

# How To Create Wealth & Happiness Through Real Estate



**Glenn Mendell**  
Real Estate Broker  
ABR, CRS, EPRO, SRS

**Glenn & Therese Mendell Real Estate Team**  
Remax Accord

**Did You Know?**

**Over 80%  
Of Retirement Wealth  
Is In Real Estate!**

# How To Choose a Good Location When Looking for a Home



- **Avoid Noisy Surroundings**

On or near a busy street.

Near an active train route.

Next to commercial real estate.

- **Focus On The Neighborhood**

Values follow the neighborhood.

- **Choose Good Schools**

Local school rankings can impact home values.

- **Views & Open Space**

Backing to open space is often a desired feature.

A view is often desirable and increases value.

# How to Increase Equity With Real Estate Appreciation



- **Consider Areas In Demand**

An area where buildable land is scarce.

An area near a popular downtown area.

- **Proximity To Employment**

Strong local employment creates housing demand.

Easy BART & freeway access attracts commuters.

- **Real Estate Versus Stocks**

10% appreciation on a \$500,000 home = \$50,000.

50% gain on your \$100,000 downpayment.

10% appreciation on \$500,000 in stocks = \$50,000.

10% gain on your \$500,000 investment.

Homes are also tangible assets & have tax benefits.

# How To Acquire More Real Estate



- **With Mortgage Financing**

- FHA loans. Low entry with 3.5% downpayment.
  - Conventional loans. From 5% downpayment.
  - Hard money loans. Easier to get / higher cost.
  - Creative financing such as loans from sellers.

- **With Cash & Investments**

- Funds coming from a home sale.
  - Funds coming from savings.
  - Funds coming from investment accounts.
  - From a self directed 401k or IRA.

- **Gifts & Inheritance**

- Family gifted funds for a downpayment, or more.
  - Inheritance funds for a downpayment, or more.

# How To Build Equity From Renovations



- **Remodel Your Home**

Update with new appliances and fixtures.

Renovate spaces and / or structural improvements.

Best ROI: Kitchens, primary Br / Bth & curb appeal.

- **Add To Your Home**

Add a bedroom, bathroom or living area.

Add a guest house (ADU).

- **Add Accessories**

Add a pool, gazebo or sport court.

Add a solar electrical system.

Add or update landscaping front & back.

# How To Create Wealth From Rentals



- **Local Rentals**

Consider local rentals as a long term investment. Initial cash flow may be low, unless paying cash. Appreciation over time is often very good.

- **Out-Of-Area Rentals**

Acquisition cost is often less versus local rentals. Initial return on investment is often more. Appreciation is often less versus local rentals.

- **2nd Home**

You may benefit from an owner-occupied loan. Consider renting it or Airbnb, then using it later. If out-of-area, a property manager may be needed.

# How To Create More Happiness With Your Home



- **Choose A Good Floor Plan**

- Kitchen near garage for convenience.

- Kitchen with view of yard, play area or pool.

- Minimal stairs for accessibility.

- At least one street-level bedroom & bathroom.

- **Strive For Backyard Privacy**

- Consider an ample amount of perimeter trees.

- Consider sturdy fencing of 6 ft or more.

- **Keep Up With Maintenance**

- Service or replace appliances as needed.

- Service heating and air conditioning as needed.

- Stay on top of drainage and irrigation systems.

- Service the roof & gutters as needed.

- Do a periodic termite / pest control inspection.



# Glenn & Therese's Real Estate Services



- **Free**

- Homebot interactive wealth builder.
- Monthly real estate updates.
- Timely statistics for informed decisions.

- **Advice & Guidance**

- Tailored guidance for your home & rentals.
- Reputable tax experts & contractors.
- Home renovation advice.
- Real estate financing advice.

- **Property Sales**

- Buying: Search, vetting, offers, escrow & more.
- Selling: Home prep, marketing, pricing & more.
- Relocation: Interviewing of out-of-area Realtors.



**Glenn & Therese Mendell**



**87% of clients are repeats or referrals.  
Over 1,200 clients served with dedication.  
Over 35 years as committed, full-time Realtors.**

**Two published educational real estate books.  
Own multiple homes & rentals. Over 50 remodels.**

**Love helping others with their real estate needs.**

**Contact Us To Create  
Your Wealth & Happiness  
Through Real Estate!**



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**Supporters of the Children's Miracle Network.  
Donations on every home sale.**

**Glenn  
(925) 915-8300  
Glenn@BrokerGlenn.com**

**Therese  
(925) 915-8400  
Therese@HomeFox.com**

**313 Sycamore Valley Road, Danville CA 94526  
DRE#'s 00991191 / 01191772 [www.HomeFox.com](http://www.HomeFox.com)**