

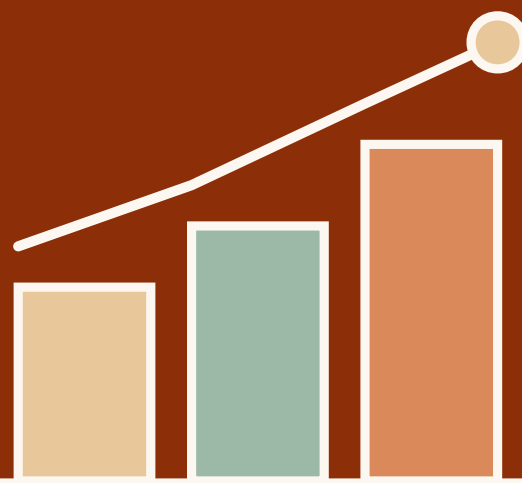
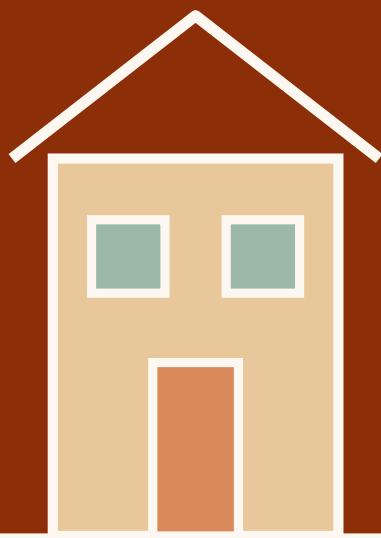
THE ADULTING VAULT

HOME & LIFE

Real Estate & Homeownership Kit

Everything They Forgot to Tell You

VETERAN OWNED AND OPERATED



PLEASE READ FIRST

Scope, and its limits

THIS IS EDUCATION, NOT ADVICE

Nothing in this Kit is legal, tax, or investment advice. It is education, written in general terms, and none of it is tailored to your market, your finances, or the specific property in front of you.

HOUSING MARKETS ARE LOCAL

A rule of thumb that works in one metro can be catastrophically wrong in another. Every threshold in this Kit — price-to-rent ratios, cap rates, maintenance percentages, vacancy allowances — is scaffolding to be recalibrated against local data. Not national headlines, and not a figure printed in a book last year.

WHERE TO BRING IN A PROFESSIONAL

For a first purchase, a first rental, or a first 1031 exchange, pair this Kit with a licensed real estate agent, a real-estate CPA, and — for entity structuring — an attorney. The cost of professional guidance is small next to the cost of the transaction.

ABOUT THE UNDERWRITING CALCULATOR

The companion spreadsheet returns a cash-flow figure to the cent from the inputs you supply. That precision is arithmetic, not certainty. Rents move, rates move, a roof fails, a tenant leaves. Run every deal at a worse rent and a worse vacancy rate than you expect, and treat the result as a range. A deal that only works at your best-case assumptions is not a deal.

FAIR HOUSING IS NOT OPTIONAL

The landlord chapters describe tenant screening. Federal, state, and local fair housing law prohibits discrimination on protected characteristics, and protected classes vary by jurisdiction — several states and cities protect categories federal law does not. Screening criteria must be written down, applied identically to every applicant, and documented. If you are unsure whether a criterion is lawful where you operate, ask a local attorney before you apply it, not after.

VETERAN OWNED AND OPERATED

The Adulting Vault is veteran owned and operated. It is an independent small business and is not affiliated with, endorsed by, or acting on behalf of the U.S. Department of Veterans Affairs, the Department of Housing and Urban Development, the Department of Defense, any branch of the armed forces, or any other government agency. References to VA loans describe a public program; they are not an endorsement by or affiliation with the VA.

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HOW IT WORKS

How to use this Kit

A professional-quality reference for the wealth-building room most adults never get invited into. Not a get-rich-quick playbook — the actual math, the actual sequence, and the actual pitfalls.

