



Real Estate Investing for Retirement and Passive Income

the
Crecco
companies
A Real Estate Investment Company

Real estate investment opportunities to maximize returns and diversify your portfolio while creating clean, safe affordable housing for families.

Disclaimer

© Author's Name – 2016

All rights reserved. No part of this eBook may be reproduced, stored in a retrieval system, or transmitted in any form or by any means, electronic, mechanical, photocopying, recording, scanning, or otherwise, without the prior written permission of the author.

All ideas, guidelines and suggestions contained in this eBook are provided for **educational and informational purposes only**.

While every attempt has been made to provide information that is both accurate and effective, the author does not assume any responsibility for the accuracy or use/misuse of this information.

IMPORTANT LEGAL DISCLOSURES – PLEASE READ

THIS EBOOK IS NOT TO BE CONSTRUED AS AN OFFERING FOR INVESTMENT. RATHER, IT IS PROVIDED SOLELY FOR INFORMATIONAL PURPOSES.

This eBook was prepared by The Crecco Companies, (the “Company”). The Company does not make any representation or warranty, express or implied, as to the completeness or the accuracy of the material contained in this eBook.

Any projections contained in this EBook, financial or otherwise, are estimates only, based upon assumptions which may be incorrect, and there can be no assurance as to their accuracy. The achievement of any financial projection may be affected by fluctuating economic conditions, and other factors, and is dependent on the occurrence of future events that cannot be assured.

Disclaimer	2
About the Author	5
What you will find in this eBook	7
Chapter One: Is real estate investing right for you?	9
Real Estate and Passive Income.....	10
Chapter Two: Retirement Benefits of making money from real estate investment	13
Chapter Three: How Much Money Can You Make?	16
How Do You Invest with Us?	17
How Do We Measure Investment Success?.....	17
Chapter Four: Tips for Building Consistent Passive Income.....	18
Why the Crecco Companies?.....	20
Real Estate Syndication.....	20

About the Author

Anthony J. Crecco graduated from Iona College in 1983 with a **Bachelor of Business Administration (BBA) in accounting**. He then went on to work in a small accounting firm in White Plains and soon thereafter joined his family owned Real Estate Development Company – **The Ron Rose Group**.

During the early 80's Anthony went on to obtain his Real Estate broker's license and created **Elite Properties**. The Ron Rose Group developed and built several thousand homes and communities between the Bronx, Westchester and Putnam counties.

As Vice President of Ron Rose Group, Anthony oversaw the daily operations of the company, which included home building, remodeling, property management, handyman services and Real Estate Brokerage.

In the last couple of years Anthony shifted his focus to the multifamily market and began buying properties out of state. During the same period, Anthony began to utilize social media to build relationships with like-minded business people as well as individuals looking for online solutions for their distressed properties.

About the Crecco Companies

Anthony founded the Crecco companies, a real estate investment group, that syndicates properties in various US markets, allowing investors to passively

invest in multifamily real estate deals through systematized, creative processes.

At the Crecco Companies, our focus has not been on the creation of a large real estate acquisition firm or management company. We do not participate in the real estate commission of acquisition or sale of the asset. Our mission is to purchase assets generating superior returns for both the Passive and the Managing Members.

Through a galvanized focus on this mission, our investment decisions are made solely on the quality of the investment opportunity rather than overhead need of a real estate brokerage or management company.

What you will find in this eBook

Put Money to Work and Make it Grow!

We all want to make enough money or profit to cover the expenses for the time when we shall no longer be working. Simply put, retirement does sound scary because the last thing we want is to find ourselves broke or even worse.

Is real estate a good way to generate strong income for retirement? Absolutely! In fact investing in real estate is an excellent option if you're looking for a steady and predictable stream of passive income.

Why You Should Think About Real Estate?

Well, unlike other traditional investment options like bonds, stocks and mutual funds, the value of your real estate investment increases steadily over time. The best part is that not only you have an income on a regular basis, but you will be creating wealth as the property increases in value and your mortgage is paid down.

