



INVESTOR'S GUIDE

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real
REAL Broker





The Cornerstone Real Estate Team

Our commitment to giving back to the community. We would like to highlight the marketing aspect of our services, providing you with a detailed understanding of the approach we take and the outcomes you can expect.

We are deeply committed to our business and passionate about what we do. We embrace technology, continuously educate ourselves, and run our real estate business as a full-time career. Our dedication ensures that we are well-versed in the ever-changing real estate market and the latest digital marketing trends.

Since 2005, Cornerstone Real Estate Team has been dedicated to giving clients quality service with their three basic principles of Integrity Honesty and Excellence. With our local Tri-Valley expertise and our global presence as a part of REAL Brokerage, we are fully equipped to deliver extraordinary service and experiences to our clients.

You can trust us to act on your behalf, provide exceptional services, and protect your personal and financial interests when selling your home. Our goal is to make the selling process seamless and stress-free for you.

We appreciate your consideration and look forward to the opportunity to work with you. If you have any questions or would like to discuss your real estate needs, please reach out to us.

Thank you!

Should I Invest in Real Estate?

Doubts are natural! Real estate investing does come with some risks, but with careful planning and the right support, these can be managed. Starting small and setting clear goals can make your investment journey more comfortable and rewarding.

Deciding whether to invest in real estate can feel overwhelming, but it often comes down to understanding the potential benefits and aligning them with your financial goals. Real estate has long been one of the most stable investment options, offering both short-term cash flow through rentals and long-term appreciation. With various strategies available—from rental properties to fix-and-flip options—real estate allows investors to diversify their portfolios and build wealth.

If you're wondering whether it's the right time for you, consider factors like your financial health, goals, and risk tolerance. Real estate can be a powerful asset class, especially when approached with a clear plan.



Is investing now a worthwhile decision?

Yes, investing now can be highly worthwhile, especially in real estate, which historically offers stability and growth potential. While market conditions may fluctuate, real estate has a track record of appreciating over the long term and generating consistent income.

Timing can play a role, but more important is your financial readiness and a clear plan. With the right investment strategy, real estate can act as a hedge against inflation and add diversity to your portfolio, providing value regardless of short-term market shifts. If you're prepared and have your goals set, now could be an ideal time to invest.



Why Do You Want to Invest?

Before jumping into real estate, it's important to understand your "why." Are you looking to make your extra money work harder? Are you focused on building a stream of passive income for greater financial freedom? Or perhaps you're interested in diversifying your investments to secure long-term wealth? Clarifying your reasons will help you choose the right investment approach and stay committed to your goals. Knowing your "why" can make all the difference in setting a clear direction for your real estate journey.

Why multi-family properties?

Once you've identified your goals, consider focusing on multi-family properties as your investment choice. Multi-family properties offer the advantage of generating multiple streams of rental income, which can significantly enhance your cash flow and reduce the risk of vacancies. This type of investment not only provides the potential for passive income but also allows you to build equity as property values increase over time. Moreover, managing a multi-family property can be more efficient than single-family homes, as you can streamline maintenance and management efforts. Understanding how multi-family properties align with your "why" can help you make an informed and strategic investment decision. Here are some benefits to multi-family properties:

Multiple Income Streams

Owning a multi-family property allows you to generate rental income from multiple units, which can provide a more stable cash flow compared to single-family homes.

Economies of Scale:

Managing multiple units in one location can reduce operational costs, such as maintenance and property management, making it more efficient than managing several single-family homes.

Increased Property Value:

Multi-family properties often appreciate in value more significantly than single-family homes, allowing you to build equity over time.

Tax Benefits

Investors in multi-family properties can take advantage of various tax deductions, including depreciation, property management expenses, and maintenance costs, potentially lowering their overall tax burden.

Greater Resilience to Market Fluctuations

With multiple tenants, multi-family properties can provide a buffer against market downturns. If one unit is vacant, you still have income coming in from others, reducing overall risk.

Investing in multi-family properties presents a unique opportunity to create lasting wealth and financial stability. With multiple income streams, you can enjoy a more reliable cash flow while minimizing risks associated with vacancies..

