



Investment Properties

Build wealth through real estate, from single-family rentals to multi-family portfolios across FL, MA, CT and RI.

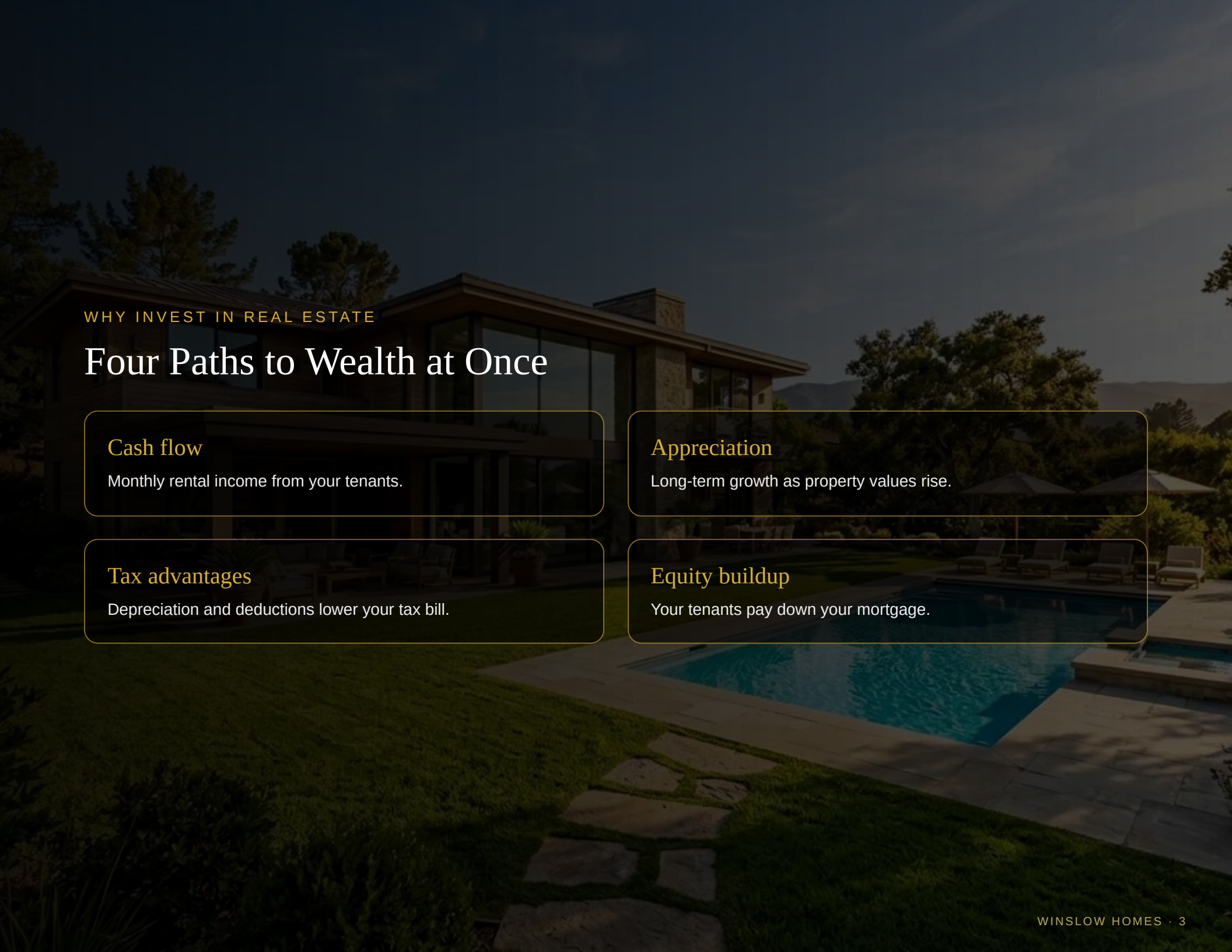
RYAN AND MEGAN WINSLOW · WINSLOW HOMES



YOUR TEAM

Meet Ryan and Megan

- ◆ Investment-savvy agents and a mortgage team under one roof
- ◆ Real estate brokerage serving Florida, Massachusetts, Connecticut and Rhode Island
- ◆ Mortgage Bankers with The Federal Savings Bank, licensed in all 50 states and territories via NMLS
- ◆ Deal analysis, market rent research and financing on every property you consider
- ◆ A construction background for realistic renovation estimates



WHY INVEST IN REAL ESTATE

Four Paths to Wealth at Once

Cash flow

Monthly rental income from your tenants.