Of course stocks, bonds and mutual funds pay dividends, but the profits you make greatly depend on market conditions. If you're looking for ways to make your retirement more rewarding, it's time you think about investing in real estate.

So the question is how do you get started? Well, this is exactly what we shall discover in this eBook. The first chapter will help you decide whether real estate investment is right for you. As we move forward, we shall see how

much money you can make and how you can build a consistent income stream through real estate investment during retirement. Also, there are useful tips for those of you who want consistent passive income through investing in multi-family properties.

Don't wait any longer. Continue reading to find out how you can make the most of your investment in multi-family properties.

Chapter One: Is real estate investing right for you?

You think about skipping vacations to save extra money and make ends meet when you are retired. However, you need more than sufficient savings to spend your retirement years with ease.

As stated earlier, investing in multi-family properties is a great opportunity to secure your retirement income. Unlike other traditional savings like stocks, mutual funds and even bonds, value of multi-family real estate increases with time.

What's even better is that you don't need to have a firm grasp of how real estate market works. When you purchase a multi-family property, the rent paid by your tenant minus the expenses will provide you a monthly cash flow.

Most retirees love owning real estate, particularly multi-family units because they can generate a steady stream of income. This is useful for a number of facts:

1. You will never have to worry about where your income will come from
2. You will have a certain amount of earning coming in on a regular basis.

Another important thing to remember is that while traditional investments can be transferred to your heirs, they never offer a consistent form of monthly income.

Often most retirees overlook the real value of long-term multi-family investments when planning for retirement. Have you had a good look over your investment portfolio? If you're still thinking about investing in multi-family properties, it is time you start thinking about them right now to make your retirement more rewarding.

Is investing in multifamily real estate right for you? Well, you need to look at how much cash flow you want to generate from your income. While real estate investments, including multi-family units have some risk like other investments; you are guaranteed to do well if you do your homework right.

If you're seriously considering investing in multi-family units, all you need to do is contact us. That's right. Our team of experts will let you know how much money you can expect to earn and of course, the cash flow you will be able to generate. The biggest advantage of working with us is that you don't have to worry about finding a good property – that's because we are going to do everything for you!

[Real Estate and Passive Income](#)

Well, some of you would like to know more about how you can generate a steady passive income by investing in multi-family properties. Let's not go into the technical details here. Just remember that passive income in the end comes down to monthly cash flow.

We have helped our clients invest in multi-family properties that are cash flow positive. This simply means you will be left with a handsome amount of cash after taking care of all expenses.

Most people give up too soon and change their decision about investing in multi-family properties because of the common idea that it requires a lot of hard work, dedication and focus.

Of course, any investment requires you to do the hard work and research and real estate is no different. But the point I'm trying to make here is that multi-family properties can leave you with more income to enjoy your investment. The best part about working with us is that you don't have to worry about finding or managing the property in the first place.

That's right. Our success in real estate investing and helping people generate steady passive income has been growing strong over the last 60 years. Presently we have a professional team of local bankers, lawyers, brokers and property managers who will take care of your deal right from selecting the property to finally owning your dream investment.

Working with us is simple.

We will meet with you and present the investment opportunity. All you have to do is decide whether or not you want to invest and let us handle the rest. Isn't this exciting? Rest assured that our team backed by years of experience is always there to assist you in the process.

So what are the retirement benefits of multi-family real estate investment?

Continue reading to find out more.

Chapter Two: Retirement Benefits of making money from real estate investment

If you're willing to take the plunge, investing in a multi-family unit is an excellent opportunity to generate extra cash in post retirement life. All you need to do is tell us your investment goals, and we'll help you select a multi-family investment that will help you reach them.

Once you're ready to invest, our experts will take care of the entire deal from start to finish. Remember, a well located property can help you produce an extra \$1,000+ per month after expenses. Our goals are to maximize your returns so each investment will benefit from our hands-on approach, aggressive asset management, extensive construction experience and implementation of systems to optimize efficiency and cash flow.

It is a Wonderful Asset

Real estate, particularly multi-family property is a wonderful asset to have because when you are retired, you will have money coming in every month. This is great news especially if you don't have pensions.

