIGHTLY RENTALS
- HOME INSPECTIONS
- SELLER FINANCE & SUBJECT-TO
- TENANTS & RENTAL APPLICATIONS

### MULTI-FAMILY

- CONTRACTS
- TITLE, ESCROW & CLOSING
- UNDERSTANDING MORTGAGES
- MULTI-FAMILY DAY1
- MULTI-FAMILY DAY 2
- MULTI-FAMILY PROPERTY MANAGEMENT
- MULTI-FAMILY FIX & FLIP
- TENNT & RENTAL APPLICATIONS
- MARKET ANALYSIS
- PRIVATE & HARD MONEY

### COMMERCIAL REAL ESTATE

- CONTRACTS
- TITLE, ESCROW & CLOSING
- UNDERSTANDING MORTGAGES
- COMMERCIAL REAL ESTATE INTRO
- COMMERCIAL REAL ESTATE ANALYSIS
- COMMERCIAL LENDING
- COMMERCIAL LEASES
- COMMERCIAL REAL ESTATE PROCEDURES
- SELLER FINANCE & SUBJECT-TO
- TENANTS & RENTAL APPLICATIONS

### SHORT SALES

- CONTRACTS
- TITLE, ESCROW & CLOSING
- UNDERSTANDING MORTGAGES
- SHORT SALES DAY 1
- SHORT SALES DAY 2
- FORECLOSURES
- BANKRUPTCY
- PRIVATE & HARD MONEY
- SELLER FINANCE & SUBJECT-TO
- TENANTS & RENTAL APPLICATIONS

### NO TENNANTS, TOILETS OR TERMITES

- CONTRACTS
- TITLE, ESCROW & CLOSING
- UNDERSTANDING MORTGAGES
- TAX DEEDS & LIENS
- SELLER-FINANCED NOTES DAY 1
- SELLER-FINANCED NOTES DAY 2
- SELLER FINANCE & SUBJECT-TO
- CONTRACT FOR DEED
- MARKET ANALYSIS
- PRIVATE & HARD MONEY

### WHOLESALING, AUCTIONS & LEASE OPTIONS

- CONTRACTS
- TITLE, ESCROW & CLOSING
- UNDERSTANDING MORTGAGES
- MARKET ANALYSIS
- WHOLESALING
- AUCTIONS ANALYSIS
- AUCTIONS
- LEASE OPTIONS
- SELLER FINANCE & SUBJECT-TO
- PRIVATE & HARD MONEY



### RENATUS IOS

Renatus IOS is a real estate investment tool built to simplify and accelerate your Real Estate Investing business. This program is comprehensive, simple to use, and ready to help you attain your real estate investment business goals. With over 100 websites and squeeze pages, as well as features from lead generation and lead pipes to rehab estimates and plans, this is the software for you!

**ONE-TO-ONE PROFESSIONAL COACHING** – Exclusively for our **XTREAM PLUS** students, a 6-session tele-coaching curriculum is customized to your investing scenarios, drawing from a range of topics such as goal-setting, understanding your marketplace, and specific investing strategies.



### AIT BONUS COURSES

This exceptional and unique collection of classes allows learners to round out their education and benefit from experts on topics related to a specific Learning Path. These courses are chosen to benefit your business by increasing the number and quality of investment opportunities available. Some Bonus courses are considered Core courses in different learning paths. As Bonus courses, they are unlocked only with an Xstream Plus purchase.

- YOUR MOST VALUABLE REAL ESTATE
- PRIVATE & HARD MONEY
- ADVANCED VELOCITY BANKING
- RAISING MONEY AND PARTNERSHIPS
- UNDERSTANDING CREDIT DAY 2
- UNDERSTANDING MORTGES

*More Benefits  
for A.I.T.  
Learners!*



## RENATUS COURSE DESCRIPTIONS

*Renatus Real Estate Investing programs cater to both the novice and experienced investor...*



### ADVANCED VELOCITY BANKING

INSTRUCTOR | TONY SCOTTY

**LEARNING OUTCOMES** Enjoy a recap of the Velocity Banking strategy, then progress to the next level when we discuss lines of credit, debt transfer and wealth accumulation. Learn how to reduce the amount of interest paid on financed investments and how to manage and maximize cashflow on your portfolio. Learners will deep dive into interest saved vs. total interest reduced, and learn how the flow of money into the portfolio is paramount for success. Specific case studies and examples will anchor the key concepts to ensure you truly comprehend the strategy. Learners will also be able to implement the methods that pay off mortgages years and decades earlier, increase their profitability, and build equity through cash flow management. Developing the Velocity Banking mindset will create opportunities and robust results for your investments, and help anchor your real estate portfolio.

### AUCTIONS

INSTRUCTOR | JOHN MC CANTS

**LEARNING OUTCOMES** Don't you want to know the process of buying foreclosed properties at auction from beginning to end? Learn the power of property default lists, the importance of working with a complete list and how to streamline your lead-generation process. John McCants shares the specifics of how auctions are run and the typical timeline that an Investor progresses through as they acquire properties through auctions. Learn how to analyze a potential deal and conduct the all-important pre-auction due diligence. Master the preparation required to safely and effectively make the right bid at auction so you take home a win. Know how to close the sale and what steps to take after you acquire the property, leaving you with the right piece of real estate to make a profit.

### AUCTIONS ANALYSIS

INSTRUCTOR | DARREN DAVIS

**LEARNING OUTCOMES** Everyone wants to know how the Student becomes the Master. Darren Davis chronicles his journey from student to master real estate investor in this dynamic and detailed class. Darren shares how laser focus on just one aspect of the Auctions process, the property analysis, made the difference in his investing career. Darren has analyzed literally thousands of properties and purchased hundreds on his journey to financial freedom. Learn "the" method and how to PREP for the auction by Prioritizing, Researching, Estimating and Putting in your bid on potential investment projects. Darren shares his highly personalized spreadsheets and shows how you can build automation into your research to evaluate a much higher number of potential investments while saving time and learning to discard quickly the ones that don't meet your portfolio requirements. Learn how to find local online resources that literally allow you to research hundreds of properties in a day. Know how to determine your max bid to win more auctions, and how to build contingency planning into each deal. Get insider tips on how to conduct visual inspections of the properties before you buy and identify hidden pitfalls that catch every novice investor. Darren also shares what to do after you have won the property and how to jumpstart your flipping, wholesale, or buy and hold strategy.



INSTRUCTOR TONY SCOTTY

Tony started his own consulting company in 2008 with a passion for helping others succeed and a desire to partner with like-minded entrepreneurs. By sharing his path on investing in real estate, as well as teaching cash flow management for consumers and small businesses, he continues to reach out to help others succeed in getting their first deal done.



INSTRUCTOR JOHN MCCANTS

Licensed real estate broker, investor, and national real estate boot camp trainer, John McCants, has developed a team approach to buying, rehabbing, flipping and maintaining a portfolio of positive cash flow real estate. His preferred method of acquisition is Trustee Sales.



**BANKRUPTCY****INSTRUCTOR | JOHN DIAZ**

**LEARNING OUTCOMES** Is bankruptcy the best path for you to take? This class will provide you with all the information you need to make that tough decision. We will cover the history and background of the bankruptcy process, with a detailed look at the related requirements and laws. Walk through the necessary steps and get to know the people and organizations that will be involved with each part of the journey, so you know the differences between trustees, creditors and parties of interest. Compare and contrast the two applicable bankruptcy chapters, ensuring your knowledge of the points, plans and consequential actions involved with each option. This class will help you be fully prepared to face a challenging financial situation when you have a firm grasp and understanding of each piece of the bankruptcy puzzle. Set things in order so you can move forward with hope for your future and confidence in your ability to manage your wealth.

**BUSINESS CREDIT & FINANCING****INSTRUCTOR | ERIC COUNTS**

**LEARNING OUTCOMES** This course instructs existing business owners – or those looking to start a business—how to aggressively ramp up their business credibility and financing potential. Megan's step by step approach shows investors how to lay a solid foundation for Business Credit and ensure that their businesses are consistent in form and classification with the three major Business Credit Bureaus. Maximize business credit approvals using only your business EIN#, without using a personal guarantee, and working with vendors that actually report to the credit bureaus versus the 93% of vendors that don't. Get an insider's view of how lenders look at your business credit profile, so you can avoid the top five mistakes business applicants make. The vital information presented in this course is the secret ingredient for entrepreneurs and investors to achieve explosive success in the business world.

**BUY & HOLD DAY 1 & 2****INSTRUCTOR | CHRIS WILSON**

**LEARNING OUTCOMES** The Buy & Hold investment strategy will benefit both new and seasoned Real Estate Investors. Analyze and know when it is appropriate for a potential investment to be added to your long-term investment portfolio or whether it should be flipped, wholesaled or avoided completely. Learn how to differentiate between available funding options for specific properties and how to identify the cash flow variables and potential obstacles of each. Exit strategy is key, and this course will help you know yours before you purchase that investment property, even when you plan to keep it. Learn how to adjust your acquisition and negotiation strategies for investment properties located in Mortgage States vs. Deed of Trust States, and learn what title insurance does and does not protect. Review the closing documents and other paperwork that is utilized in every transaction and is key to your investing success.