Are low rates good for Investors?

2 Reasons Why...

If you've been hesitant to invest in real estate due to high mortgage rates, the recent drop from their peak last fall is noteworthy. Mortgage rates have decreased from a high of 7.79% last October. While they may not return to the historically low 3% levels, forecasts suggest further declines this year.

First, you might feel less constrained by your current mortgage rate. With lower rates, refinancing or acquiring new financing for additional properties is less intimidating. The gap between your existing rates and new ones is narrower, making new acquisitions more financially viable.

As Lance Lambert, the founder of ResiClub, notes, we may be at the peak of the "lock-in effect." Investors looking to expand their portfolios should recognize that the ultra-low rates of 3% and 4% are unlikely to return soon.

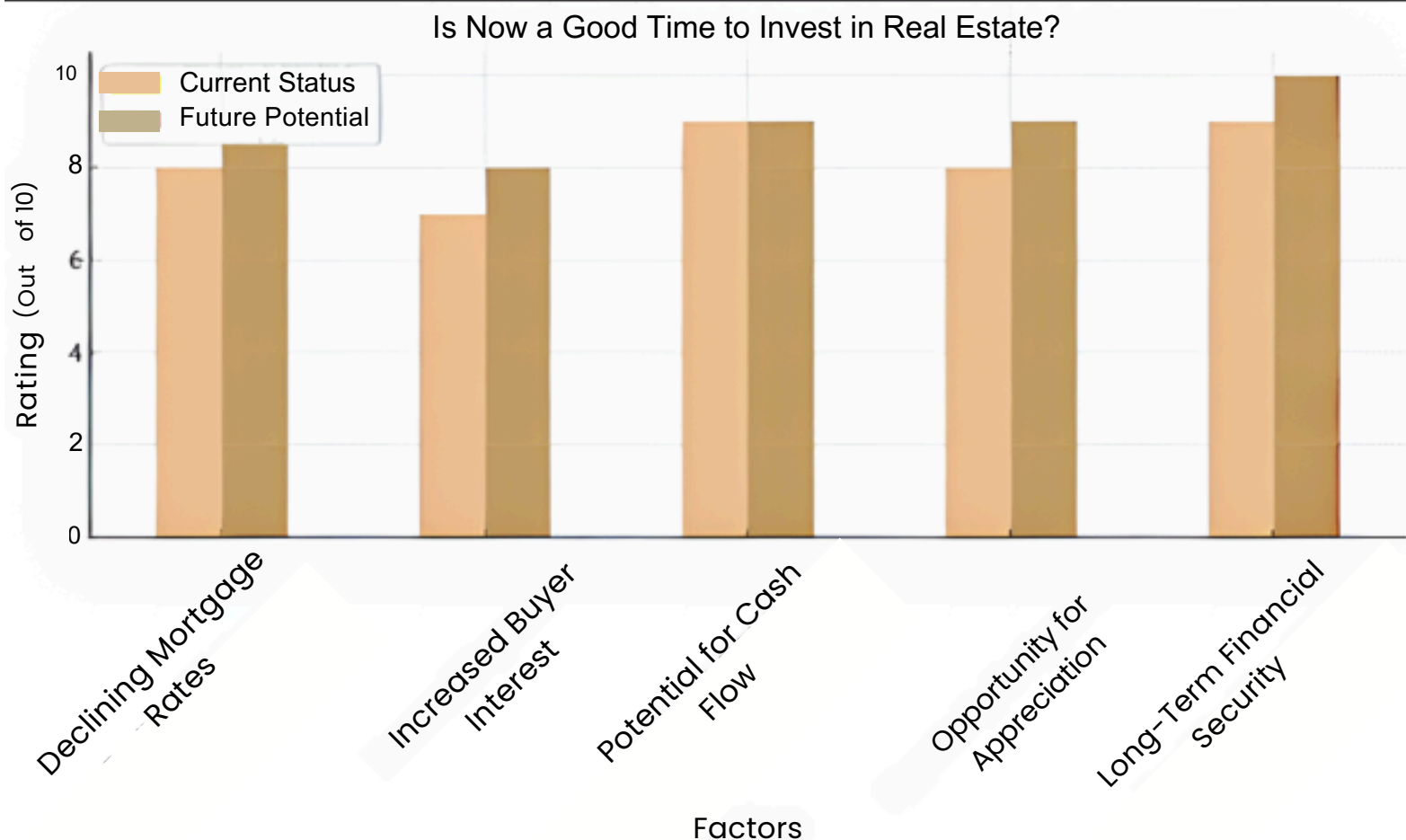
When mortgage rates decrease, buyers save money on loans, making purchases more appealing. This uptick in buyer interest can lead to increased demand for available properties, including multi-family investments, creating an opportune moment for you to expand your portfolio.

