T E X A S I N V E S T O R
S O L U T I O N S

The Complete *Texas Investor* Playbook

TEXAS INVESTOR SOLUTIONS

Complete Operations Guide

Marketing • Acquisitions • Operations • Team Structure

Joe Velez, CEO
Director of Operations

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Texas Investor Solutions • Dallas, Texas • 2026

ABOUT THE AUTHOR

Joe Velez — Entrepreneur · Veteran · Visionary



Joe Velez

CEO & Director of Operations — Texas Investor Solutions

Licensed Real Estate Broker, MA, B.S. Construction Management
U.S. Military Veteran

30+	6	5	2007
YEARS IN CONSTRUCTION	YEARS MILITARY SERVICE	VELEZ NETWORK ORGANIZATIONS	HELPING HOMEOWNERS SINCE

"Discipline, Commitment, and Integrity — the values forged in service that define every project, every client, every day."

MILITARY SERVICE & EDUCATION

Enlisting at age 17, Joe completed six years of military service — three active duty in Europe and three in the reserves. The experience forged in him the core values of Discipline, Commitment, and Integrity that continue to define his professional life. Leveraging his G.I. Bill, he earned a degree in Construction Management, bridging service with scholarship.

CONSTRUCTION INDUSTRY

With over 30 years in the construction industry, Joe has built a reputation anchored in integrity, transparency, and accountability. His approach consistently prioritizes long-term client relationships grounded in trust and mutual respect — making him a trusted partner across every market he has entered.

REAL ESTATE BROKER

As a licensed real estate broker in Massachusetts, Joe has managed multi-million-dollar listings and sharpened the critical skills required to run a high-performing

broker's office. His expertise spans valuation, negotiation, and end-to-end transaction management at the highest levels.

CREATIVE FINANCING — NO BANKS NEEDED

Since 2007 — during the height of the market crash — Joe has specialized in guiding homeowners facing foreclosure toward solutions that genuinely work for them. His deep expertise in distressed properties with little or no equity, combined with creative financing strategies, has preserved homeownership for families who believed they had no options left.

VELEZ NETWORK

Founder of Velez Network, an organization he built from the ground up. The network comprises five integrated organizations — Velez Capital Funding, Velez Construction Management, Velez Property Solutions, Velez Realty, and Foreclosure Prevention Services — all working in concert to serve homeowners, investors, and small-to-mid-sized businesses under one trusted roof.

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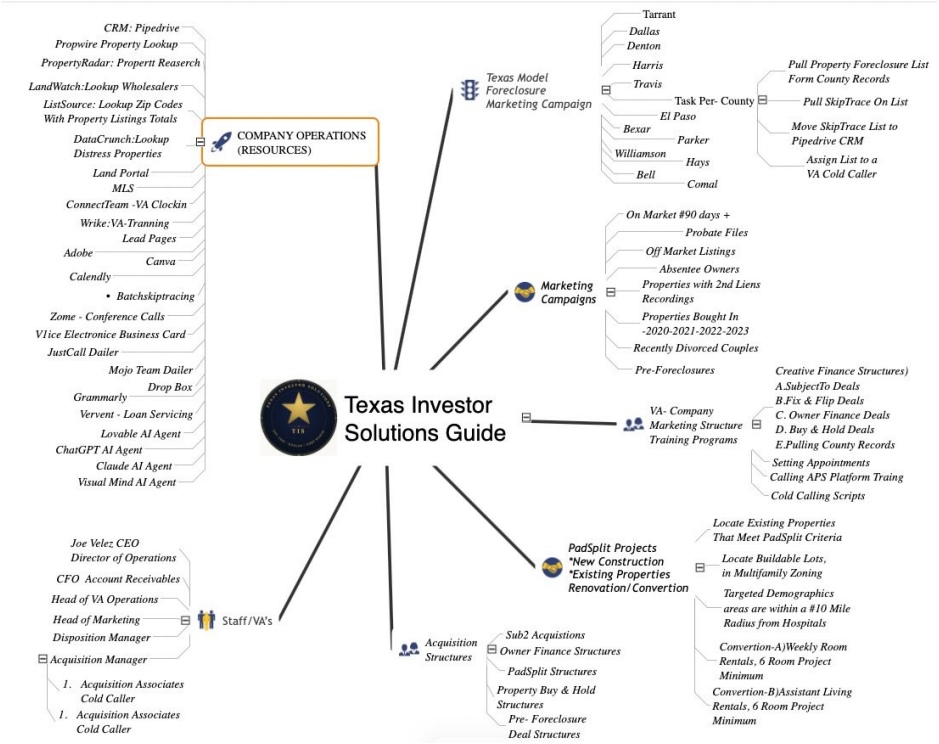
CHAPTER 1