**COMMERCIAL ANALYSIS****INSTRUCTOR | CHRISTIAN GEORGE**

**LEARNING OUTCOMES** Can we see the future? Not quite, but this class will help you learn which property factors will influence price and future profitability of the project. Learn how to Identify and confidently analyze commercial property. Go beyond Google and find other online and in-person resources to gain understanding of multiple property information sources and how to spot possible development trends. Ensure that you are comparing apples to apples in valuation, use, and location. Take a comprehensive look at financial statements, cap rates, break-even ratios, the pro-forma and other tools necessary to value the business and the property separately, and how to look at business performance to determine what potential borrowing capacity will be. Learn how to leave emotion out of the transaction and maximize each deal using controlled appreciation, amortized debt, and Gross Rent Multipliers. Determine what the property or business net operating incomes are, and how you and your team can make each deal profitable.

**INSTRUCTOR ERIC COUNTS**

Eric is an author, business trainer, and nationally featured speaker. His extensive knowledge of credit and credit repair have gained him audiences with the likes of Wells Fargo, Regions Bank, and Century 21 branches across the country.

He is the President/CEO of CreditNerds and has served as an expert witness to lawmakers in the matters of credit and debt collection. Now he applies that same information to help your business qualify for lending assistance and get busy building your investment portfolio.

As the President/CEO of CreditNerds, he began looking for ways to automate and systemize his business processes to increase efficiency and lower costs. This led him to create an industry leading CRM that rivals the power of anything on the market. He now shares that experience and knowledge in the PROFITS course, Business Automation.



## COMMERCIAL INTRODUCTION

INSTRUCTOR | CHRISTIAN GEORGE

**LEARNING OUTCOMES** Our resident commercial real estate expert, Christian George, will take you through the entire purchasing cycle, from initial analysis to the closing table, helping you understand that contracts and due diligence research are the keys to maximizing your earning potential in commercial real estate. Learn the steps to finding and analyzing commercial deals, how commercial leases work and what documentation you need to get the process started. We will compare and contrast lending for business or commercial versus residential property, and give you the foundation to go into the Commercial Lending path. This course is the first step in helping your investment portfolio mature from residential properties to the limitless potential of Commercial Real Estate.

## COMMERCIAL LEASES

INSTRUCTOR | CHRISTIAN GEORGE

**LEARNING OUTCOMES** Maximize the profitability of each property and your overall portfolio when you understand and utilize commercial leases. Like the REPC, the commercial lease is a key tool in property management, and in successfully controlling and generating cash flow from your commercial properties. Learn the various sections and details of a standard commercial lease and the supplemental tools that will take your property management to the next level. Master the lease terminology and common contract clauses that can “make or break” your leases. Determine the level of management your property will demand and the service requirements your tenants will expect as you select and create, Full Service, Net-Net, and Triple-Net lease contracts. What kind of Landlord are you?

## COMMERCIAL LENDING

INSTRUCTOR | CHRISTIAN GEORGE

**LEARNING OUTCOMES** Are you ready to add more substance to your investment portfolio? Commercial lending can help you get there by reviewing the commercial loan application process and several strategies for acquiring commercial and business funding. Take an in-depth look into the process that banks go through as they review applications, submit loans to committee and then decline or approve loans applications. Learn how to create lasting banking relationships with public and private lending institutions and how to negotiate the right financial terms to secure your company’s greatest profitability and success. Explore the power of creating a “Book of Life” for your business that will enable you to approach lending institutions from a position of leverage and then negotiate the best possible rates for the money you borrow.

## COMMERCIAL PROCEDURES

INSTRUCTOR | CHRISTIAN GEORGE

**LEARNING OUTCOMES** This class will guide you through the sometimes-turbulent waters of Commercial Real Estate transactions. You will begin with finding the right commercial investment opportunities, learn how to analyze the pros & cons of each potential property, then determine if the investment is a good fit for your portfolio and management structure. The course will include robust discussions on deeds, inspections, environmental research, contract requirements, and making certain you have all the right information. We will cover creation of the potential transaction and how understanding and satisfying seller needs is crucial to a successful process. Walk through step-by-step negotiation strategies, as well as settlement and closing procedures and all the necessary details that go into securing a great commercial investment property.



INSTRUCTOR DARREN DAVIS

With experience in fixing and flipping in a down market, Darren has taken part in developing and implementing investment strategies that have concluded more than 100 deals and generated more than 1.8 Million dollars in profit.



INSTRUCTOR CHRISTIAN GEORGE

Christian George is a business proprietor and seasoned escrow officer. He specializes in title transfer and teaches every step of the closing process. He demonstrates his experience in every aspect of closing all types of real estate transactions.





**CONTRACT FOR DEED****INSTRUCTOR | TONY SCOTTY**

**LEARNING OUTCOMES** Why would you want to use the Contract for Deed strategy to purchase an investment property? This informative course explains how a Contract for Deed purchase can open numerous investment opportunities on properties that previously failed to make investment sense, but now work under new cashflow management and financing. Learn about relevant legislation and the best practices for contract structure to minimize variables and maximize your profits. In this course you will go in-depth on purchase and exit strategies, and funding deal structuring with partner, and third-party servicing agencies. Learn how to find the right property and the right occupant, and assemble a fantastic team that will carry you to a spectacular future.

**CONTRACTS****INSTRUCTOR | NICOLE CALL**

**LEARNING OUTCOMES** Contracts are the most important resource in an investor's tool-kit. They will make or break your deals, directly determine your profit or loss, and ensure that each party gets what they bargained for. Attorney, educator, and speaker, Nicole Call, helps you understand the power behind each clause in the Real Estate Purchase Contract. Nicole begins with basics, such as: What are contracts? Where can I find good contract templates? Why and when do I use specific forms in my real estate investing? Gain access to contract checklists and REPC instructions while learning about contract addenda, ancillary contracts and rental/lease agreements. Know when you may need additional legal counsel to protect your interests and get the deal done. Review the nitty gritty details of how best to complete these important documents and empower yourself with the tools to get the deal done fast and right, the first time. This course will have you negotiating better deals, faster closes and more investment transactions for your real estate portfolio.

**COST SEGREGATION****KIM LOCHRIDGE  
INSTRUCTORS | & HEIDI HENDERSON**

**LEARNING OUTCOMES** Cost Segregation is a useful and effective strategy that can be employed by business owners to save them thousands of dollars. Kim and Heidi start with the basics of cost segregation history and the process of depreciation. They inform learners about tax laws and how they may or may not apply to you, even including some case studies as examples. Our brilliant instructors will discuss the differences between Repairs and Improvements, with the money-saving details you need to know. They will introduce the world of Energy Incentives and finish up by explaining the opportunities involved with Conservation Easements. By the time Kim and Heidi have presented their course, you will be amazed and enthralled at how much this simple process can improve your small business finances!

**CREATIVE ACQUISITIONS****INSTRUCTOR | CHRIS ALBIN**

**LEARNING OUTCOMES** You will be inspired by these creative techniques and strategies for acquiring and gaining control of investment properties. Basic investment skills, control terminology and understanding potential seller motivations, will provide a solid foundation for purchasing properties once they are found. Strategies include equity sharing, options, contracts for deed, seller financing, mortgages, and more. Using case studies, learners gain an understanding of step-by-step techniques for buying and controlling properties without having to qualify for bank financing. You will leave this class with a knowledge of which investments would be best funded through retirement accounts, cash accounts, stock accounts, life insurance plans, margin accounts, and others. We will also train investors how to best utilize financial and social resources, as well as time, imagination, networking, and non-traditional assets to successfully acquire investment properties.

**INSTRUCTOR NICOLE CALL**

Nicole Call is an attorney and real estate investor who loves to teach and share knowledge. She is always excited to share with you the best practices in contract work, with tenant/landlord relationships and using the law in your business, for your protection and investing success. She firmly believes the contracts side of real estate is the most important tool in your Real Estate Investing Tool Box!

**HEIDI HENDERSON & KIM LOCHRIDGE**

Heidi has a masters in Accountancy and over 20 years of real estate and investing experience, and her sister Kim is also a tax consultant, entrepreneur, real estate investor and worldwide speaker. Together, they created the Cost Segregation class, which is new to Renatus, and presents cost-saving information geared toward small business owners.





## NANCY & JAY ABRAMOVITZ

*Nancy and Jay are examples of learners who have applied the Renatus education and gained financial freedom through the investment principles taught in these courses.*

As entrepreneurs with a high-end home furnishings business, the Abramovitzs were seeking a new source of income when they found Renatus in 2011. They dove in to the education and the community, and by 2014 were experiencing enough financial success to close their furnishings business and focus on their real estate investments full time.

They have completed 12 Fix & Flips and are now expanding to invest in multi-family units, which they will hold for passive income. In a recent transaction, Jay was pleased when an extremely experienced banker suggested a Seller-Financing strategy that Jay had already recognized as a good fit for the situation. This reinforced their knowledge that the Renatus education is reliable and comprehensive.

Nancy and Jay love sharing their story and are enthusiastic in helping others find the education and support that they enjoy as active participants of the Renatus Community.