Appreciation

Long-term growth as property values rise.

Tax advantages

Depreciation and deductions lower your tax bill.

Equity buildup

Your tenants pay down your mortgage.

THE POWER OF LEVERAGE

Control More With Less

\$400,000

Asset you control

\$80,000

Down payment at 20%

\$20,000

Gain if the property
appreciates 5% in a year

25%

Return on your invested
capital, before rent, tax
benefits and mortgage
paydown



INVESTMENT PROPERTY TYPES

Rentals and Multi-Family

Single-family rentals

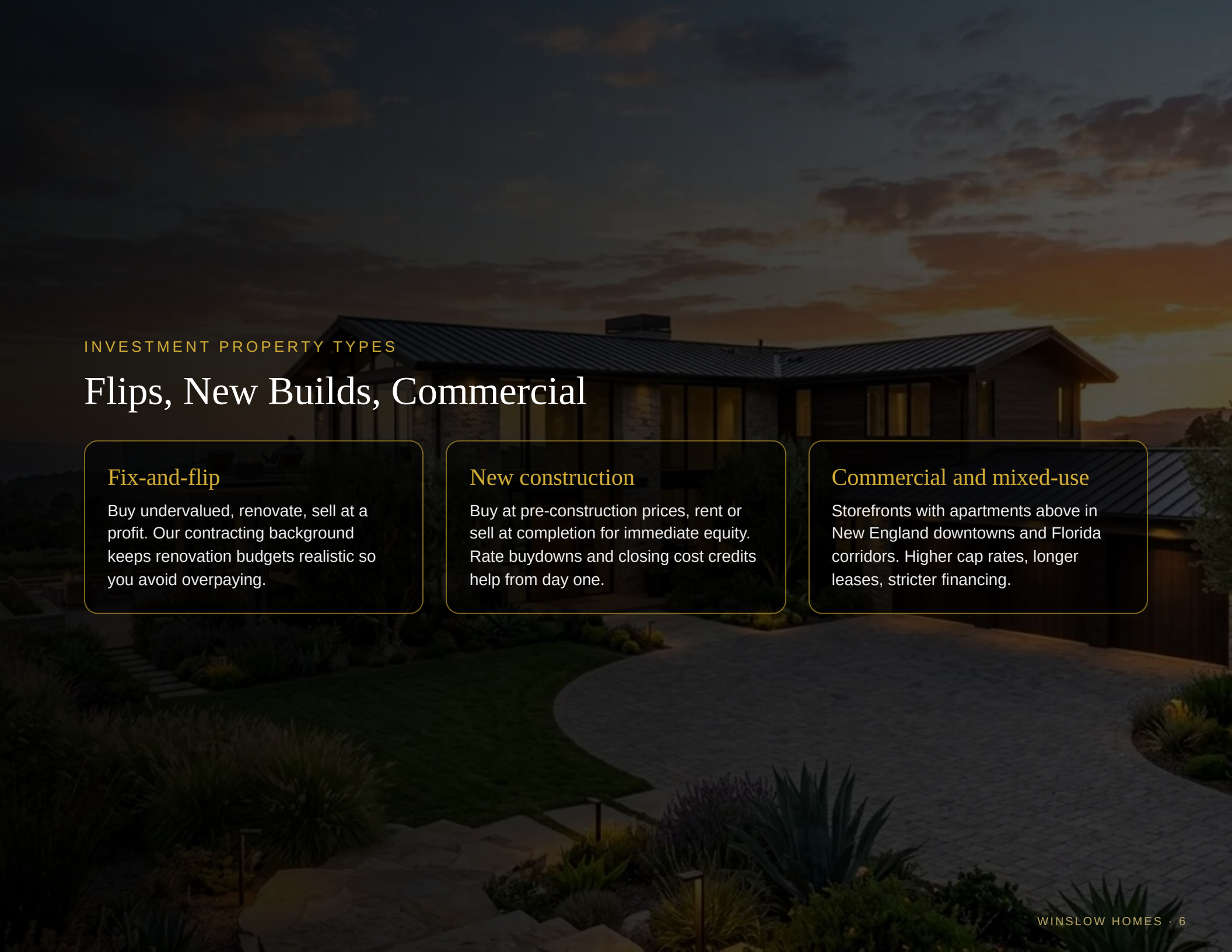
The most common entry point. Strong suburban demand in all four states, 5-8% typical cap rates, easier financing and longer tenant stays.