■ THE THREE COMPANION FILES

1

Master Guide — this document

The frameworks, plus three reference tables at the back you will use more than the chapters.

2

Workbook (.docx)

Rent-vs-buy worksheet, offer checklist, tenant screening flow.

3

Property Underwriting (.xlsx)

Rent-vs-buy calculator, deal underwriting, rental cash flow, portfolio dashboard.

THE HABIT THAT MATTERS MOST

Underwrite properties you have no intention of buying. Rejecting deals on the numbers is the skill; buying is just what happens on the rare occasion the numbers work. Chapter 07 gives you the arithmetic — the calculator does it in seconds.

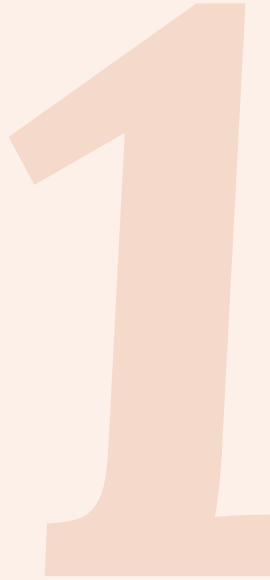
A NOTE ON THE MARKET

Every threshold in this Kit needs calibrating to your metro before you rely on it. Where a chapter gives a percentage, treat it as a starting point to test against local comparables rather than a number to plan around.

Getting in

The honest arithmetic of owning versus renting, what the bank decides before you ever see a listing, and the sequence a first purchase actually follows.

- 01 01 · Rent-vs-Buy — the real math
- 02 02 · Loan pre-approval — before you look
- 03 03 · First-time buyer playbook



CHAPTER 01

Rent-vs-Buy — the real math

The internet's rent-vs-buy calculators lie by omission.

■ THE TEACHING

Most rent-vs-buy calculators compare a monthly rent payment to a monthly mortgage payment. This comparison is wrong. Owning a home has at least seven cost categories that renting does not: property taxes, homeowner's insurance, private mortgage insurance (if applicable), HOA dues (if applicable), maintenance reserves (typically 1-3% of home value per year), major repair reserves (roof, HVAC, foundation — amortized over their expected life), and closing costs on both entry and exit.

The honest rent-vs-buy calculation adds all seven of these to the mortgage payment, then compares the total to rent plus renter's insurance. When you run the numbers this way, the break-even point at which owning beats renting typically requires 5-7 years of ownership in most U.S. markets — and longer in high-cost, low-appreciation markets. Adults who buy planning to move in 2-3 years usually lose money on the transaction, even in appreciating markets.

The non-financial factors are real and matter — stability, freedom to modify, the psychological weight of ownership. But name them as non-financial factors, not as reasons the math works. When the math doesn't work and you buy anyway, that is a legitimate choice; call it what it is.

■ THE FRAMEWORK

- 01 List all seven ownership cost categories for the specific home you're considering.
- 02 Estimate maintenance at 1-3% of purchase price per year (older homes: higher).
- 03 Include closing costs on entry (2-5%) and exit (6-10%) in the total.
- 04 Compare against total renting cost including renter's insurance.
- 05 Calculate the break-even year — buy only if you'll stay past it.

ROOM NOTE

At this level, rent-vs-buy — the real math is the difference between a house purchase and housing wealth. The same transaction, done with these frameworks, produces a different outcome ten years later.

■ REFLECTION PROMPTS

- 01 WHAT IS THE HONEST BREAK-EVEN YEAR FOR THE HOME YOU'RE CONSIDERING?
- 02 ARE YOU WILLING TO STAY PAST THAT YEAR — WITH CERTAINTY, NOT HOPE?
- 03 WHAT NON-FINANCIAL FACTORS ARE ACTUALLY DRIVING THIS DECISION — AND ARE YOU NAMING THEM HONESTLY?