It's Still A Good Time to Invest?

Yes, now can be an excellent time to invest in real estate. With mortgage rates declining from their recent highs, the financial landscape is becoming more favorable for both buyers and investors..

Lower rates can enhance your purchasing power, making it easier to acquire multi-family properties and potentially increasing your cash flow. Additionally, the current market dynamics indicate a rise in buyer interest, which can lead to increased demand for rental properties.

This trend may provide opportunities for long-term appreciation and passive income. By strategically entering the market now, you can position yourself for success and benefit from favorable conditions in the coming years.



Leverage Equity to Overcome Affordability Barriers

Thinking about investing in multifamily real estate but concerned about affordability? You might already have the solution—and it's sitting in your current home.

Equity is the difference between what your home is worth today and what you still owe on your mortgage. It builds over time as you pay down your loan and as your home's value increases. Thanks to rising home prices in recent years, you may have more equity than you realize.

Here's why this matters:

You can tap into that equity—either by selling your current home, doing a cash-out refinance, or using a home equity loan—and use those funds toward the purchase of a multifamily property. That means:

- A larger down payment without dipping into your savings
- Lower monthly payments due to better loan terms
- A faster path to owning income-generating real estate

Instead of waiting or struggling to save up enough cash, your existing equity can give you a head start.






1. Become an All-Cash Buyer Using Equity

If you've owned your current home for several years, there's a good chance you've built up substantial equity. That equity could be enough to purchase a multifamily property outright—no loan, no mortgage, no interest rates to worry about. Buying with all cash not only strengthens your offer in a competitive market but also speeds up closing and gives you full control over your investment from day one.

2. Use Equity for a Larger Down Payment

Even if you're not buying all cash, leveraging your home equity for a larger down payment is a smart strategy. A bigger down payment reduces the amount you need to finance, which means lower monthly costs and less exposure to today's higher rates. It can also improve your loan-to-value (LTV) ratio—something lenders like to see—and potentially get you a better interest rate. That means more cash flow and stronger long-term returns from your multifamily investment.

A close-up photograph of two people shaking hands over a desk. The person on the left is wearing a light-colored suit jacket and a watch. The person on the right is wearing a textured, brown sweater. On the desk, there is a laptop and a pen holder with blue and red pens. The background is slightly blurred, showing an office environment.

The average U.S. homeowner now has about \$300,000 in equity.

-CORELOGIC

What You Need to Do When Selling?

If you're planning to invest in multifamily real estate this year, it's natural to feel a mix of excitement and caution. This is a strategic move—and like any major investment, it's important to approach it with clarity and focus. Here are two key things to keep in mind as you prepare:

1. Manage Emotional Bias

Whether you've invested in real estate before or this is your first multifamily property, remember: this isn't about personal taste or emotional ties—it's about performance. While single-family homes can carry sentimental value, multifamily investments should be evaluated based on cash flow, cap rate, location, and long-term ROI. Keep emotion out of the equation and let the numbers guide your decision-making.

2. Treat It Like a Business

Multifamily real estate isn't just a purchase—it's a business venture. From tenant screening and property management to expense forecasting and market analysis, every detail impacts your bottom line. Surround yourself with professionals who understand multifamily assets, and go into it with a business owner's mindset. That's how smart investors maximize returns and scale portfolios over time.