## DEAL OF THE DECADE

**INSTRUCTOR | CHRIS ALBIN**

**LEARNING OUTCOMES** Sometimes the best path is a non-traditional one. In Deal of the Decade learners experience numerous strategies for creative lead generation that can assist you in finding and purchasing all types of real estate investment properties. Learners study how to locate properties before they hit the retail market or the MLS by finding deals through probate, eviction, for sale by owner and other public information systems. Current real-life case studies walk learners through the step-by-step process for lead generation through numerous sources. Our master instructor will also help you learn tactical, non-aggressive techniques for approaching your prospects and getting them to entertain offers from you as a potential investor. See the value of being a resource to people as they manage court cases and how to become the go-to problem solver for property owners in your area.

## DUE DILIGENCE

**INSTRUCTOR | NATHAN TABOR**

**LEARNING OUTCOMES** Due diligence can be the life saver that keeps your deal afloat or lets you know when to back out of seeming perfect deal. Nathan Tabor instructs on this critical topic and teaches how to conduct a detailed investigation, including interviews and document collection. Develop your eye for details and apply common sense to every real estate investment. Understand the necessary steps during each of the three major components of due diligence: pre-offer, offer accepted and after closing. Nathan suggests checklists and worksheets to guide you through any size property transaction, from residential to commercial. Know the legal and government regulations, how they affect your deal and what you can do to protect your investment. Learn what environmental factors to consider and what paperwork to you need to collect or create. Ensure every deal you do is as safe and secure as possible so you can take control of your financial future.

## FAST TRACK REVIEW

**INSTRUCTOR | CHRISTIAN GEORGE**

**LEARNING OUTCOMES** Renatus Content Director Christian George guides you through the many resources available to you as a Renatus Community Member, and gives you an overview of what your Renatus purchase includes. Christian takes students through an investor questionnaire that will direct you to one of two learning paths for your Essentials Education experience. Determine whether you should start with Financial Awareness to set a foundation for future investing or, if you have immediate real estate needs, a Real Estate path that will give you critical information and tools to help with current real estate transactions. Learn about Renatus company goals and policies that can help you accelerate the process and be at your best along your path to wealth and prosperity. Explore our E.P.I.C. Solution to investing and realize how forming your own cabinet of councilors for your real estate business is vital. Discover unique software and tools provided by Renatus to streamline your financial journey, build your team and increase your probability of investment success!

## HOME INSPECTIONS

**INSTRUCTOR | JASON ANDRUS**

**LEARNING OUTCOMES** Do you need a property inspection to be an informed buyer and a confident investor? Jason Andrus goes through the process from roof to foundation, so you can walk a property knowing some of the red flags and warning signs that signal a serious problem. Learn what makes a great inspector and how to find a reliable one that will do their best work for you. Along with explanatory visual images and the ultimate home inspection checklist, Jason gives us understanding in how to use the inspection results as leverage when negotiating a property price or terms. Secure your position as an informed buyer or seller when you know how to read an inspection report and what those results can mean for you and the real estate strategy you choose. When you see the whole picture and have all the information about a potential property, you have all the tools to make the best financial decisions as a successful real estate investor.



**INSTRUCTOR GARY CANNON**

Gary is a full time licensed Real Estate Agent and Broker since 1985. He is the owner of Cannon & Company Real Estate Services. Gary has assisted over 2000 families with the sale and purchase of real estate, and has successfully developed over 40 residential, retail, and office projects.



**INSTRUCTOR JASON ANDRUS**

Jason Andrus is an entrepreneur, top-producing salesman, real estate investor, property inspector, small business consultant, motivational speaker, radio host, property manager, and family man. He uses his experience, education and empathy to coach individuals to be smarter with their real estate and small business strategies.



## FINANCIAL STRATEGIES

INSTRUCTOR | J. MASSEY

**LEARNING OUTCOMES** Investing in real estate does take money, however, it doesn't always have to be yours. Utilize your personal financial resources when needed, but also learn how to tap non-traditional funding sources like retirement accounts, 401ks, private money lenders, hard money lenders and your social network. Master real estate investor, J. Massey, teaches advanced real estate funding strategies that span the market. Learn which types of investments are best funded through retirement accounts, cash accounts, stock accounts, insurance accounts, and margin accounts. Learn the reasons behind making these financial decisions as an investor, and gain context for combining your resources within your network. Many transactions require multiple funding strategies on the same project to get the best deal and make your investment as lucrative as possible. Master them all right here.

## FIX & FLIP DAY 1 & 2

HEATHER HERING  
INSTRUCTORS | & BEN ECHEVARRIA

**LEARNING OUTCOMES** Timing is pivotal in the Fix & Flip strategy. Learn how to analyze the ideal target property, then identify the specific steps that will be required during the Fix & Flip process for that property to achieve the highest success and massive profits. Decide which tasks to undertake personally when doing a Fix & Flip, and when and how other tasks should be delegated to sub-contractors and team members. Learn the specific "how-to's" that generate on-time project completion and profitable margins. We will review the acquisition, repair, escrow, and marketing processes, in addition to detailed property evaluation strategies which allow you to estimate repairs accurately the first time. Find and recruit with the best people for your team and learn effective strategies in positioning your investment property for sale. Make sure you know the target market of your property, and the attributes that will make that property valuable in that area.

## FORECLOSURES

INSTRUCTOR | GAVIN MC CALEB

**LEARNING OUTCOMES** Rockstar real estate coach and investor, Gavin McCaleb, teaches multiple strategies for finding foreclosures, and understanding the timelines for the entire process. You will learn insider tips to working with sellers in pre-foreclosure and those who are nearing an auction date and gaining access to potential investment properties before they hit the market. Gavin teaches problem solving techniques you can share with sellers, demonstrating options they have when in foreclosure and learn how to position yourself as an investor resource that may help them solve some of their challenges. You will also compare the benefits of getting funded through institutional banks versus private lenders and how to create and maintain active property lists. Due diligence and deal analysis will be covered in depth, so you truly know how to make the right decisions when it comes to foreclosure properties and how to make the market work for you!

## LAND DEVELOPMENT

INSTRUCTOR | GARY CANNON

**LEARNING OUTCOMES** Veteran Real Estate Broker and Land Developer, Gary Cannon, takes students through the often-overlooked and very lucrative world of land development. Focusing on large land parcels and small in-fill development parcels, Gary shows us that you don't have to be a major corporate builder to find and entitle real estate. Learn how to create a step-by-step development plan for any size and type of property, and then learn how to work with government entities and utility companies to get your project approved. Discuss in-depth when you might want to wholesale a project, entitle buildable lots, or complete a full-scale development plan with infrastructure and marketing. Learn how to estimate costs for projects before you pull permits and pay development fees. Networking is key and Gary shares how you, as an investor, can create relationships with key players in the development arena, which will allow you to find more deals, complete more projects, and greatly outpace the competitors. Find thousands of dollars in additional revenue and more completed projects because you can see projects other developers can't. Let your own vision and imagination guide you on the path to financial freedom.



INSTRUCTOR HEATHER HERING

Heather has a master's in accounting and has been an active real estate investor for over a decade. Her business, Innovative Custom Homes, strives to make each home a work of art and craftsmanship. Heather was named Best of Houzz Customer Service and Design and has been recognized as one of the top selling agents in her market.



INSTRUCTOR BEN ECHEVARRIA

Ben transitioned from real estate investor to entrepreneur, managing large businesses and reaching the goal of financial freedom. He grew his side business into a career. He teaches that the finest homes combine the vision and talents of the homeowner, builder, architect, designer, and others.







THE O'NEAL FAMILY



We purchased the Renatus education in January of 2013. With a background in construction and running our own remodeling company, we were excited to learn how to Fix and Flip single family homes here in our local market of Salt Lake City. We had lived in Hawaii for the past 8 years and begun our family there.

Our son, Josiah had contracted a rare childhood cancer in 2009 at the age of 1.5. We underwent chemotherapy and used up most of our resources in his medical care. When he had some complications, we moved back to Salt Lake City in 2010 to be with family and receive care at Primary Children's Medical Center. We moved into a family members basement apartment and after 2 open heart surgeries and another round of chemo Josiah was on a path to full recovery and is now a happy healthy 9-year-old boy.

We were in a tough spot financially. The economy in 2011 was down and jobs in construction were paying about \$12/hr. Jon started roofing with a friend to make ends meet and we noticed that there was an abundance of homes in distress and foreclosure. With the help of family, we were able to qualify for a mortgage and bought our first home ever in 2011 for \$47/sq. ft. Knowing that was less than Jon could build one for, we moved in and began rebuilding that house as well as our finances. After realizing that decision to buy a home had put almost \$100k in equity in our lives we went on a search to get better educated in Real Estate Investing. After experiencing a couple guru seminars, we found a local Renatus group that met consistently and had many people succeeding in Real Estate and Business. We bought the Xtreme Combo in January on some 0% Intro credit cards and dedicated ourselves to learning the strategies needed to succeed. We watched Self Directed IRAs from attorney Matt Sorensen and used that knowledge to raise \$250k in private capital by offering a 2% return backed by 1st position on title of our first Fix N Flip house. We bought that home for \$78,000 on a short sale and sold it 33 days later for \$139,900. We netted over \$37,000 on our first deal and our investor made \$5600 tax free in his SDIRA.