CHAPTER 02

Loan pre-approval — before you look

You don't decide what you can afford. Your lender does. Get their answer first.

■ THE TEACHING

The single most common mistake first-time buyers make is looking at listings before securing a pre-approval. This leads to falling in love with a home outside your actual buying power, then either overreaching financially or losing the deal to a pre-approved buyer with a stronger offer. Pre-approval is the first step, not a formality partway through.

Pre-approval requires: two years of tax returns, two months of pay stubs, two months of bank statements, government ID, and authorization for a hard credit pull. The lender uses this information to calculate your debt-to-income ratio (DTI), review your credit history, and issue a pre-approval letter stating the maximum loan amount they'll extend and the rate range they can offer.

The number the lender gives you is not the number you should spend. Lenders will pre-approve you for a mortgage that leaves you house-poor. The 28/36 rule is a healthier ceiling: your housing costs (PITI — principal, interest, taxes, insurance) should stay under 28% of gross monthly income, and total debt payments under 36%. Adults who exceed these ratios are one job loss away from crisis.

■ THE FRAMEWORK

- 01 Gather the pre-approval document package before you speak to a lender.
- 02 Get pre-approved by at least two lenders — banks, credit unions, and independent brokers all price differently.
- 03 Compare not just rate but total closing costs, lender credits, and points offered.
- 04 Set your personal max at 25-28% of gross income for PITI — not the lender's max.
- 05 Ask for the pre-approval letter in writing; letters expire (usually 60-90 days).

ROOM NOTE

At this level, loan pre-approval — before you look is the difference between a house purchase and housing wealth. The same transaction, done with these frameworks, produces a different outcome ten years later.

■ REFLECTION PROMPTS

- 01 WHAT IS 28% OF YOUR GROSS MONTHLY INCOME — YOUR REALISTIC PITI CEILING?
- 02 DO YOU HAVE THE TWO-YEAR DOCUMENTATION PACKAGE READY, OR ARE THERE GAPS TO CLOSE?
- 03 HOW MANY LENDERS WILL YOU SHOP BEFORE CHOOSING?

CHAPTER 03

First-time buyer playbook

The eight moves that separate a smooth close from a nightmare.

■ THE TEACHING

Buying a home involves 30-60 discrete steps across 30-90 days. Missing any of them causes delays, cost overruns, or a failed close. The playbook below is the sequence most first-time buyers wish they'd been handed on day one.

The single most protective clause in your offer is the inspection contingency — the right to walk away, or renegotiate, if the inspection reveals material issues. In competitive markets, buyers sometimes waive this to strengthen offers. This is one of the highest-risk decisions in the transaction and should never be done lightly. Most horror stories start with a waived inspection.

Closing costs — often 2-5% of purchase price — surprise more first-time buyers than any other line item. Common components: loan origination fee, appraisal fee, title insurance, escrow fees, prepaid property taxes, prepaid homeowner's insurance, and the funded escrow account. Ask for a Loan Estimate within three business days of application, and a Closing Disclosure at least three business days before closing.

■ THE FRAMEWORK

- 01 Pre-approval in hand before viewing any home.
- 02 Identify a buyer's agent who represents you exclusively — not the seller.
- 03 Set search criteria based on 25-28% PITI ceiling, not maximum pre-approval.
- 04 Make offer with inspection, appraisal, and financing contingencies.
- 05 Order the inspection within the contingency window; attend it.
- 06 Review the Loan Estimate and Closing Disclosure line by line.
- 07 Complete the final walk-through 24-48 hours before closing.
- 08 Bring certified funds and government ID to closing; do NOT wire funds without verbal verification of wire instructions.

ROOM NOTE

At this level, first-time buyer playbook is the difference between a house purchase and housing wealth. The same transaction, done with these frameworks, produces a different outcome ten years later.

