

The High Income Earner's

Real Estate Wealth Roadmap

The Step-by-Step Roadmap From Overtaxed to Fully Invested in Real Estate



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Free 30-Minute Discovery/Strategy Call

Book your free 30-minute strategy call at calendly.com/mortgage-master to map your simplest next move.

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Can I buy a rental?

“I make great money... so why don’t I feel like I’m building real wealth?”

The hidden fear:

“What if I make a \$750,000 mistake?”

Taxes get your attention.

Lifestyle creep drains momentum.

Cash sits “safe” but underused.

Real estate feels powerful... and risky.

3 Bold Promises

What you will discover inside this roadmap

1 The tax map / without the hype

Which real-estate tax concepts high earners should understand before buying.

2 The no-second-job rental plan

How to think about tenants, management, reserves and risk before you own.

3 The portfolio financing roadmap

Why Property #1 should be structured with Property #2 in mind.

Why Listen to Me?

You need more than a preapproval. You need a roadmap.

I'm a mortgage strategist for High Income Earners who want to turn income into real estate assets.

I evaluate the financing strategy, not just the loan amount.

I think about cash, reserves, rental income and your next purchase.

I coordinate with CPAs, Realtors, property managers and advisors.

I do not give tax advice; I help you ask better questions.



Isaac Grajeda

VP of Mortgage Operations | West Shores Financial

First-Rental / Next-Rental Strategist for High Income Earners

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The REAL Problem

What they think is happening vs. what is actually happening

What Jim thinks the problem is:

“Taxes are too high.”

“Rates are too high.”

“The market is too risky.”

“California landlords get crushed.”

The real problem:

He has income... but no integrated plan for turning it into real estate wealth.

No clear tax conversation. No buying power plan. No risk system. No portfolio roadmap.

Secret #1: Tax Benefits Are Not Automatic

The structure is the strategy.

“Don’t buy real estate because someone said “it’s a write-off.””

Depreciation can reduce taxable rental income.

High income can limit traditional passive losses.

Cost segregation and bonus depreciation require CPA review.

Short-term rental and REPS rules depend on participation.

AHA: The goal is not to memorize the tax code. The goal is to know what to ask your CPA before you buy.

PRE-PURCHASE CPA ALIGNMENT CHECKLIST (ASK BEFORE YOU WRITE AN OFFER): 1) Depreciation Basics (27.5-yr residential vs. 39-yr commercial building basis). 2) Passive Activity Rules (IRC Sec. 469 limits on W-2/active income). 3) Cost Segregation & Bonus Depreciation (5-, 7-, and 15-yr schedule math). 4) STR vs. REPS Qualification (Short-Term Rental average-stay rules vs. Real Estate Professional Status hours). 5) Placed-in-Service Timing (ready and available for rent before Dec 31). 6) Exit & 1031 Exchange Strategy.

Secret #2: Wealth Shouldn't Create Another Job

Your rental needs systems before it needs a tenant.

The fear:

“I want the asset... not the 2 AM toilet call.”

The system:

Screen legally and consistently

Verify income, credit and rental history

Use management when your time is worth more

Keep reserves for repairs and vacancies

Insure, document and operate professionally

THE 5 LANDLORD PROTECTIONS BEFORE YOU HAND OVER KEYS: 1) Fair-Housing-Compliant Screening (written credit, verifiable income, and rental history standards). 2) Day-1 Property Management Underwriting (underwrite every deal with professional management or STR co-hosting included so you never buy a second job). 3) Dedicated Reserve Bucket (6 to 12 months PITI + CapEx/maintenance reserves). 4) Landlord & Umbrella Coverage (dwelling/STR commercial policy + California lease addenda). 5) Pre-Closing Entity & Vesting Alignment (coordinate individual vs. LLC/DSCR vesting with your lender and CPA before closing).

Secret #3: Property #1 Can Sabotage Property #2

The mortgage should support the portfolio, not trap it.

Most buyers ask:

“How much can I qualify for?”

Down payment strategy

Reserve strategy

Rental income treatment

Conventional vs. DSCR vs. self-employed options

Future borrowing power

Investors also ask:

“What purchase keeps me positioned to buy the next one?”

THE 3 PROPERTY PATHS & 4 FINANCING TRACKS TO SCALE BEYOND DEAL #1: Property Paths: Path 01: Short-Term Rental (Airbnb/Hospitality) | Path 02: 1 to 4 Unit Residential | Path 03: 5 to 8 Unit Multifamily. Financing Tracks: 1) Full Documentation (W-2, Bonus, RSU, K-1) | 2) DSCR Investor Loans (qualified on property cash flow, not personal DTI) | 3) Bank Statement / P&L Non-QM (for self-employed owners) | 4) 5+ Unit Multifamily / Commercial (NOI-driven underwriting).

The 30-Day Acquisition Roadmap & Readiness Checklist

This is where strategy becomes personal: your 30-day action plan and investor readiness self-check.

1 Days 1 to 10: Capital, Reserves & Readiness Self-Audit

Identify your biggest challenge (taxes, cash, qualification, property type, landlord fear, or timing) and set your Capital & Reserve Target (down payment + closing costs + 6 to 12 months PITI reserves).

2 Days 11 to 20: Pre-Purchase CPA Alignment & Financing Lane Selection

Often the issue is not income, it is having no roadmap. Run the 6 CPA Questions before writing an offer and select your Financing Lane across Full Doc, DSCR, Bank Statement / P&L, or 5 to 8 Unit Multifamily.

3 Days 21 to 30: Property Path & Conservative Deal Stress-Testing

Choose your Property Path (Short-Term Rental, 1 to 4 Unit Residential, or 5 to 8 Unit Multifamily) and stress-test real numbers with vacancy, insurance, taxes, reserves, and Day-1 property management.



Book a Free 30-Minute Discovery/Strategy Call

No pressure. No generic advice. Just clarity.

On the call, we identify:

Your biggest real-estate investment challenge

What may actually be causing it

Your financing options and buying power

The simplest potential next move

What to discuss with your CPA/advisors

Your outcome:

A clearer path from high income to real estate wealth, before you buy.

CTA: Book your free 30-minute call at calendly.com/mortgage-master

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Objections & Q&A

What to do before the momentum disappears



Top objections:

- “I’m not ready yet.” : That’s exactly why we start with clarity.
- “I already have a CPA.” : Perfect. We help you ask better questions.
- “I don’t want a sales call.” : No pressure; the goal is your next move.
- “I don’t have a property picked.” : Good. Start with the numbers.
- “I’m too busy.” : That’s why you need a simple roadmap.

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Leave with the next question answered: “What should I do first?”

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