We continued to use that strategy to fix and flip 5 more homes the next year. The amazing thing about lifetime updated education from Renatus is that they teach all the strategies to be successful in Real Estate Investing. We continued to learn new ways to Find, Fund, Hold, and Sell houses. In 2015 we acquired this property featured here. We purchased this home with no money out of pocket for \$260,000 by using the Subject To strategy taught by Brian Sump in the Renatus AIT track of Lease Options. The house sat on .5 Acres and we learned how to subdivide from Gary Cannon's AIT class on Land Development. We took it through the county process and sold the paper lot next door for \$95,000 which was a net profit of \$92,340.70. The best part is we kept the house and refinanced it with the equity. We now have it rented for a cashflow of \$450/mo. Using the Velocity Banking strategy, we will have that rental paid off within 2 years. All together in 4.5 years we have made over 1.4 million with Renatus. Over \$800,000 with their business opportunity and the rest in Real Estate. We have cash flowing rentals and are now financially independent living our dream of helping others achieve success through Renatus. We are forever grateful to Bob Snyder and Renatus for all they have taught us and envisioned.

*"We are forever grateful to Bob Snyder and Renatus for all they have taught us and envisioned."*

- JON O'NEAL



## LEASE OPTIONS

INSTRUCTOR | CHRIS WILSON

**LEARNING OUTCOMES** The king of Buy & Hold real estate investing is here to teach you the best strategies for building a real estate portfolio of long-term holding properties. You will also learn how to maximize your return on investment on each property by selling them over time using the lease option strategy. Go in-depth on how a Lease Option differs from a standard lease agreement, what types of different lease options are commonly used, and the best ways to put options to work for you. Learn how this powerful strategy can open up potential properties and projects that may not have been a viable investment under other strategies. Gain access to more buyers and sellers that may feel there simply is no solution for their problem. Understand contract requirements and legal issues surrounding lease options to ensure you avoid problems and common pitfalls in this powerful tactic. Creative strategies like Lease Options can open up more potential investments, maximize profits by maximizing sales price and create a loyal network of clients for the future.

## MANAGING PROPERTY MANAGERS

INSTRUCTOR | CHRIS WILSON

**LEARNING OUTCOMES** When your time becomes too valuable to manage every asset in your real estate portfolio personally, you need to know how to select, track and evaluate the right property manager for your business! Learn detailed strategies from one of the best property managers in the business. Learn what role a property manager should play in your business and how to manage responsibilities between the investor, tenants and the property management company. Learn how to interview potential property managers and negotiate strong contracts where both the company and the investor win. Find quality tenants through a systematic and vigorous screening process that is easy to use and manage. Understand and identify the required documents for a good tenant relationship. Experience the level of freedom investors gain when they use property managers to maximize profitability and free up time to find more investment properties. Throughout his course Chris Wilson identifies with you the key components of a strong management agreement, detailed property management checklists, property management documents and the other tools investors need to successfully implement property management.

## MARKET ANALYSIS

INSTRUCTOR | BRIAN SUMP

**LEARNING OUTCOMES** Mastering the market where your investment property is located is the key to creating success as a real estate investor. Master real estate investor and flipper Brian Sump, teaches you how to conquer the mountain of marketing data and how to extract pertinent information for accurate and reliable After Repair Values (ARVs) and establishing quality comparable sales (comps). Learn industry terminology and the step by step process to successfully analyze your deal and look like a pro with contractors and clients. Discover how and where to find properties in local markets and the resources available to aid you in your transactions. Good data equals great decisions. Build your marketing confidence by understanding seller tactics and how to meet the needs of your clients. Develop your own personal marketing campaign so you can sell that property for top dollar when it is time to exit the investment and gain access to the equity you have created.

## MULTI-FAMILY DAY 1 & 2

INSTRUCTOR | JOHN DESSAUER

**LEARNING OUTCOMES** Challenging and often difficult concepts are made simple by Master Investor and Real Estate Educator, John Dessauer. In this course as you are taught the intricacies of the multi-family real estate world, from how to find potential investment properties to how to manage multi-family properties already in your portfolio. Learn how multi-family investments are different and the step by step process to determine if a potential property should make it into your management group. Know where to find and how to analyze data reports, demographic information, pro-forma, profit and loss statements, along with management contracts and purchase agreements. Study how to structure a deal, submit an offer for purchase, and prepare for closing. Use John's knowledge and expertise to increase your income while lowering expenses and increasing your personal wealth.



### INSTRUCTOR NATHAN TABOR

Nathan has built a life helping others and improving lives. He has successfully founded and operated more than two dozen businesses since 1999, grossing over \$150 million in sales. Since 2006, Nathan has bought, renovated and sold over \$52 million dollars



### INSTRUCTOR JOHN DESSAUER

Investor, author and entrepreneur, John has bought foreclosures, short sales, single-family, and multi-family units in deals ranging from a high of \$14,000,000 down to \$9,000. Sharing his vast experience, he is dedicated to helping others achieve freedom through entrepreneurial spirit.



## **MULTI-FAMILY FIX & FLIP**

**INSTRUCTOR | NATHAN TABOR**

**LEARNING OUTCOMES** Whether you are looking for passive income for the long term or a one-time massive payday, you need to learn how to flip Multi-Family housing projects. Real estate investor, author and speaker, Nathan Tabor has done it all when it comes to Multi-Family Housing. Learn what type of property fits your business needs and portfolio, and find your niche in the real estate world. Nathan covers the pros and cons of various multi-family property types and the best ways to locate them. (Hint: networking!) Learn the property classifications and the guidelines on evaluating deals, establishing value and nailing the negotiations. Know how to draft an offer and the steps you shouldn't miss when conducting due diligence. Use Nathan's information to generate high return on your investment. Funding will also be covered in depth, including private money and loan terms, giving you the knowledge you need to "Flip" that property and fill your bank account.

## **MULTI-FAMILY PROPERTY MANAGERS**

**INSTRUCTOR | JOHN DESSAUER**

**LEARNING OUTCOMES** Now that you have your multi-family investment property, how will you manage it? With his unique perspective, John Dessauer takes you through the three basic approaches to property management and how each of these styles can best work for you. We will examine strategies that provide leverage and establish value in investment properties. You will recognize the importance of due diligence and the responsibilities involved in running a property management company. Then use that knowledge to determine how and if each property can be managed personally or if it should be referred out to a third-party management company. Learn the details to prioritize when building your property management team, how to interview potential managers and how to establish the roles of the property manager and investor in these relationships. From making investment properties rent-ready to managing tenants, this course will build your ability to manage properties in your portfolio successfully and profitably.

## **NEGOTIATIONS**

**INSTRUCTOR | BOB SNYDER**

**LEARNING OUTCOMES** Renatus CEO and Founder, Bob Snyder teaches that negotiations in business, and in life, is an art not a science. Gain specific tips and techniques on intangible negotiation tactics like attitude and optimism, in addition to the trade specific skills such as the 8-steps to negotiations and the walk-away technique. Creating positive outcomes is directly tied to your ability to solve problems. In Negotiations, the master negotiator teaches you how to look for and find the other parties pain points and how to create win-win outcomes for everyone. Learn the function of questions, and how to translate that skill into more deals and more profit. This immersive training will allow you the opportunity to represent both a seller and a buyer in negotiations with practical application and real-life case studies. In addition, learn how to gain and manage power in negotiations with 30 strategies and success tactics. Together, this class and your preparation will ensure that you gain and keep the advantage position in all your business and investment transactions.

## **NIGHTLY RENTALS**

**INSTRUCTOR | HUGH ZARETSKY**

**LEARNING OUTCOMES** This real estate strategy is taking the world by storm, and you can benefit from the millions of dollars being spent on nightly (airBnB style) vacation rentals. Hugh sets you up for success by explaining the Shared Economy and the 7 most common mistakes people make. He shares the things you need to consider when buying rental properties and how they differ from typical real estate investments. Hugh also takes the class online to examine the various vacation rental websites, analyzing their pros and cons. The secret to making money, the perfect listing, is covered in depth, from wording to staging and photography. Make sure your guests know what to expect and have all their needs met, so every review is positive. Hugh also covers the various members of a vacation rental team, why you need one and how to find the right people for the job. Nightly Rentals provides everything you need to know to make this trending industry a valuable piece of your investment portfolio!



**INSTRUCTOR BOB SNYDER**

Not just the CEO at Renatus, Bob also shares years of wisdom and experience as a Practitioner/Instructor for Renatus. His background in numerous direct sales businesses has made him a master at the arts of negotiating, presenting and training. He actively pursues his vision of the bright future of Renatus with the very best in real estate investment education and works to give our learners the knowledge, opportunities and skills they need to succeed.



**INSTRUCTOR HUGH ZARETSKY**

Investing across the country and now teaching others how to maximize their profits, Hugh teaches the Real Estate Investing Essentials and Real Estate Marketing Classes. He is a recognized speaker on Real Estate Investing and Marketing at industry events nationwide and is an honored President's Advisory Council Member with Renatus.