Short-term rentals

Premium nightly rates in Daytona Beach, New Smyrna Beach and Flagler Beach, plus Newport and Cape Cod. Higher income, more active management.

Multi-family

Duplexes to fourplexes. MA three-deckers and RI multi-families cash flow well. FHA and VA buy up to 4 units if you live in one, often 3.5% down.

A modern, two-story house with a dark metal roof and large windows is shown at dusk. The house is illuminated from within, and the sky is a mix of dark blue and orange. In the foreground, there is a curved, paved driveway and some landscaping with various plants and a stone path.

INVESTMENT PROPERTY TYPES

Flips, New Builds, Commercial

Fix-and-flip

Buy undervalued, renovate, sell at a profit. Our contracting background keeps renovation budgets realistic so you avoid overpaying.

New construction

Buy at pre-construction prices, rent or sell at completion for immediate equity. Rate buydowns and closing cost credits help from day one.

Commercial and mixed-use

Storefronts with apartments above in New England downtowns and Florida corridors. Higher cap rates, longer leases, stricter financing.

KEY INVESTMENT METRICS: TARGET RANGES

Measure Every Deal

5-10%

Cap rate: annual net operating income divided by price. Return without financing

8-12%+

Cash-on-cash: annual pre-tax cash flow divided by total cash invested

1.2x+

DSCR: rental income divided by mortgage payment. Lenders use it to qualify loans

KEY INVESTMENT METRICS: QUICK SCREENS

Screen Deals Fast

8-15

Gross rent multiplier: price divided by annual gross rent. Lower is better

1% rule

Monthly rent of at least 1% of price, such as \$3,500 a month on a \$350,000 property