■ REFLECTION PROMPTS

- 01 DO YOU HAVE A BUYER'S AGENT LINED UP, AND DO THEY REPRESENT YOU EXCLUSIVELY?
- 02 WHAT IS YOUR WALK-AWAY LINE ON INSPECTION FINDINGS?
- 03 HAVE YOU BUILT THE 2-5% CLOSING COST RESERVE, ON TOP OF THE DOWN PAYMENT?

Making it work harder

When borrowing against the house is leverage and when it is a trap, the strategy that turns a primary residence into an income property, and what changes the day you have a tenant.

01 04 · HELOC · Refinance · When Debt Becomes Leverage

02 05 · House Hacking — the wealth accelerator most adults skip

03 06 · Landlord Starter Kit



CHAPTER 04

HELOC · Refinance · When Debt Becomes Leverage

The right kind of debt is a tool. The wrong kind is a trap.

■ THE TEACHING

A Home Equity Line of Credit (HELOC) is a revolving credit line secured by the equity in your home. Unlike a home equity loan (a lump sum with fixed payments), a HELOC works like a credit card — you can draw, repay, and re-draw during the draw period (typically 10 years), followed by a repayment period (typically 10-20 years).

Rates are variable and typically tied to prime.

HELOCs make sense for three specific purposes: (1) short-term cash flow bridging when you have a definitive repayment plan, (2) home improvements that will materially increase the home's value or its usability for you, (3) as an emergency backstop that sits unused but available. HELOCs do not make sense for: paying off credit card debt without changing the underlying behavior, funding lifestyle inflation, or any purpose without a specific repayment plan.

Refinancing your primary mortgage makes sense when the rate reduction $\times$ remaining loan balance $\times$ years remaining outweighs the closing costs of refinancing. A common heuristic: if you can reduce your rate by 0.75-1% and plan to stay in the home at least 3 more years, running the numbers is worth it. Cash-out refinances (borrowing against equity by increasing the mortgage balance) are structurally different and should be evaluated by the same tests as any other new debt.

■ THE FRAMEWORK

- 01 Never open a HELOC without a specific use case and repayment plan.
- 02 Compare HELOC rate + fees against alternative funding sources (personal loan, cash reserves, 0% credit).
- 03 For refi decisions: calculate break-even months = closing costs $\div$ monthly savings. Refi if you'll stay past break-even.
- 04 For cash-out refi: treat the withdrawn cash as new debt and evaluate it as such.
- 05 Do not use a HELOC or cash-out refi to fund lifestyle expenses — this is how equity gets stripped.

ROOM NOTE

At this level, heloc · refinance · when debt becomes leverage is the difference between a house purchase and housing wealth. The same transaction, done with these frameworks, produces a different outcome ten years later.

■ REFLECTION PROMPTS

- 01 DO YOU CURRENTLY HAVE A HELOC — AND IS IT IN USE OR STANDING BY?
- 02 WHAT IS YOUR CURRENT MORTGAGE RATE, AND WHERE DOES THE MARKET SIT RELATIVE TO IT?
- 03 IS THERE A SPECIFIC, REPAYABLE USE FOR HOME EQUITY IN THE NEXT 24 MONTHS?

CHAPTER 05

House Hacking — the wealth accelerator most adults skip

Live in one unit. Rent the others. Let tenants pay your mortgage.

■ THE TEACHING

House hacking is the practice of buying a property with 1-4 units, living in one, and renting the others. The strategy is powerful for three reasons: FHA loans allow low down payments (as little as 3.5%) on owner-occupied 2-4 unit properties, rental income from other units can partially or fully offset your mortgage, and after 12 months of owner-occupancy you can move out and continue owning the property as a straight rental.

The three most common house-hack structures: (1) buy a duplex, triplex, or fourplex; live in one unit, rent the others; (2) buy a single-family with a legal accessory dwelling unit (ADU) — a basement apartment, garage conversion, or backyard cottage; live in the main house, rent the ADU; (3) rent-by-room in a single-family — live in the primary bedroom, rent the other bedrooms to housemates.