Looking at the present market trends, the value of your multi-family property and rents are surely going to go up. So even if you don't make a lot of profits in the beginning, you don't need to worry. After a few years, you can conveniently sit in a quiet corner of your home and watch your income climb.

Our multi-family real estate investment experts can help you find the best properties in strategic locations across the U.S. The best part is that you can sip your morning coffee while our experts take advantage of market opportunities in order to help you meet your investment objectives.

Tax Benefits

Another big plus of income-producing properties is that the Internal Revenue Service (IRS) gives you a chance to depreciate the building portion of your property (this does not include the land) over 27.5 years. This simply means much of your cash flow will be tax-deferred.

It's Much Easier to Manage and Understand

Perhaps the biggest benefit of owning a multi-family unit is that it is easier for a regular person to understand and manage. That's right, finding and investing in a multi-unit property relatively is an easier business to comprehend compared to investing in bonds, mutual funds and even stocks. Good location, good tenants, easy maintenance, and rent collection are all you need to look at generally to make a solid real estate investment.

On the other hand, stock investments have a number of complex variables and factors to deal with such as:

- Management credibility
- Competition
- Industry growth

- Political situation
- Government regulation
- Tax policies
- Margin analysis
- Operating profit growth
- Inventory turns and much more

Sounds complicated right?

During our 60+ year history of managing multi-family real estate investment portfolios, we have managed to add value for our clients. Our experts have a wealth of experience and real estate expertise and the trust of our clients is what helped us generate attractive results for them. To figure out investment opportunities that would work for you, get in touch with us today.

Call 914.861.3535 or use the form @ www.thecreccocompanies.com/contact-us/. Remember you can schedule a one on one consultation without any extra cost!

Chapter Three: How Much Money Can You Make?

How much money can you expect to make from a multi-family property will depend on the location you choose. As you can guess, not all locations are created equal. But you don't have to worry about finding the ideal spot or calculating your rental income while working with us.

It's not possible to explain how location works in this short guide, but here's a simple example to give a nice idea. Let's say you're eyeing properties in Jacksonville Florida and California. In this case, the returns from multi-family properties in Florida will be higher than those in California. And here we're not looking at one of the most important factor - potential property appreciation which can have a dramatic effect on your overall return.

So if you purchase \$200,000 worth of multi-family real estate, you can expect an additional income of \$12,000 per year during your retirement days. This makes an extra \$1,000 per month to add to your retirement income after taking care of insurance, taxes, mortgage, maintenance, and occupancy rates. As stated earlier, you no longer have to worry about property management while working with us.

After reading through the first few pages, you know that multi-family properties are an excellent investment vehicle. Because real estate outperforms other traditional sources of passive income, it's time you think about investing your money wisely.

How Do You Invest with Us?

You can invest in cash-flow, multi-family real estate with funds you already have – an IRA or an old 401k works best. What's interesting is that you can start investing using a vehicle that many people are not aware of – The Self-Directed IRA.

At The Crecco Companies, our investment structure varies depending on the type of deal you select. Our investments can vary from 2 to 7 years. The target Internal Rate of Return is 12% to 20% and the amount you can invest is \$25,000 to 250,000+. The Crecco companies, as stated earlier acquire strategically placed apartment homes in emerging markets throughout the United States. For more details, get in touch with one of expert team members today!

How Do We Measure Investment Success?

The success of each investment we choose at Crecco is measured by location, tenant profile and growth potential. Some of the assets may require some physical renovation and repositioning, but our team of experts will take care of the details.

The investments offered by The Crecco companies benefit from our hands-on approach, aggressive asset management, extensive construction experience and implementation of systems to optimize efficiency and cash flow.

The ultimate goal within each investment opportunity is to acquire assets that will realize the strongest risk-adjusted returns over the life of the investment.

Chapter Four: Tips for Building Consistent Passive Income

Generating a steady stream of passive income takes years of effort, so you need to get started today.