Thinking of Buying an Investment Property Without an Agent? Here's What You Need to Know

If you're considering purchasing a multifamily or investment property directly from a seller, without agent representation, it's important to understand the risks and responsibilities that come with that approach.

While buying off-market can sometimes yield a deal, going it alone can also expose you to gaps in due diligence, pricing errors, and legal missteps. Here are two key areas where professional representation can protect your investment:

1. Accurate Property Valuation and Offer Strategy

Investors know: you make your money on the buy. Without local market expertise and access to comparable property data, you risk overpaying or missing red flags. A real estate agent experienced in investment sales can help you assess true market value, evaluate income potential, and structure your offer to align with your return targets.

2. Managing the Paperwork and Legal Risk

Multifamily transactions often involve complex paperwork—leases, tenant estoppels, zoning verifications, financial statements, and more. One oversight could affect cash flow or cause legal issues post-close. A professional ensures all documentation is accurate, complete, and compliant with local laws—mitigating your risk and protecting your capital. Even seasoned investors use the right professionals to ensure every acquisition is airtight. Skipping that step can cost more than any commission ever would.

When purchasing an investment property—especially off-market or without a buyer’s agent—it’s critical to get the numbers right from the start. One of the most common mistakes investors make when buying directly is relying on the seller’s asking price without verifying whether it truly reflects market value or income potential.

Overpaying can destroy your returns, while underestimating future costs or risks can lead to surprises that impact your cash flow. As NerdWallet notes, first impressions matter—and that applies to how a deal looks on paper. If the numbers don’t work on day one, they rarely improve over time.

This is where working with a seasoned real estate professional—particularly one experienced in investment property—can make a big difference:

1. Strategic Valuation and Offer Structuring:

An experienced agent can help you break down cap rates, rental comps, maintenance liabilities, and neighborhood growth trends. That insight ensures you’re making a data-driven offer that aligns with your investment goals—not one based on emotion or surface-level numbers.

2. Paperwork, Risk Management, and Legal Compliance:

Investment purchases come with layers of documentation: leases, disclosures, tenant rights, rent control ordinances, environmental reports, and more. One missed clause or poorly drafted agreement can expose you to major liability. A trusted professional ensures all documentation is handled correctly, protecting your deal from costly delays or legal complications. Buying smart isn’t just about finding a good deal—it’s about closing it right. And that often starts with having the right expert in your corner.

TESTIMONIALS

70 FIVE STAR YELP REVIEWS & 40 FIVE STAR ZILLOW REVIEWS



Dealing with Jameel & Ramez has been a pleasure. They helped us buying a new church property. They made the process so easy. They quickly responded to every request from us. They were very professional and hope to be able to work with them again. We gladly recommend them to others.

-NICK SHAMIYEH



It's my dream to buy my own house!! I was trying before them but it did not work!! When I meet Jameel and Ramez Even the first day I was very comfortable with them!! They help me my any step!! It's very hard to buy the house in US ,I'm sure everybody knows that. I wasn't believe I will make it to by house what I like it!!! Because before them I had so much harder time!

-HATICE DUMAN



Jameel and Ramez were so great to work with. They were very helpful through every step of the process and always had our best interest in mind. They got us a great price on our house and it sold in a very short amount of time.

-STEVE WARNER



Jameel is a professional realtor in every way. These guys can get a home listed and sold faster than anyone else. If you are in or around Dublin this is your go to real estate company. You won't be disappointed.

-CASEY LEWIS



Jameel and his group did an excellent job at selling my parents' home. Jameel helped with getting contractors aboard to get the house ready to sell. The house received an offer over the asking and was finalized in less than 30-days

-SCOTT FABEL



I highly, highly recommend Ramez and Jameel for your real estate and financing needs! They're super professional, honest and work hard to get you the best outcome. Their years of experience in the industry and relationship building skills really helped us get what we wanted (as buyers) in this crazy market!

-VANESSA H



INTEGRITY.....who we are
HONESTY.....is what we speak
EXCELLENCE.....is what you get