House hacking is not passive. You are simultaneously a homeowner, a landlord, and a neighbor to your tenants.

This introduces friction — noise, maintenance requests at inconvenient times, difficult tenant conversations. Adults who succeed at house hacking accept this trade explicitly: they treat the friction as the cost of accelerated wealth-building, not as a surprise.

■ THE FRAMEWORK

- 01 Determine which house-hack structure fits your market and life stage.
- 02 Confirm loan program eligibility (FHA, conventional owner-occupied 2-4 unit).
- 03 Underwrite the property assuming full tenant occupancy — plus 5-10% vacancy allowance.
- 04 Build a rental agreement, screening process, and repair reserve before closing.
- 05 Live in the property for at least 12 months to satisfy owner-occupancy requirements.

ROOM NOTE

At this level, house hacking — the wealth accelerator most adults skip is the difference between a house purchase and housing wealth. The same transaction, done with these frameworks, produces a different outcome ten years later.

■ REFLECTION PROMPTS

- 01 WHICH HOUSE-HACK STRUCTURE FITS YOUR CURRENT LIFE STAGE — 2-4 UNIT, ADU, OR RENT-BY-ROOM?
- 02 ARE YOU HONEST ABOUT THE LANDLORD-NEIGHBOR FRICTION — OR EXPECTING A PURELY PASSIVE EXPERIENCE?
- 03 DO YOU HAVE THE 5-10% VACANCY RESERVE ON TOP OF MAINTENANCE RESERVES?

CHAPTER 06

Landlord Starter Kit

You are running a small business. Treat it as one from day one.

■ THE TEACHING

Owning a rental property is running a small business. The business has three functions: acquisition (finding and buying properties), operations (leasing, maintaining, managing tenants), and finance (bookkeeping, taxes, cash flow, insurance). Adults who confuse this for a passive hobby lose money. Adults who structure it as a business build wealth.

The tenant relationship is the single largest source of landlord risk. Choose the wrong tenant and you spend months in eviction proceedings while collecting no rent. The five steps of tenant screening — application, credit report, income verification, prior-landlord reference, background check — take a few hours and screen out most catastrophic tenants. Never skip them because a candidate seems friendly or a unit has been vacant longer than you'd like.

Cash flow is not the same as profitability. A rental producing \$200/month of positive cash flow after mortgage and operating expenses can still be losing money once you account for capital reserves — the roof, HVAC, foundation, and other major systems that will eventually need replacement. Amortize these expected replacements over their expected life and set aside the monthly amount. Only when cash flow exceeds the amortized capital reserve is the property actually profitable.

■ THE FRAMEWORK

- 01 Form a legal entity (LLC or sole proprietorship) and open a separate business checking account.
- 02 Use a written lease reviewed against your state's landlord-tenant law.
- 03 Screen every tenant using the five-step process — no exceptions.
- 04 Track income and expenses in bookkeeping software from day one.
- 05 Fund a maintenance reserve (10% of rent) and a capital reserve (5-10% of rent).
- 06 Purchase a landlord (not homeowner) insurance policy with adequate liability limits.
- 07 Consult a CPA about depreciation, deductions, and the rental tax return early in year one.

ROOM NOTE

At this level, landlord starter kit is the difference between a house purchase and housing wealth. The same transaction, done with these frameworks, produces a different outcome ten years later.

■ REFLECTION PROMPTS

- 01 ARE YOU TREATING YOUR RENTAL LIKE A BUSINESS — SEPARATE ACCOUNT, BOOKKEEPING, ENTITY STRUCTURE?
- 02 DO YOU HAVE A DOCUMENTED TENANT SCREENING PROCESS, OR DO YOU DECIDE BY FEEL?
- 03 ARE YOUR RESERVES — MAINTENANCE AND CAPITAL — ACTUALLY FUNDED, OR THEORETICAL?