Company Overview & Resources

1.1 About Texas Investor Solutions

Texas Investor Solutions is a real estate investment company led by CEO Joe Velez. The company specializes in creative acquisition structures, marketing campaigns targeting distressed and motivated sellers, and building scalable systems through virtual assistants and technology.

Texas Investor Solutions — Company Operations Blueprint



The complete operational blueprint — each branch is expanded in detail throughout this guide.

1.2 Leadership & Staff Structure

The company operates with clearly defined roles to ensure smooth deal flow from lead generation through closing.

Role	Responsibilities
Joe Velez – CEO / Director of Operations	Overall company vision, deal oversight, operations management
CFO / Account Receivables	Financial management, accounts receivable, cash flow tracking
Head of VA Operations	Manages virtual assistant team, training, and performance
Head of Marketing	Oversees all marketing campaigns and lead generation strategies
Disposition Manager	Manages deal disposition, buyer relationships, and closings
Acquisition Manager	Leads acquisition strategy and manages acquisition associates
Acquisition Associates / Cold Callers (x2)	Cold calling prospects, setting appointments, qualifying leads

CHAPTER 2

Company Operations & Technology Stack

2.1 Overview

Texas Investor Solutions leverages a powerful suite of tools across CRM, research, communication, marketing, and AI to maximize efficiency and deal flow. Below is a complete breakdown of all platforms used.

CRM & Lead Management

- CRM: Pipedrive – primary CRM for tracking leads, deals, and follow-ups
- Propwire Property Lookup – property data and owner research
- PropertyRadar: Property Research – advanced property analytics and filters
- LandWatch: Lookup Wholesalers – find wholesaler listings and land deals
- ListSource: Lookup Zip Codes With Property Listings Totals – list sourcing by zip code
- DataCrunch: Lookup Distressed Properties – identify distressed assets
- Land Portal – land acquisition research
- MLS – Multiple Listing Service for on-market property data

Communication & Dialer Tools

- ConnectTeam – VA clock-in/clock-out and team management
- Wrike: VA Training – project management and VA onboarding workflows
- JustCall Dialer – primary dialer for cold calling campaigns
- Mojo Team Dialer – multi-line dialer for high-volume outreach
- Zome – conference calls and team meetings
- V1ice Electronic Business Card – digital business card for networking

Marketing & Design Tools

- Lead Pages – landing page builder for seller/buyer lead capture
- Adobe – design suite for marketing collateral
- Canva – quick graphic design for social media and campaigns
- Drop Box – file sharing and document storage
- Grammarly – writing quality and proofreading

Data & Analytics

- Batchskiptracing – skip tracing for finding owner contact information

Finance & Legal

- Vervent – Loan Servicing – manages seller-financed loans

AI Tools

- Lovable AI Agent – AI-powered automation agent
- ChatGPT AI Agent – content generation, research, scripting
- Claude AI Agent – advanced AI for analysis and operations support
- Visual Mind AI Agent – visual AI for design and creative tasks

PRO TIP	Integrate Pipedrive with your skip tracing workflow so that once a list is pulled and traced, contacts are automatically imported into the CRM ready for dialer assignment.

CHAPTER 3

Marketing Campaigns

3.1 Texas Model Foreclosure Marketing Campaign

The Texas Model Foreclosure campaign is the company's flagship outreach system targeting pre-foreclosure and foreclosure properties across key Texas counties. Each county follows a standardized task workflow.

Target Counties

Primary Counties	Secondary Counties
• Tarrant • Dallas • Denton • Harris • Travis • El Paso	• Bexar • Parker • Williamson • Hays • Bell • Comal

Task Per County – Standard Workflow

Each targeted county follows this exact sequence to generate a working cold call list:

- Step 1: Pull Property Foreclosure List from County Records
- Step 2: Pull SkipTrace On List
- Step 3: Move SkipTrace List to Pipedrive CRM
- Step 4: Assign List to a VA Cold Caller

SYSTEM This four-step workflow ensures consistency across every county. VAs should never begin cold calling until the list has been moved into Pipedrive and properly assigned.