## PRIVATE & HARD MONEY

INSTRUCTOR | WHITNIE STARK

**LEARNING OUTCOMES** Can you do a real estate deal with no money and no credit? Explore a world of opportunities in Kendall Stock's Private and Hard Money course. Learn the difference between hard and private money and how to effectively use both in your investment business. You will be able to identify how to leverage resources and utilize the correct terminology to raise capital for personal real estate investments while becoming the resource for real estate solutions in your sphere of influence. When you learn to manage investors and interest effectively, you maximize the performance of your portfolio, get into more deals and will see huge success. Learn how Renatus community members have taken the information taught in this course and raised millions of dollars and put hundreds of properties in their real estate portfolios. Specific checklists and case studies walk investors through how you can leverage resources to gain control of thousands of dollars in assets. From equity sharing to points and interest, learn how Kendall has used these strategies to raise over 27 million dollars in funding for real estate investing. Now you can experience the same financial growth and success.



INSTRUCTOR WHITNIE STARK

Though she's been a part of the Renatus community for more than a decade, Whitney truly began her career as a real estate investor when she began a deep dive into her Renatus courses. Over the last 4 years, Whitney has raised over 5 million dollars in private and hard money and closed more than 39 transactions.

## RAISING MONEY & PARTNERSHIPS

INSTRUCTOR | MAT SORENSEN

**LEARNING OUTCOMES** So you have found the funding for your real estate investment, now learn from the man who literally wrote the book. He will share how to structure your deal and protect interests legally, morally and ethically for all the parties involved in the transaction. Open your business to the more than 14 trillion dollars currently in retirement accounts that could be used for real estate investing. Attorney and author Matt Sorensen, takes you step by step through the basics of contract law, and how structuring your money and partnerships prior to buying the investment property, are just as important as completing your due diligence and ensuring your exit strategy is viable. Understand the requirements of a binding contract and learn how to create contracts that hold true, stabilize your investments, and generate bigger returns. You will also learn the major "gotcha" clauses commonly used in real estate contracts and the components of a buyer's and seller's checklist that will help to keep you and each party safe. Take full advantage of the legal protections and tax advantages before you purchase. Make a plan, get it in writing and get it right the first time.



INSTRUCTOR BRIAN SUMP

Brian has done over 300 real estate deals and never lost money on a transaction. With hundreds of successful transactions under his belt, he is now putting his money to work for him in the private money lending arena. And it's all because of the Renatus community!

## REAL ESTATE FOUNDATIONS

INSTRUCTOR | HUGH ZARETSKY

**LEARNING OUTCOMES** This vital Essentials course includes practical and pertinent information to get you started as a real estate investor. It includes key terminology, concepts, market types, and transaction mechanics that every practitioner needs to master. Find the best methods for building your team of professionals, identifying uncommon leads and analyzing deals. Hugh also shares the value of creating systems that can be duplicated and automated to allow investors to evaluate more properties and get into more deals. Walk through technology and software used exclusively in the Renatus community and know how to combine these resources with public information to build a real estate machine. Discover benefits to purchasing properties at deep discounts and the hidden positives, challenges and benefits that may come with them. Acquire the skill of leveraging people, time and financial resources to make your real estate investment dreams a reality.



## REAL ESTATE RED FLAGS

INSTRUCTOR | CHRIS ALBIN

**LEARNING OUTCOMES** Enjoy the peace of mind that comes when you know you have done everything you can to make sure this next investment is going to deliver the results you have designed into the project. Learn how to spot potential perils in investment properties and how to avoid them before closing. Real estate investor extraordinaire, Chris Albin, with more than 400 properties purchased in his career, takes you through the ins and outs of the due diligence process. Learn what to search for during inspections, how to get more property information from sellers and agents and how to address problems when they arise. Due Diligence is the key for investor success in every transaction. Master the skill of turning due diligence findings into negotiation strategies and dollars at the closing table, all the while protecting hard-earned investment dollars that are held in escrow. Learn the truth about money, mortgages, and closings, as well as the necessity of mentorship in your investing career. Mentor with the best as Chris Albin guides you through an assessment, and identify red flags that you should look for and be aware of in every real estate transaction.

## REAL ESTATE SALES SUCCESS

INSTRUCTOR | J. MASSEY

**LEARNING OUTCOMES** Come find out what it REALLY takes to be successful in Real Estate Investing! Real Estate Investing is a marathon, not a sprint. Like any sport, you start with training and conditioning the athlete. In our case, the athlete is the new real estate investor and to reach the finish line it takes practice and conditioning. J. Massey coaches learners through the major obstacles most new investors encounter. From overcoming funding or credit deficiencies to manifesting your investing future, you will learn how to condition your mind to create investing success. We will cover problem solving and overcoming hurdles in finding agreement with sellers, buyers, agents and vendors. Go in-depth into characteristics that create the most effective investors and how ideas overcome money and credit deficiencies. Find out the secrets to why some students are celebrating victory while others still struggle. Make the connection between helping others and increasing your personal financial success. Your investments will thrive using this step-by-step strategic process that carries ideas from concept to cash!

## REHABBING DAY 1 & 2

INSTRUCTOR | BRIAN SUMP

**LEARNING OUTCOMES** Whether making improvements to an existing property in your portfolio or trying your hand at the Fix and Flip strategy, rehabbing a property is one of the best tools an investor has to manage and protect their investments. Brian Sump, master real estate investor takes you on site through a start to finish rehabbing project. See a residential property first hand as Brian describes how to make sure the product you are creating is the right for one for that market. Know when and how to balance features and functionality, all while protecting your bottom line. Learn firsthand the small details of rehabbing, like finish work and lighting, to large project concepts like landscaping and kitchen design. Mastering these concepts can save you thousands in costs and let your subcontractors know that you are a prepared and knowledgeable investor or owner. From two-tone paint to the color of the flowers in the front garden, learn to create the curb appeal and presence that will maximize your sales price and property valuation without eating away your profits. As you move from the property to the classroom, Brian empowers each student to take concepts and apply them to real life practice in one of Renatus' most popular courses.



INSTRUCTOR CHRIS ALBIN

Focusing primarily on probate strategies, Chris is the Owner/ Broker of the Danville, IL area's only Flat-Fee Exclusive Buyer's Brokerage. He also owns over 100 investment properties and manages many more.



INSTRUCTOR J MASSEY

J. began his investing career living as a squatter in a foreclosed house. Once he became Renatus educated, his investing career took off and he is now widely known for providing the best advice and strategies to other real estate investors. He enjoys solving problems through real estate transactions and teaching others what he's learned through experience.

**SELF-DIRECTED IRA****INSTRUCTOR | MATT SORENSEN**

**LEARNING OUTCOMES** Do you have a retirement account, or know someone who does? This crucial Essentials course helps learners maximize their access to potential investments by taking advantage of the seemingly limitless amount of investment funds available through retirement accounts. But you need to be aware of the specific preparation and planning necessary to access the funds legally and ethically. Attorney and Author, Matt Sorensen, goes step by step through the process of how investors can convert their own retirement accounts to self-direct and invest in real estate! Multiple types of retirement plans are covered in the course, as well rules and policies. Learn the difference between what you hear from people on the street and what investors can really do with retirement funds. Know how to address the various legal concerns, where to turn for professional assistance when needed and the available retirement plan products. Discover the true potential of self-directing your retirement plans and be prepared to secure that luxurious future!

**SELLER-FINANCED NOTES  
DAY 1, 2 & 3****INSTRUCTOR | JEFF ARMSTRONG**

**LEARNING OUTCOMES** What is a seller-financed note? This 2-Day course immerses investors in the unique and highly profitable market of buying, selling and brokering private notes. Learn how to diversify your investment portfolio and generate substantial passive income, while avoiding many of the headaches and pressures of investment property ownership. Securing your investment property, Jeff Armstrong takes you step by step through the process of creating a Seller-Financed Notes Business. Go in-depth on lead generation and management, talk details about how to calculate each note's potential return on investment, and how to determine if you should portfolio the potential loan or broker it. Let Jeff walk you through his 7-step process and teach you the advantages and disadvantages to note terms and pricing options. One of the largest note buyers in the country, Jeff Armstrong shares his insider secrets about building a successful note business and teaches the entire seller-financed note process, from start to lucrative finish.

**SELLER FINANCING & SUBJECT-TO****INSTRUCTOR | BRIAN SUMP**

**LEARNING OUTCOMES** It is possible to purchase homes with little to no money down and no credit or new loans! Brian Sump will help you master this essential investor tool. Find new opportunities for investing by understanding the concepts, advantages, and processes of purchasing property subject to the seller's existing financing. Learn how to offer potential sellers the security and protection that the bank enjoys, while earning a handsome return on their existing assets. Transform the seller's existing financing into your investment capital through a specific and legal process. Learn the power of All-Inclusive Notes, Deeds of Trust and/or Mortgages and how title companies help investors turn huge profits. Learn the legal, moral and ethical way to utilize existing resources to create win/win investments for sellers, keeping them out of foreclosure and bankruptcy. Find the checklists and documents you need to buy properties faster, using less capitol!