The numbers and the exit

How to underwrite a property before you offer on it, and how to decide years later whether to sell, hold, or exchange.

01 07 · The Numbers — how to underwrite a property

02 08 · Exit Strategy · When to Sell, Hold, or 1031

CHAPTER 07

The Numbers — how to underwrite a property

The math tells you before the emotion does.

■ THE TEACHING

Underwriting a rental property means running the numbers before you make an offer, not after. The three most important numbers are cash flow, cash-on-cash return, and cap rate. Each answers a different question, and each has a threshold below which a property is not worth buying regardless of how attractive it looks.

Cash flow = monthly rent - mortgage principal & interest - property taxes - insurance - HOA - vacancy allowance - maintenance reserve - capital reserve - property management fee (whether you self-manage or not; include it so the number remains honest even if you outsource later). If cash flow is negative or marginal after all these deductions, the property is not producing income — it's speculating on appreciation, which is a different asset class.

Cash-on-cash return = annual pre-tax cash flow ÷ total cash invested (down payment + closing costs + upfront repairs). Most experienced landlords look for 8-12% cash-on-cash minimum. Cap rate = annual net operating income ÷ purchase price; used to compare properties independently of financing. Different markets have different acceptable cap rates — high-appreciation coastal markets often see 3-5% cap rates; slower-appreciation Midwestern markets can see 8-12%.

■ THE FRAMEWORK

- 01 Underwrite every property against cash flow, cash-on-cash, and cap rate — before offering.
- 02 Include ALL expenses in cash flow — vacancy, maintenance, capital, management.
- 03 Set your minimum thresholds by market — write them down before you look.
- 04 Reject properties that fail the numbers, even when they 'feel right.'
- 05 Recheck the underwriting after inspection — repairs and taxes shift the picture.

ROOM NOTE

At this level, the numbers — how to underwrite a property is the difference between a house purchase and housing wealth. The same transaction, done with these frameworks, produces a different outcome ten years later.

■ REFLECTION PROMPTS

- 01 WHAT ARE YOUR MINIMUM THRESHOLDS FOR CASH FLOW, CASH-ON-CASH, AND CAP RATE?
- 02 ARE YOU INCLUDING ALL EXPENSE CATEGORIES IN YOUR CALCULATIONS — OR ONLY SOME?
- 03 HOW MANY PROPERTIES HAVE YOU REJECTED ON THE NUMBERS THIS YEAR?

CHAPTER 08

Exit Strategy · When to Sell, Hold, or 1031

The best time to sell is decided years before you list.

■ THE TEACHING

Every property has three possible exits: sell outright, hold indefinitely, or exchange into a different property via a 1031 exchange. The right choice depends on your equity position, cash flow, tax exposure, and portfolio goals — and the decision should be revisited at least annually, not just when a problem forces the question.

A 1031 exchange (Section 1031 of the Internal Revenue Code) allows you to defer capital gains tax on the sale of an investment property by rolling the proceeds into a 'like-kind' replacement property within a specific timeline (45 days to identify, 180 days to close). Executed correctly, it defers the tax indefinitely — which is why experienced real estate investors 1031 into progressively larger properties over decades, deferring gains along the way.

The 1031 has strict rules: the properties must be held for investment (not primary residence), the timeline is not extendable, and the exchange must be facilitated by a Qualified Intermediary. A single misstep disqualifies the exchange and triggers the full tax bill. This is a place where you engage a QI and a real-estate CPA — not a DIY move.

■ THE FRAMEWORK

- 01 Review each property annually against sell/hold/1031 criteria.
- 02 Track your basis, capital improvements, and depreciation on every property.
- 03 If considering a 1031: engage a Qualified Intermediary before listing.
- 04 For your primary residence: understand the Section 121 exclusion (\$250K single / \$500K married for a home lived in 2 of the last 5 years).
- 05 Consult a real-estate CPA whenever the sale involves gains above the Section 121 exclusion.