3.2 Marketing Campaign Target Lists

Beyond foreclosures, the company targets multiple motivated seller lists to maximize deal flow across different niches.

On Market #90 days+ Listings

Properties sitting on the MLS for 90 or more days signal motivated sellers open to creative offers.

Probate Files

Heirs of recently deceased owners often need to liquidate property quickly, creating win-win opportunities.

Off-Market Listings

Properties not on MLS can be sourced through wholesalers, direct mail, and county records.

Absentee Owners

Owners who don't live in their property are more likely to accept below-market offers for convenience.

Properties with 2nd Liens Recordings

Distressed equity situations where sellers need relief from multiple debt positions.

Properties Bought In 2020-2021-2022-2023

Recent buyers who may be underwater due to market corrections or life changes.

Recently Divorced Couples

Divorce creates urgency to liquidate marital assets quickly and equitably.

Pre-Foreclosures

Homeowners 60-90+ days delinquent who need a solution before the foreclosure is finalized.

CHAPTER 4

Acquisition Structures

4.1 Overview

Texas Investor Solutions employs multiple creative acquisition structures to maximize deal flow regardless of market conditions. Understanding which structure fits each seller's situation is critical to closing more deals.

4.2 Acquisition Structure Types

A. Subject-To (Sub2) Acquisitions

In a Subject-To deal, the buyer takes over the seller's existing mortgage payments without formally assuming the loan. The deed transfers to the buyer while the original mortgage stays in the seller's name.

- Best for: Sellers behind on payments who need immediate relief
- Benefit: No new financing required — acquire with minimal cash out of pocket
- Key: Ensure existing loan terms are favorable (low rate, low balance)

B. Owner Finance Structures

The seller acts as the bank, financing the purchase directly to the buyer. Terms are negotiated between parties — price, interest rate, amortization, and balloon payment.

- Best for: Sellers with free-and-clear properties or low mortgage balances
- Benefit: Flexible terms, no bank qualifying, faster closings
- Key: Structure balloon payments around your exit strategy timeline

C. PadSplit Structures

PadSplit is a co-living platform that converts single-family homes into room-by-room rentals, significantly increasing monthly cash flow compared to traditional leases.

- Best for: Properties in workforce housing markets near employment hubs
- Benefit: 2-3x the rental income of a traditional lease
- Key: Must meet PadSplit's property criteria and pass inspection

D. Property Buy & Hold Structures

Long-term hold strategy focused on appreciation and passive cash flow. Properties are acquired, stabilized, and held as rental assets.

- Best for: Markets with strong rent demand and appreciation potential
- Benefit: Passive income, equity growth, tax advantages

E. Pre-Foreclosure Deal Structures

Targeting homeowners before the foreclosure is finalized to negotiate a purchase or a creative solution that stops the foreclosure and benefits both parties.

- Subject-To Deal Structure: This is where the investor takes over the mortgage
- Reinstatement: Pays the arrears to bring the loan current before acquiring

STRATEGY	Always identify the seller's primary motivation first — whether it is speed, price, debt relief, or privacy — then present the acquisition structure that best solves their specific problem.

4.3 Velez Property Solutions — Assignment Structure

The diagram below illustrates how Velez Property Solutions structures pre-foreclosure deals across three deal types — Cash Offer, Subject-To (Sub2), and Owner Finance — all flowing through a single Disposition Coordinator and Transaction Coordinator for seamless execution from contract to close.



FEE STRUCTURE

1. Assignment fees are determined by the size and structure of the deal (average $10K) 2. Opening Escrow fee applies 3. Constant Close Fee ($999 — refundable at closing) 4. Homeowner fee is determined by the property's equity

TRANSACTION COORDINATOR

$999 / Transaction — Constant Close

- We Provide a Designated Coordinator
- We Open Escrow for You
- Weekly Updates on Transaction Process
- We Manage ALL Transaction Communications
- We TEACH You the Creative Deal Process
- Ability To PARTNER With Us to Sell the Deal
- **We Coordinate Deal Until Close of Escrow:**
  - Preliminary Title Reports
  - Handle Earnest Monies
  - Handle Disposition Paperwork
  - Coordinate With Title/Attorney Until Closing
  - Assistance With Scheduling Closing

CHAPTER 5

PadSplit Projects

5.1 PadSplit Strategy Overview

PadSplit Projects represent a major growth vertical for Texas Investor Solutions. The investor targets both new construction and existing properties for conversion into co-living spaces managed through the PadSplit platform to maximize cash flow.