**SHORT SALES DAY 1 & 2****INSTRUCTOR | BRIAN SUMP**

**LEARNING OUTCOMES** Navigate the often complicated world of Short Sales. From the pre-foreclosure process, to finding leads and getting funding, Brian Sump sheds light on the process. He will give you the tools to secure the property, create value and begin negotiating with the bank. When properties are underwater, experienced investors know how to solve problems and provide alternatives to distressed sellers. Learn what you, as an investor, should be doing each step of the short sale process. Learn negotiating strategies and dialogues that will help you get into the loss mitigation departments at the banks. You will also know the importance of creating accurate and complete short sale packages. This course covers the entire procedure, sharing the perspectives of the seller, bankers and investors. Review "Real World" deals, discuss the correct order of operations, and learn the best method for discovering and settling third party debts against the property.

**INSTRUCTOR MATT SORENSEN**

As a partner and practicing attorney in the law firm of Kyler, Kohler, Ostermiller and Sorensen LLP, Mat concentrates on business, tax and real estate. He divulges legal concepts and procedures to help investors legally protect their assets and conduct their real estate transactions.

**INSTRUCTOR JEFF ARMSTRONG**

With over 1500 note transactions closed since the inception of Armstrong Capital, Jeff's knowledge and experience in the note industry is unsurpassed. He is a recognized speaker on seller financed notes, marketing and motivation at industry events nationwide.



*Renatus is not Cupid, we don't set people up on dates, and don't guarantee you will find the love of your life at a meeting... However, Yas and Umaer Haq are an amazing couple who happened to connect through a Renatus event.*

*"This isn't just another program. This has been a lifestyle and mindset change. I can't imagine what our life would look like if Renatus didn't come into it." -Yas Haq*

Umaer was working a few small jobs, including personal trainer and food delivery, when he saw the roadside sign that led him to a Renatus event. He had struggled with traditional school, but when he attended the meeting, he appreciated the collaboration of online classes and the in-person community. He immediately focused his time on the classes, while Yas kept her full-time job. They are now a team of real estate investing entrepreneurs.

Both Yas and Umaer have enjoyed watching the classes, being able to repeat the content, slow it down to overcome language barriers or speed it up for a quick review. They also love the applicable content, focusing on practical steps and solid facts rather than theory.

*"I've learned more about myself through the Renatus education. It's auditory, it's visual, it's kinesthetic... I'm listening, I'm writing things down. We go to the study groups. When I follow with the workbook, it helps that information stick in my mind." -Umaer Haq*

Their favorite courses and strategies include Contract For Deed, Velocity Banking, Tax & Legal, Negotiations, Real Estate Sales Success, Team up with Tenants, and Short Term Rentals.

During the 2020 Covid Pandemic, Umaer and Yas continued to watch the classes while they were at home, so they could implement the right strategy for the current market changes. They bought a mobile home park a few more rentals.

*"I'm able to help my family, my dad. I always leaned on him to get me out of trouble. Now, we've been able to help my family with just one of the business models." - Umaer Haq*

When sharing the Renatus education, they like to help create a customized learning experience for new learners. They enjoy helping new learners create a vision through their own lens of experience. That is what demonstrates the real power of Renatus.

## YAS & UMAER HAQ



**SHORT TERM RENTALS DAY 1, 2 & 3****INSTRUCTOR | J. MASSEY**

**LEARNING OUTCOMES** Short term vacation rentals can be one of the most profitable real estate investing strategies and the easiest to apply. Learn how to do it right from experienced investor, J. Massey. This course will help you know whether to lease or buy, how to select and maintain the property and create systems that streamline your business. J. covers security measures and researching local regulations. He also shares the best methods for planning, ordering and delivery of furnishings and supplies. Then walks through each room of the property, offering tips and advice for perfecting your vacation rental. From photography and online listings to additional marketing methods, this course prepares you to become a successful manager of multiple short term rentals. Be entertained and amazed as you absorb the knowledge and apply real-life advice in your growing your own short term rental business.

**INSTRUCTOR KATHLEEN FOX**

Kathleen formed Payroll City to provide quality, full-service payroll for small to medium size companies. An advocate of reducing duplication of effort and utilizing technology to its fullest advantage, Ms. Fox currently guides the company's strategic direction and influences the development of Payroll City's proprietary payroll software.

**SMALL BUSINESS PAYROLL****INSTRUCTOR | KATHLEEN FOX**

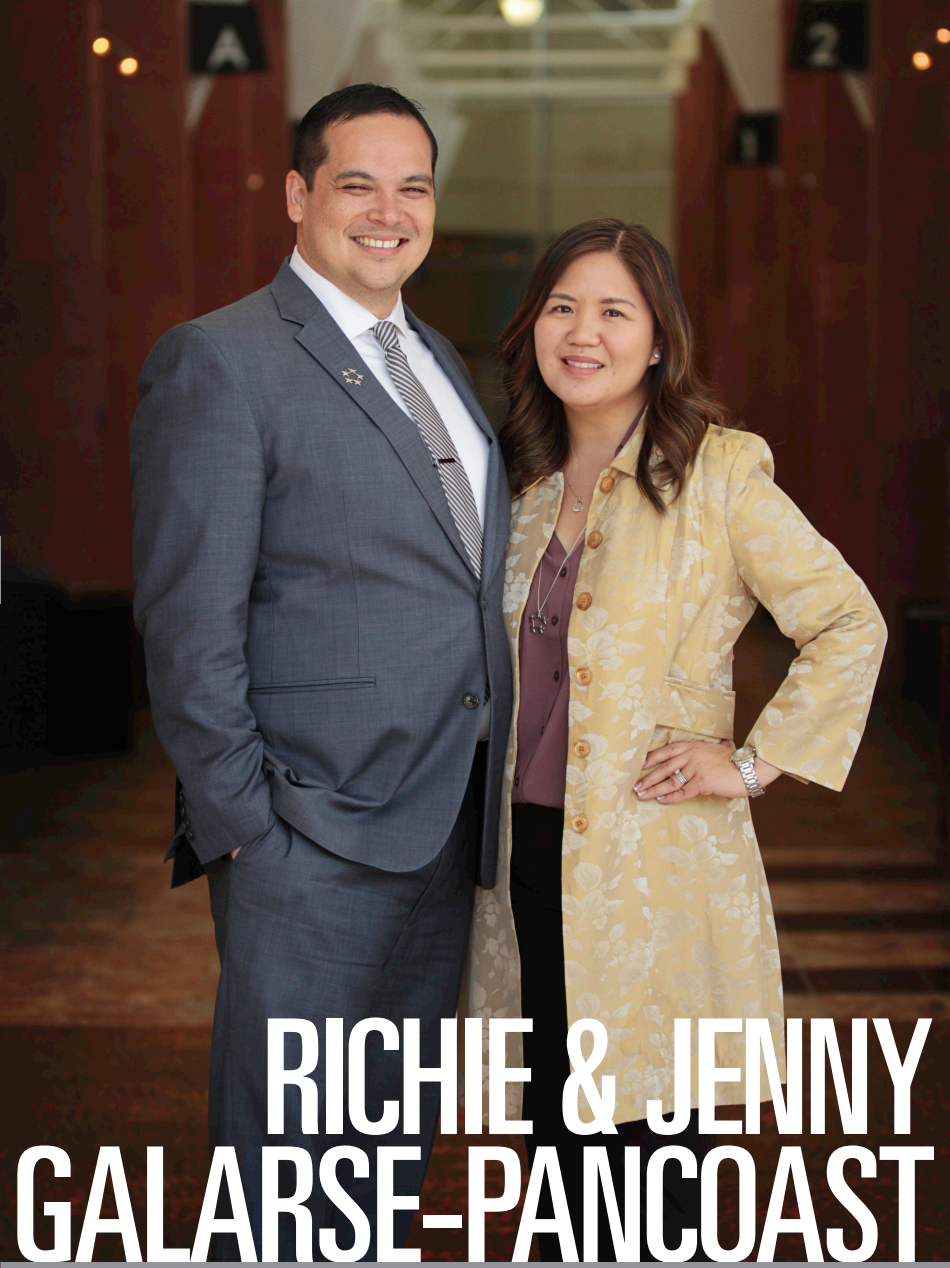
**LEARNING OUTCOMES** Small businesses that manage real estate investment portfolios and properties can quickly grow to a size that requires employees. Learn about the best tools to properly handle, manage and report payroll and insurance contributions. Kathleen Fox gives you an in-depth look at how to get payroll for your company started. Go over the forms and required submissions to make your payroll compliant with federal and state regulations and lay the foundation for smooth and accurate reporting in the future. Compliance is key and Kathleen's comprehensive divulgence of regulation and standards is clear and concise. She shares tricks of the trade and common pitfalls that new business owners experience. Kathleen also shares how payroll outsourcing works and when it might be the most cost effective decision for your business. Take control of your business future by mastering your Small Business Payroll with expert help from Payroll Guru, Kathleen Fox.