5-8%

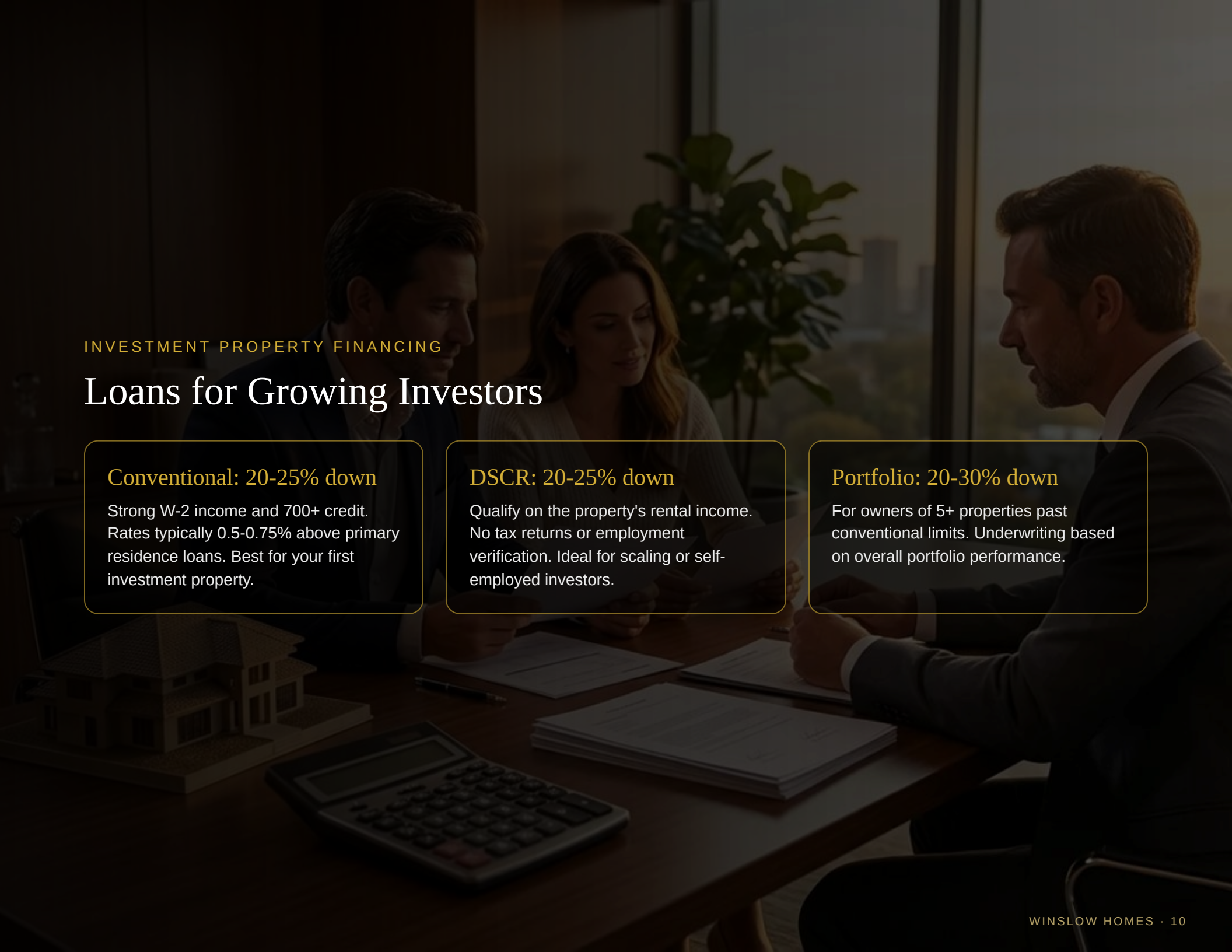
Vacancy rate to budget, depending on the market

AVOID THESE

Common Investor Mistakes

- ◇ Underestimating repair costs
- ◇ Ignoring vacancy rates in cash flow projections
- ◇ Buying on projected rents instead of current market rents
- ◇ Forgetting property management costs, typically 8-10% of gross rent
- ◇ Your Winslow Homes agent builds realistic projections that cover every expense



A background image showing three people (two men and one woman) in business attire sitting around a conference table, looking at documents. On the table are a calculator, a pen, and a small architectural model of a house. A large potted plant is visible in the background near a window with a city view.

INVESTMENT PROPERTY FINANCING

Loans for Growing Investors

Conventional: 20-25% down

Strong W-2 income and 700+ credit. Rates typically 0.5-0.75% above primary residence loans. Best for your first investment property.

DSCR: 20-25% down

Qualify on the property's rental income. No tax returns or employment verification. Ideal for scaling or self-employed investors.

Portfolio: 20-30% down

For owners of 5+ properties past conventional limits. Underwriting based on overall portfolio performance.

INVESTMENT PROPERTY FINANCING

Low-Down and Fast Loans

FHA 2-4 units: 3.5% down

Live in one unit, rent the others. Rental income from other units helps you qualify.

VA 2-4 units: 0% down

Veterans buy up to 4 units with zero down when they occupy one. The ultimate house hack.

Hard money or bridge: 10-30% down

Short-term fix-and-flip financing. Closings in 7-14 days at 10-14% rates.



THE FASTEST WAY TO BUILD A PORTFOLIO WITH MINIMAL CAPITAL

House-Hacking Strategy

Buy

A 2-4 unit property with FHA at 3.5% down or VA at 0% down.