5.2 Property Sourcing Criteria

Finding Existing Properties That Meet PadSplit Criteria

- Minimum 3 bedrooms (6 plus-room conversion projects preferred)
- Properties located within a 10-mile radius of major hospitals
- Workforce housing demographic areas with high rental demand
- Properties with conversion potential — sufficient square footage per room

Finding Buildable Lots in Multifamily Zoning

- Target infill lots in established neighborhoods near transit and employment
- Verify multifamily zoning or ADU allowances with the local municipality
- Analyze comparable rents by room in the target submarket

5.3 Conversion Models

Conversion Model A – Weekly Room Rentals

- Minimum project size: 6 plus rooms
- Rooms rented weekly through the PadSplit platform
- PadSplit handles tenant screening, payments, and community management
- Target markets: Healthcare workers, gig economy workers, trade professionals

Conversion Model B – Assisted Living Rentals

- Minimum project size: 6 plus rooms
- Specialized co-living for assisted living or supportive housing populations
- Higher monthly rates with longer-term stability
- Requires appropriate licensing and compliance in some jurisdictions

DEAL CHECK

Before committing to any PadSplit conversion, verify that the property zoning permits co-living or rooming house use. Run the numbers with PadSplit's underwriting tool to confirm minimum cash-on-cash return targets are met.

CHAPTER 6

VA Company Structure & Training Programs

6.1 Overview

Virtual Assistants (VAs) are the operational backbone of Texas Investor Solutions. The company has built a structured training program to ensure every VA can execute their role with consistency and professionalism.

6.2 Creative Finance Training Curriculum

All VAs — especially acquisition-facing roles — must complete training on the following creative finance deal structures before engaging with sellers:

A. Subject-To Deals

How to identify Sub2 opportunities, explain the concept to sellers, and qualify the existing mortgage.

B. Fix & Flip Deals

Understanding ARV calculations, repair cost estimation, and the investor buyer value proposition.

C. Owner Finance Deals

How to present owner financing as a benefit to sellers — higher price, monthly income, and tax advantages.

D. Buy & Hold Deals

Long-term investment thesis, rent analysis, and how to present to landlord-minded sellers.

E. Pulling County Records

Step-by-step process for accessing county assessor, recorder, and court records for lead research.

6.3 Sales & Operations Training

Setting Appointments

- Always confirm the decision-maker is on the call before presenting
- Use the APS (Appointment Setting) Platform for scheduling and tracking
- Confirm appointments via text the morning of the call
- No-show protocol: attempt re-contact within 2 hours

Calling APS Platform Training

- Log all calls with disposition codes in real time
- Follow up on all warm leads within 24 hours
- Escalate hot leads to the Acquisition Manager immediately

Cold Calling Scripts

- Use only company-approved scripts — no improvisation on first calls
- Scripts are tailored per list type: foreclosure, probate, absentee, divorce
- Objection handling responses are included in each script module
- Scripts are reviewed and updated quarterly by the Head of Marketing

MANAGER NOTE

Track VA performance weekly using ConnectTeam clock-in data and Pipedrive call logs. Use Wrike to assign script updates and training modules as tasks so completion is tracked and accountable.