**INSTRUCTOR ROB SPERRY****SOCIAL MEDIA SUCCESS****INSTRUCTOR | ROB SPERRY**

**LEARNING OUTCOMES** Multiply your social media influence, expand your networking connections and watch your business thrive with detailed training from Rob Sperry. You have the tools, now learn how to use them to reach farther than you ever knew you could. Generate the best first impressions with specific tweaks to your profile, settings and website. Learn how to unclutter your account, organize your posts and share quality content that will pique the interest of your viewers. Rob shares how, when and what to post so that the real you shines through and helps you make the right connections. Use the tools provided by social media platforms to analyze your posts and gain constructive insights about your audience. Know the difference between hard and soft topics and how to create headlines that will work for you, not against you. Master the art of going live on Facebook to build your brand and solidify your niche. Expand your facebook community to increase profits and give people a reason to want more. You can achieve higher levels of financial success using these social media tips to connect with people and leave a lasting, high quality impression.

Rob Sperry is a successful author, speaker and network marketer, specializing in facebook. Though an introvert, he has overcome that challenge to become a network marketing coach and international speaker. He shares the key components of his business with the Renatus community and loves spending time with his family.





# RICHIE & JENNY GALARSE-PANCOAST

## Investor Success

- Used the Velocity Banking class to pay off \$36,000 in student loan and credit card debt in 6 months
- Used the same class to increase cashflow by converting their mortgage to a 1st position HELOC saving \$1800 in interest per month
- Acquired their first rental property in Utah in October 2015, using no money out of pocket, generating a cash flow of \$500 per month
- Richie left W-2 job (Finance Instructor at Sweep Strategies) end of April 2016
- Partners in 6 real estate deals throughout 2016
- Sold rental property in Utah June 2017, making a profit of \$61,000
- Jenny left W-2 job (Registered Nurse @ Queen's Medical Center) mid-February 2017
- Acquired and currently working on their first Fix & Flip project in Honolulu, HI with no money out of pocket with an estimated \$150,000 to \$200,000 net profit

Richie and Jenny Galarse-Pancoast started the Renatus education in March of 2015. Richie felt this was THE way to help Jenny leave her job as a Registered Nurse at the busiest hospital in Honolulu, Hawaii, and made it his goal to apply the education to earn enough money and reach a point where Jenny did not have to exchange hours for dollars at the hospital. At first, it was hard to fathom due to the high cost of living along with the "great income" and "benefits" the W-2 job came with. Time was the significant sacrifice they had to make to live comfortably in Hawaii. The education helped Richie and Jenny find ways to improve their finances through cashflow recovery and take advantage of the REAL benefits of being business owners and real estate investors no matter where they were.

In February of 2017, Jenny's last day working at the hospital was met with joyful screams from their two children, daughter Amethyst and son Noah. Richie reached his goal to have Jenny leave her job after approximately 2 years of working with Renatus.

*"Creating time freedom flexibility via business ownership and real estate investing became our main focus so that we could spend more time with our children, especially Amethyst, who was recently diagnosed with ADHD. We never thought this would be possible until the Renatus Education showed us the path. It was our responsibility to take it and make it work for us!"*

- JENNY

*"Everything we have done through business structure, personal and business finance structure, and real estate investing all came from our A.I.T. Xtreme Plus education! I can't stop being in awe of comparing where we were and where we are now... I finally feel my vision from all those years ago of wealth in time and money has come true."*

- RICHIE

## TAX & LEGAL STRATEGIES DAY 1 & 2 **INSTRUCTOR | MARK KOHLER**

**LEARNING OUTCOMES** One of our most popular courses by far, CPA/Attorney Mark Kohler will blow your mind with new strategies for maximizing your cashflow by minimizing what you pay in taxes. This course covers planning, protection, deductions, entities and assets. Learn everything from the foundational tax and legal strategies, to determining how and when you should form a business, and how to turn that business into a cornerstone of your wealth management program. Learn how to legally move from taking 5-15 deductions to taking advantage of over 450 expenses and deductions as a business owner. As a small business owner you are entitled to take advantage of many of the same (and often more) tax strategies than Big Business. Over two days you will explore how to legally pay your children, how to maximize contributions to retirement accounts, how to protect your assets long term, and why everyone needs to buy at least one investment property per year. High energy and high impact, Mark will show you how he manages his cashflow to pay the US government as little as possible and how you can, too. Discussions will include small business basics, choice of entity and options, rental real estate, and asset protection. Sit back, hold on and take notes, as Mark shares over 100 individual strategies for wealth accumulation and investing success.



**INSTRUCTOR MARK KOHLER**

Mark Kohler, M.Pr.A., C.P.A., J.D., author and hands-on personal and small business tax and legal expert, helps clients and teaches his students how to build and protect wealth through wealth management strategies and business and tax remedies that are often overlooked.

## TAX LIENS & DEEDS **INSTRUCTOR | GAVIN MCCALEB**

**LEARNING OUTCOMES** Lucrative and interesting describes Tax Liens and Deeds. Investments that you can have immense control over and that have a surprisingly low monetary investment threshold are just of couple of reasons why this course is one of our most viewed. Gavin McCaleb discusses the intricacies of municipality financing and the difference between a Tax Lien and a Tax Deed, and which might be the right investment for you. Improve your research proficiency by mastering online research, county resources and auction sites. Investors can literally select what rate of return they would like to receive and start investing with amounts from \$100 to hundreds of thousands of dollars, and do it all from the comfort of their own home. When you discover how to identify the best investments for your portfolio, then you'll be able to define your "why" and create your "how" to enjoy all the benefits of success!



**INSTRUCTOR GAVIN MCCALEB**

## TENANTS & RENTAL AGREEMENTS **INSTRUCTOR | NICOLE CALL**

**LEARNING OUTCOMES** Don't let a lack of knowledge get you into "Hot Water" when you are interviewing and finding those "golden tenants" for your investment properties. In this course, Nicole provides the information, documents and examples you need to confidently interview and negotiate rental agreement for your properties. She lays out the entire tenant placement process, from legal requirements and renter qualifications to interviewing and marketing your rentals. Learn how to successfully comply with Fair Housing and Discrimination laws, especially regarding how you market your property and interview prospective tenants. Know what you can (and cannot) say to market your property. She also covers the details you need to know to accept and verify rental applications that protect you and your real estate investment. She provides the very documents and checklists you need to keep the process as smooth and compliant as possible. Nicole walks you through several real tenant / owner scenarios to cement your new understanding and help you conduct real interviews that create win-win situations for everyone involved. She closes with a vital section on documentation and record-keeping, guiding you along the path to secure and passive income from your real estate investments.

Gavin McCaleb is a real estate investor, trainer, and licensed broker in Idaho. With over 13 years of experience Gavin has participated in hundreds of transactions including single family, multi-family, and commercial.



## **TITLE, ESCROW & CLOSING**

**INSTRUCTOR | CHRISTIAN GEORGE**

**LEARNING OUTCOMES** Now that you know how to find the deal, put it under contract, and finance it, let us help you close the deal by completing the sale process and getting paid on your investment. As an investor you only make money on an investment when you close the sale! Christian George takes you through a detailed examination of the roles of each part in a transaction, how to avoid bumps in the road and be familiar with the actual documents and paperwork you will see at the closing table. Learn how to communicate well in advance and make sure that buyers and sellers are properly protected and insured through the closing process. Be aware of typical timelines for banks and title companies so that you can set appropriate expectations when you put investment properties under contract, and be able to complete accurate documentation for a smooth transaction. Gain access to all the resources from title companies and banks that are available to investors. Now you can convert your real estate investments into money in the bank and let your education lead you to bigger and more frequent pay days!

## **UNDERSTANDING CREDIT DAY 1 & 2**

**INSTRUCTOR | ERIC COUNTS**

**LEARNING OUTCOMES** Acclaimed presenter, Eric Counts, informs us about the current state of personal credit and the evolution of the credit industry. Take an extensive look at different scoring models and how certain actions could significantly impact a credit score far more than one might expect. Learn about the credit reporting industry and how the three biggest credit-reporting agencies became the gate keepers for personal finance. Eric will share with you strategies to manage a credit profile more effectively and explain why the credit score “doesn’t really matter.” He keeps us up to date with the latest credit trends and credit-related legal decisions affecting us today. Improve your ability to make the best credit choices possible when you are fully informed and have a strong understanding of the current credit dispute process. With comic relief and engaging dialogue, Eric Counts entertains as well as educates. Come learn what it means to make the best credit choices possible and why sometimes the best “Credit Decision” may not be the best “Financial Decision.”

## **UNDERSTANDING MORTGAGES**

**INSTRUCTOR | CHRISTIAN GEORGE**

**LEARNING OUTCOMES** With over 14 years in the title business, Christian George takes you into the vast world of understanding mortgages. Learn what the banks look at to qualify potential loans and how both the property and the buyer can impact the lender’s decisions. Prepare at the beginning of the transaction for both the Buyer and Seller, keeping your investing process smooth. Improve your mortgage IQ with a discussion on lending terminology and take a deep dive into the lending packet. You want to be the bank? Learn the rules established by the CFPB for lending and how you can protect your business from potential fines and penalties. Learn how to assess the potential buyer’s strengths and weaknesses before you sign the purchase contract, then become a resource to all the parties in the transaction as you work towards closing. Learn about the different types of loans, their advantages and disadvantages, and the underwriting process and guidelines. Turn potential pitfalls into profits by planning ahead and using various financial products as a tool to close more transactions and increase the size of your investment portfolio.