#1: Save, Save and Save

This is the first and foremost step if you intend to earn passive income during the retirement years. Interestingly, once you start saving money, everything else will follow. And the day you have enough savings, you can make the money work for you. As Robert Kiyosaki loves to put it “you should let your money work for you.”

The money you save can be used to make lucrative contributions to your 401k and IRA pre-tax accounts. Remember that you can use your IRA investment to get hands on an attractive ‘multi-family’ property and build a consistent passive income stream.

#2: Identify Your Passion

You must be passionate about something, and if it’s investing, you’re in for an exciting ride. Investing in multi-family properties can be one of the best decisions you have made in your life and it can be one of the most productive part of your passive income stream.

Even if you don’t have any past investment experience or knowledge, you should be able to build passive income by becoming part of one of our investment deals.

#3: Let Everything Fall into Place

While working with The Crecco companies, the returns on investment are very consistent and stable with minimal risk which makes it an ideal stream of passive income.

#4: Even the Greatest Journeys Begin with the Single Small Step

Lao-Tzu, the great Chinese philosopher said that “a journey of a thousand miles begins with a single step” and multi-family investing is no different. It’s natural to feel a little overwhelmed when you’re starting out, but we can guarantee that your first step with us will be the greatest starting point in your life.

#5: Determine the Income Level you are Comfortable With

Remember the day when your career kicked off ... the day you were ecstatic? You were happy when you got your first job because you started generating a steady stream of income.

The idea of multi-family property investment sounds good, right? With our diverse investment plans, you can choose the income level that brings you maximum happiness. That’s right. Our team will provide you with investment opportunities based on your desires and needs.

Why theCrecco Companies?

The Crecco Companies owns and operates multi-family properties in New York, North Carolina, Ohio and Connecticut. While working with us, you can create consistent and stable passive income and gain financial freedom to relax in your retirement age. Remember, there's nothing better like making your hard earned money work for you.

A cash flowing rental property is a fantastic way to bring in a monthly income. If you want to make this truly passive, here's where the Crecco companies comes in.

Our investment plans give you the freedom you want to enjoy. We take care of your investment and you can live the life you have dreamed of. Whether you want to travel the world, spend more time with your friends or relax at home, we've got you covered.

Yes, gone are the days when you had to worry about making money during retirement. Now you can relax as we are there to manage your property and make you feel much secure.

Real Estate Syndication

We are involved in real estate syndication here at the Crecco Companies. It is more like crowd funding for real estate. In the simplest form, syndication involves pooling capital with other investors or individuals to achieve a common goal.

As you can guess, our purpose of syndication is the purchase of a real 'multi-family' property that you can see and touch.

The biggest reason why people participate with us is that not every person has the time and more importantly, the expertise needed to find a gem to acquire. There are hundreds and thousands of multi-family properties across the United States, but we only find, acquire and manage properties that will work wonders for you.

If you look at the real estate syndication equation, you will see that there are two ingredients. First, you have a syndicator or a sponsor (which is us – i.e. the Crecco companies) who is responsible for finding, acquiring and managing the real estate.

The second ingredient is you, i.e. the investor. You will invest with us and own a percentage of the real estate as a result. The best thing is that you will get all the benefits of property ownership, and there are no hassles. That's right. You don't have to worry about locating or acquiring the property as well as routine management.

The bottom line is that possibilities are endless when it comes to generating passive income from property investments. By reading through this short guide, you could be on your way to living the life you've always wanted. Here's hoping that you can build a consistent income stream from your property investments.

If you would like to learn more about investing in multi-family properties for retirement ... **Talk to Our Experts Today!**

Also, if you have any multi-family investing ideas, stories and experience to share, feel free to get in touch.

Send your comments and feedback to anthony@thecreccocompanies.com.

For more information and useful advice about multi-family investment, don't forget to check out www.thecreccocompanies.com

You can also follow us on:

www.facebook.com/thecreccocompanies

[Twitter.com/creccocompanies](https://twitter.com/creccocompanies)

www.linkedin.com/in/anthonycrecco

www.thecreccocompanies.tv