ROOM NOTE

At this level, exit strategy · when to sell, hold, or 1031 is the difference between a house purchase and housing wealth. The same transaction, done with these frameworks, produces a different outcome ten years later.

■ REFLECTION PROMPTS

- 01 DO YOU KNOW YOUR CURRENT BASIS AND EXPECTED GAIN ON EACH PROPERTY YOU OWN?
- 02 HAVE YOU CONSIDERED A 1031 FOR ANY CURRENT HOLDING — AND IF NOT, WHY NOT?
- 03 FOR YOUR PRIMARY: ARE YOU TRACKING THE 2-OF-5 TIMELINE FOR SECTION 121?

REFERENCE

Three tables to keep

The full cost of owning, the loan programs and who each one suits, and the screening sequence in the order it has to happen.

01 The true cost of ownership

02 Loan program quick guide

03 Tenant screening sequence



REFERENCE

The true cost of ownership

Add every category below to your monthly ownership cost — not just the mortgage. This table is why the rent-vs-buy answer surprises people.

CATEGORY	TYPICAL ANNUAL COST	NOTES
Mortgage P&I	Loan amortization	Fixed unless refinanced
Property tax	0.5–2.5% of home value	Varies wildly by state
Homeowner's insurance	0.3–1% of home value	Higher in disaster-prone areas
Private mortgage insurance	0.5–1.5% of loan	Until 20% equity is reached
HOA dues, if applicable	\$0–\$1,000+/mo	Condos, townhomes, planned communities
Maintenance reserve	1–3% of home value/yr	Higher for older homes
Capital reserves	0.5–1% of home value/yr	Roof, HVAC, foundation amortized
Utilities delta vs renting	Varies	Owners often pay water, sewer, trash

THE TWO PEOPLE FORGET

Maintenance and capital reserves. They are invisible until the year they are not, and together they can run three to four percent of home value annually. A rent-vs-buy comparison that omits them is not a comparison.

REFERENCE

Loan program quick guide

Down payment is not the only difference between these. Each one suits a different situation, and one of them exists specifically for you.

PROGRAM	DOWN PAYMENT	BEST FOR
Conventional	3–20%	Strong credit, stable income, primary or investment
FHA	3.5%	First-time buyers; also 2–4 unit owner-occupied (house hack)
VA	0%	Eligible veterans and active-duty servicemembers
USDA	0%	Rural properties, income limits apply
Jumbo	10–20%	Loans above the conforming limit
Portfolio / non-QM	Varies	Self-employed, unconventional income

IF YOU HAVE VA ELIGIBILITY, READ CHAPTER 05 AGAIN

A zero-down VA loan on a two-to-four unit property you live in is the single most efficient entry into rental ownership available to anyone. Confirm current occupancy requirements, entitlement, and funding-fee rules with the VA and your lender before planning around it — the rules are specific and they change.

REFERENCE

Tenant screening sequence

In this order, every time, for every applicant. Consistency is both the practical protection and the legal one.

- 01 Written application — never a verbal one.
- 02 Credit report, with the applicant's written permission.
- 03 Income verification — a documented multiple of monthly rent, applied identically to everyone.
- 04 Prior-landlord references — and actually call them.
- 05 Background check — criminal and eviction history, within what your jurisdiction permits.
- 06 Written approval or denial.

FAIR HOUSING

Screening criteria must be written down before you advertise, applied to every applicant without exception, and kept on file. Protected classes are defined federally and extended further by many states and cities — source of income, criminal history, and immigration status are protected in some jurisdictions and not others. Inconsistent application of a lawful criterion is itself a violation. If you are unsure whether a criterion is permitted where you operate, ask a local attorney before you use it.

A FINAL WORD

Housing wealth is built one careful transaction at a time. The Kit does not shortcut the work — it just ensures the work is the right work.