Live and rent

Live in one unit and rent the others. Rent covers most or all of your mortgage.

Move out

After one year, move out and keep it as a full investment property.

Repeat

Do it again with another FHA or VA loan.

Top Investment Markets

NO STATE INCOME TAX
Florida

WINSLOW HOMES · 13

THREE-DECKERS AND COLLEGE TOWNS
Massachusetts

NEWPORT AND PROVIDENCE
Rhode Island

NEAR NEW YORK CITY
Connecticut

FLORIDA

Florida: Top State for Investors

- ◇ Population growth, a tourism economy and landlord-friendly laws
- ◇ No state income tax, so more rental income stays in your pocket
- ◇ Short-term rentals shine in beach communities
- ◇ Long-term rentals benefit from steady growth and a large renter base
- ◇ The I-4 corridor between Orlando and Tampa offers some of the strongest appreciation potential





MASSACHUSETTS

Massachusetts: Steady Demand

- ◆ Universities, healthcare and tech drive consistently strong rental demand
- ◆ The South Shore and Fall River/New Bedford offer the best price-to-rent ratios
- ◆ Three-deckers: purpose-built three-unit buildings with strong cash flow at accessible prices
- ◆ College towns supply reliable tenants with predictable lease cycles

RHODE ISLAND

Rhode Island: Compact, Strong

- ◆ Brown, URI and Providence College create reliable rental demand
- ◆ Newport vacation rentals earn premium seasonal rates that cover a full year's mortgage in a few months
- ◆ Commuters reach both the Boston and New York job markets
- ◆ Prices below Massachusetts create stronger cash-on-cash returns

