

# HOW TO BUY YOUR FIRST INVESTMENT PROPERTY WITHOUT PUTTING 20% DOWN

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K S P R O P E R T I E S . I N F O



# ABOUT

# ME

I was born and raised in good ol Minnesota, land of the 10,000 lakes! I moved to Denver, Colorado when I was in graduate school obtaining a master in Global Finance, Trade, and Economics. After college I became fascinated with learning how to pay off my student loan debt ASAP and how to create and grow wealth (the legal way no PPP loans for me). I read books like “Rich Dad, Poor Dad” and economic studies and learned the rich pass on their wealth from generation to generation through real estate.

After college, I landed a Consulting job with the Big Four. I saved a little every paycheck and put a significant amount of my bonus into a HYSA (high yield savings account, I use capital-one). I started my real estate investment journey in 2020. I got my real estate license in 2023 and purchased my first investment property in January 2024 with a 4.1 interest rate in a 6-7% rate environment using creative financing.

This e-book will provide a step by step guide on how to purchase your first investment property using a 3.5% FHA loan.



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# CHAPTER 01



You first need to ask yourself, why do you want to invest? Are you looking to pay off your student loans? Do you have a passive aggressive boss who is riding your last nerve? Are you looking to replace your income from your job and focus on other passions and hobbies? Really dive deep here because this is what will get you out of bed every morning. This is what will keep you going when your first or second offer is rejected or when you feel tired. Remember your why, write it down, and put it on a sticky note somewhere you can see. This will be your daily mantra.

After you determine your why, you are ready to start figuring out how to achieve your why. My why is that I want my husband and I to have the ability to retire by the time I am 35 years old and purchase our retirement home in my husband's country in the South of France.

Now, let's discuss the five different ways real estate pays. Knowing this is really the key to success. Many of us might know where we want to go and then we get lost with HOW to get there.

There's five ways real estate pays. Appreciation, Cash Flow, ROA (Amortization), Tax Benefits, and Inflation. We will focus on appreciation and cash flow for this guide. Understanding this puts you ahead of the pack!

Appreciation is when you buy a property for \$250,000 and there's a 5% appreciation, next year your home is now worth \$255,000. When you hear time IN the market is more important vs timing the market this is what they are referring to.

Cash flow is when your PITI (Principal, Income, Tax, and Interest) is \$1,500 and you rent out your home fully furnished for \$2,300 your cash flow is \$800.



# CHAPTER 02



You DO NOT need 20% to start your investment journey. Repeat that again and again and tell all your friends and family. You absolutely can use a FHA loan. I did! Many of my investor mentors do too. We purchased a beautiful home just right outside of Portland. It was listed for \$35,000 less than appraisal price. That meant we had instant equity before we even moved in! I thought to myself, well that was pretty easy. Too easy?!

In 2020 a lender told me I should wait to buy and save 20%. The worst advice a lender could give to a young woman eager to buy a home with steady employment and 700 credit score. If I would have bought in 2020 - I would have over \$200,000 in equity today.

The beauty of using an FHA loan, you can use it for your second home loan too - you are legally allowed to do that if you outgrow your current home or you/spouse received a job offer that's over 100 miles away. We plan to add cash flow when we complete our ADU conversion. Equity creation will be \$200,000 and will generate \$30,000 in income a year. Not so bad for a first investment property!

# CHAPTER 03



Now you know your why, how, and the next important step is working with an investor agent! I seriously cannot stress this enough. Working with non investor agent is a waste of time. You don't want to spend your time catching your agent up to speed and to be completely honest, most realtors suck. After you shift through the shitty realtors, then you need to find a great agent who understands the world of investing. This is very rare, they call us unicorn agents for a reason!

Finding an agent can take a week, a month or several months depending on how much time you allocate to searching and interviewing. Don't let this step hold you up from achieving your goals, I made this mistake early on. Here's what to do instead:

Send me an email ([homesbykadoh@gmail.com](mailto:homesbykadoh@gmail.com) subject: I need a realtor in X state). I have a wide network of realtors and I can help anyone in all 50 U.S states buy, sell, and invest.

# CHAPTER 04



Take Action! This guide was not intended for you to read and not do anything with it. Here's what you should do instead.

Go out on a walk and look at the homes in your neighborhood. Train your eye to find the ugly looking house on your block. Compare their home and the one next to it. What do you see? What do the windows look like? Is the roof in good enough condition?

Once you start opening your eyes to finding the types of homes you should purchase, you will find deals everywhere trust me. You will actually start spotting more deals than you can afford to buy! Look for the homes that will be a cosmetic update vs major fixer upper. I recommend for beginners stick to cosmetic updates only. For your first investment property, you want to take it easy. Learn how to do the repairs and renovations yourself or hire help at a low cost. The more you save, the more equity you will create. Of course things like plumbing and electrical are better left to the professionals to avoid injuring yourself and/or damaging your home.



# READY TO BUY

your first  
investment  
property?!



Let's do this thing!

We will go over your why, goals, budget, and plan out how you can get there. I will connect you with my trusted and vetted lenders and/or investor agents anywhere in the U.S. Let's create generational wealth together, you can do it. I believe in you.

Text or call:  
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