**INSTRUCTOR CHRIS WILSON**

A real estate investor and a licensed real estate agent with 30+ years of experience, Chris’ businesses specialize in fix and flip, property management, wholesaling, land-lording and traditional real estate services in residential, land and light commercial real estate transactions. He teaches five courses for Renatus.

Chris left the corporate world behind and threw himself into real estate investing. He has aggressively invested in real estate and learned that, contrary to what people say, real estate can be a sound investment and can generate real profits in both increasing and falling markets. Knowledge has been the key to helping people solve their problems and earn a healthy living.

Chris loves that he can set his own schedule and work from home or his office. He loves to travel, hunt and play with his family.

**UNDERSTANDING YOUR INVESTOR ID****INSTRUCTOR | J. MASSEY**

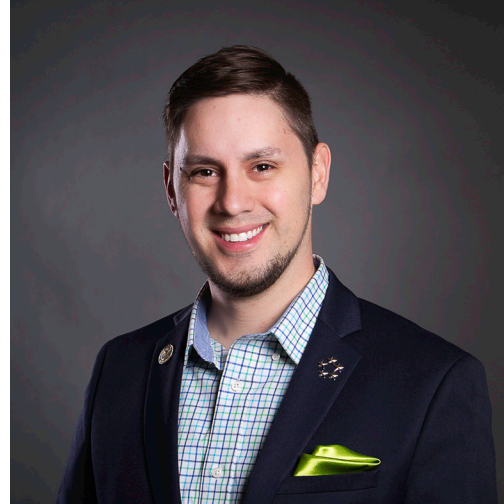
**LEARNING OUTCOMES** Gain the clarity and discernment you need to take “decisive, massive, and confident action!” This is the foundation for Understanding Your Investor ID. Knowing who YOU are as an investor determines what investing strategies you should focus on as you start your investing career. Learn how creating a specific financial target, knowing your risk tolerance, understanding investment asset classes, your time personal time horizon and other variables directly impact which type of investment strategies will most likely lead to success. Maximize your existing strengths and safeguard against the human foibles that all investors possess. Through J.’s class you can determine where you fit in the Real Estate food chain, and learn how to choose the best strategy based on your interests and passions. Maximize your time and reach financial freedom sooner by examining past experiences and personal preferences as you transform your investing dreams into an actionable game plan!

**VELOCITY BANKING****INSTRUCTORS | BOB SNYDER, CHRISTIAN GEORGE & RANDALL CLOUD**

**LEARNING OUTCOMES** “CASHFLOW is King” Everyone can use more cashflow. Learn how to immediately improve your cashflow by utilizing existing banking tools and changing the flow of money in your life. Change your financial life and retire debt 4 to 5 times more quickly without increasing your income and without going on the “Beans and Rice” diet. The Renatus Home Team teaches investors how to use lines of credit instead of traditional loans to quickly retire any type of debt you have and give you true financial freedom. Learn how many community members have become completely debt free and paid off existing 30-year mortgages is less than ten years! Gain understanding into the tools banks, credit card companies and other lending institutions use to keep consumers tied up in monthly payments for years and even decades. Know how you can avoid them when possible and use them to your advantage when its right for you. Struggling with bad credit or no cashflow? No problem. Learn how to budget now and find existing cashflow quickly in your own life, then use existing banking tools you may already have to start the Velocity Banking Process and take back control of your Cashflow. The wealthy pay less in interest and maximize the power that each dollar contributes to their personal wealth. Now it’s your turn. Using our proprietary debt reduction calculator learn how quickly you can retire your debt and reach that life of wealth and prosperity. Once you have mastered Velocity Banking, your goal can be to increase your financial freedom, invest in more real estate and build wealth for generations to come.

**WEALTH ACCELERATION  
DAY 1 & 2****INSTRUCTOR | GARRETT GUNDERSON**

**LEARNING OUTCOMES** Participate in the Wealth Factory’s® signature workshop where New York Times Best-Selling Author, International Speaker and Wealth Coach, Garrett Gunderson, teaches you how to find financial independence and create sustainable wealth and freedom. Safeguard your financial future and your family legacy with insurance planning, estate planning, savings structuring, basic asset protection and much, much more. Conduct a financial health assessment and find your financial baseline to determine how and where you may need professional advisors to reach your financial goals. Using the 5-steps of Wealth Architecture© Garrett walks you through an evaluation of your existing finances and teaches some finance fundamentals that can help everyone quickly achieve greater cashflow and financial security. Deep dive into discussions on insurance, estate planning, legacy planning, time value of money, diversification vs. specialization and so much more. Discover your financial blind spots, recover cash, and strategically engineer your family’s wealth for generations to come. When you apply these tools to accelerate investment income, scale business revenue and map out your financial blueprint, you are well on your way to a wealthier and more productive life!

**INSTRUCTOR RANDALL CLOUD**

Randall is one of the founding members of Renatus. He has successfully implemented Velocity Banking to free up cash flow, pay off large debts and acquire new properties. He joins Christian George and Bob Snyder in presenting the Velocity Banking course, offering that same help to Renatus community members.

**INSTRUCTOR GARRETT GUNDERSON**

As an entrepreneur, financial advocate, the Founder of Wealth Factory and author of the NY Times bestselling books *Killing Sacred Cows*, and *What Would the Rockefellers Do*, Garrett has dedicated his career to making personal finance for entrepreneur’s simple, immediately actionable and even enjoyable.



## WHOLESALING

INSTRUCTOR | CHRIS WILSON

**LEARNING OUTCOMES** Whether a novice investor or a seasoned real estate professional, learn how to make the most of every single lead and potential property. When the numbers or property don't seem to work for you, it doesn't mean they can't work for a different investor. Through disciplined analysis of the potential investment property and the resources that are currently available to you as the investor, you will learn how to decide "Deal" or "No Deal". Learn how to find and evaluate deals, put the properties under contract, and then sell your position, as the investor, to a third party. Real property wholesaling master Chris Wilson teaches the fundamentals of this paramount investment strategy. Identify the key requirements in a successful wholesale deal while learning the strengths and weaknesses of your own investment machine. Determine the preferred wholesale acquisition timeline and process, outline some of today's legal issues, and create a property checklist that illustrates potential profit. Then decide if you should complete the project yourself or find a fast payday without ever owning the property or swinging a hammer.

## 1031 EXCHANGES

INSTRUCTOR | SCOTT SAUNDERS

**LEARNING OUTCOMES** This informative course takes a deep-dive into the complexities of the 1031 Deferred Exchange tax code and how it can truly benefit your Real Estate portfolio and transition planning! Increase your investment returns by understanding and implementing the 1031 Exchange Rules. This strategy teaches how the qualified intermediary can facilitate a capital gains tax deferral for the real estate investor who is willing to exchange for other like-kind replacement properties. Scott dives into the terminology and acronyms, the formulas and calculations necessary to make the most of your exchange. He covers the history of this tax code and its influence on capital gains taxes. This strategy can be applied to both commercial and residential real estate transactions. Learn how exchanges will not only greatly impact your cash flow but can also direct your legacy planning. Scott also shares insights about how many of the myths surrounding 1031 Exchanges, such as partnership issues and like-kind issues, can all be managed when properly prepared for. You will know the types of exchanges available to you and the best way to secure a higher return on your investment. Join Scott, as he explores the legalities and options surrounding this profitable real estate investment strategy.

## YOUR MOST VALUABLE REAL ESTATE

INSTRUCTOR | RON WILLIAMS

**LEARNING OUTCOMES** What is your most valuable real estate? It's you! Transform your life into a Champion Life with Ron Williams' course as this amazing life coach addresses the need for a well-balanced healthy life. He provides vital information on exercise fundamentals, answering questions about when, what and how we should use our bodies. He introduces the three energy systems and how each one is used for a specific purpose and to reach specific goals. Ron also covers body sculpting, with information that is usable for everyone, from obese to average to competitive performer. Ron also shares his passionate love of Core Nutrition. Learn how a body reacts to the different types of food and water we choose to take in and understand what changes need to be made to reach optimal health. Soak up the surprising knowledge in this intriguing course and allow your mindset to expand as Ron shares his unique approach to a healthy life. As one of the most decorated natural body builders in the world and a Christian pastor, Ron's inspiring philosophy combines physical, mental, emotional and spiritual health. Choose to take control of your health, embrace your best self and elevate yourself to live a true Champion Life.



### INSTRUCTOR SCOTT SAUNDERS

Scott is Senior Vice President with Asset Preservation, Inc. (API). He has an extensive background in tax deferred exchanges, having been involved in structuring thousands of §1031 exchanges during his thirty years in the exchange industry. Scott now shares his knowledge and experience with the Renatus community as instructor of our 1031 Exchanges course.



### INSTRUCTOR RON WILLIAMS

Ron Williams is one of the country's leading experts on exercise physiology, diet and nutrition, and fat loss. He has experience as a life/fitness coach, college professor, author, pastor and nationally recognized inspirational and motivational speaker. He now empowers the Renatus community to reach their personal goals in faith, family, fitness and finances.



*RENATUS*<sup>®</sup>  
*YOUR WAY TO WEALTH AND PROSPERITY!*

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