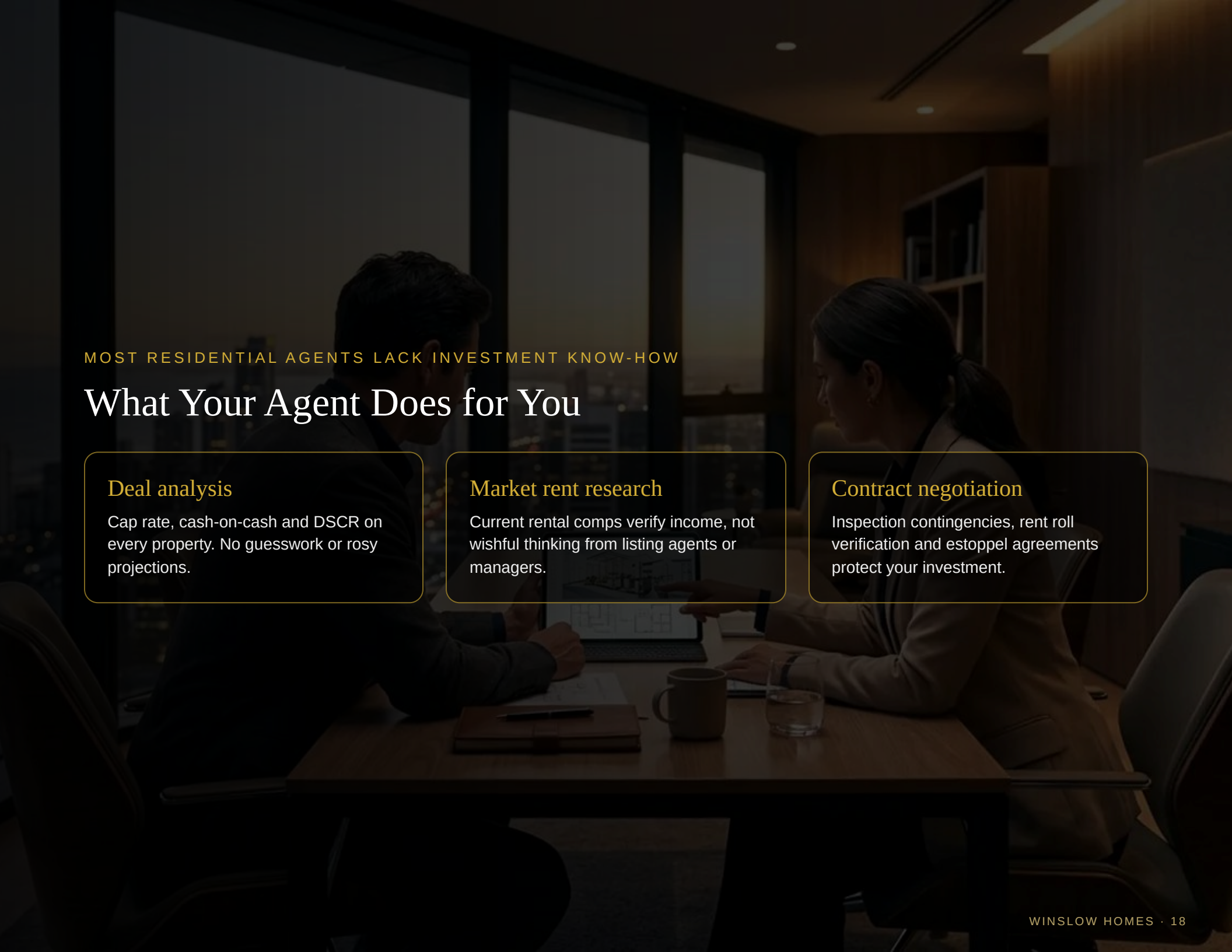




CONNECTICUT

Connecticut: Value and Growth

- ◆ New York City proximity drives steady rental demand in Fairfield County
- ◆ Hartford and New Haven offer affordable entry points with solid returns
- ◆ Yale and UConn communities supply consistent tenant demand
- ◆ Mixed-use downtown properties earn commercial and residential income
- ◆ Revitalization drives appreciation in previously undervalued markets



MOST RESIDENTIAL AGENTS LACK INVESTMENT KNOW-HOW

What Your Agent Does for You

Deal analysis

Cap rate, cash-on-cash and DSCR on every property. No guesswork or rosy projections.

Market rent research

Current rental comps verify income, not wishful thinking from listing agents or managers.

Contract negotiation

Inspection contingencies, rent roll verification and estoppel agreements protect your investment.

YOUR INVESTMENT SPECIALIST

Financing to Long-Term Plan

Financing strategy

Lenders who specialize in DSCR, portfolio and house-hack loans that traditional lenders often skip.

Renovation assessment

Our construction background prices renovations accurately for flips and value-add deals.

Portfolio strategy

A long-term acquisition plan for your goals, local or across multiple states.

EXPLORE INVESTMENT FINANCING

Lending With Ryan and Megan

- ◆ Mortgage Bankers with The Federal Savings Bank
- ◆ Federally licensed in all 50 states and territories via NMLS
- ◆ Ryan Winslow NMLS #2426605, Megan Winslow NMLS #2692933, NMLS #478258
- ◆ Conventional investment, DSCR and house-hack financing
- ◆ A mortgage team that specializes in investment property lending





YOUR FIRST RENTAL OR YOUR FIFTIETH

Start Building Your Portfolio

Share your goals

Tell us your budget, target states and strategy.

Run the numbers

We analyze cap rate, cash-on-cash, DSCR and market rents on each property.

Line up financing

Our mortgage team matches the right investor loan.

Find the deal

Our agents find the right opportunity for your goals.



Build Wealth **With Real Estate**

Call or text **386-690-5858**

Broker@WinslowHomesLLC.com

winslowhomesllc.com

Miami, Fort Lauderdale, New Smyrna Beach, Orlando, the Florida Keys and surrounding towns in Florida. Worcester County and Boston in Massachusetts. Rhode Island and Connecticut.

Winslow Homes LLC, 3539 Tuscan Reserve Blvd, New Smyrna Beach, FL 32168. Equal Housing Opportunity. Ryan and Megan Winslow are Mortgage Bankers with The Federal Savings Bank.