CHAPTER 7

Standard Operating Procedures

7.1 Weekly Operations Rhythm

Day	VA Tasks	Management Tasks
Monday	Pull new county lists, load into Pipedrive, begin cold calls	Review weekly KPIs, assign new lists, team huddle
Tuesday–Thursday	Active cold calling, appointment setting, follow-ups	Pipeline review, offer submissions, deal structuring
Friday	Wrap up calls, update CRM, complete Wrike task logs	Performance review, script updates, training review

7.2 Lead-to-Close Process

- 1. List pulled from county records or data provider
- 2. List skip-traced via BatchSkipTracing
- 3. Contacts loaded into Pipedrive CRM
- 4. VA assigned and begins cold calling with approved script
- 5. Appointment set and confirmed with the seller
- 6. Acquisition Manager conducts an offer meeting with the seller
- 7. Offer accepted — deal structure selected (Sub2, Owner Finance, etc.)
- 8. Contract executed and sent to the title company
- 9. Disposition Manager markets deal to buyer network (if wholesale)
- 10. Closing — proceeds distributed per deal structure

7.3 Disposition SOP — Lead-to-Close Checklist

The Disposition Checklist is the standardized workflow every Disposition Manager follows from the moment a deal is under contract to the day it closes. Execute every step in sequence — no shortcuts.

#	TASK	DETAILS & ACTION ITEMS

Step 1	**Open Escrow**	Use a wholesaler-friendly title company Submit the executed contract and Earnest Money Deposit (EMD)
Step 2	**Create Property Profile**	Address, ARV, Comps, Repairs, Photos, Features & Benefits Price, EMD ($3,000–$5,000), Inspection window, Open House date
Step 3	**Find Cash Buyer**	No list → Source recent, local, active investors in the area Existing list → VIP buyers get first eyes; then MailChimp & text blast List building → VA Hub builds list: same zip, BatchLeads skip trace, then cold call / text / RVM
Step 4	**Inspection of Subject Property**	Provide a 2-hour inspection window Schedule all cash buyers simultaneously — create urgency (3–4 at a time)
Step 5	**Accept Best Offer**	Collect Highest & Best offers by deadline Obtain contract and EMD submitted to escrow agent First buyer to deposit EMD at title company wins any bidding war
Step 6	**Close / Pay Day**	Coordinate with title to arrange notary for seller/buyer if travel is not possible Title company wires wholesale proceeds directly to Texas Investor Solutions

PRO TIP	RVM (Ringless Voicemail) is NOT legal in Florida. Confirm applicable state law before deploying any RVM campaign to your buyer list.

CRITICAL	Every lead and buyer interaction must be logged in Pipedrive with the correct status code. No deal is marked dead without a documented follow-up attempt.

SYSTEM	VAs assigned to list-building must use BatchLeads skip tracing to pull accurate phone numbers before beginning any cold call or text outreach campaign.

CRITICAL	Every lead must be logged in Pipedrive with the correct status code. No lead should ever be marked as dead without a documented follow-up attempt. Dead leads get recycled into the next campaign cycle.

CHAPTER 8

The 12-County Texas Market Footprint

8.1 Target County Coverage

Texas Investor Solutions targets 12 Texas counties selected for their combination of foreclosure volume, population growth, job market strength, and creative finance opportunity. These counties represent the core economic geography of Texas.

County	Primary City	Market Strength
Tarrant	Fort Worth	Primary — largest deal volume
Dallas	Dallas	Primary — diverse submarkets
Denton	Denton	DFW north growth corridor
Harris	Houston	Largest Texas metro by volume
Travis	Austin	Tech/gov hub, high appreciation
El Paso	El Paso	Border economy, stable demand
Bexar	San Antonio	Military & healthcare anchor
Parker	Weatherford	DFW western growth corridor
Williamson	Round Rock	Austin north suburb
Hays	San Marcos	Austin–SA I-35 corridor
Bell	Killeen / Temple	Fort Cavazos military anchor
Comal	New Braunfels	Hill Country growth market

12-COUNTY TARGET MARKET — POPULATION DATA (U.S. CENSUS VINTAGE 2024)

TARRANT COUNTY Fort Worth **2,230,708** Growth: +32,793/yr *Primary — largest deal volume*	**DALLAS COUNTY** Dallas **2,656,028** Growth: +19,774/yr *Primary — diverse submarkets*	**DENTON COUNTY** Denton **1,045,120** Growth: +31,384/yr *DFW north growth corridor*
HARRIS COUNTY Houston **5,009,302** Growth: +105,852/yr *Largest Texas metro by volume*	**TRAVIS COUNTY** Austin **1,363,767** Growth: +15,724/yr *Tech/gov hub, high appreciation*	**EL PASO COUNTY** El Paso **874,891** Growth: Stable *Border economy, stable demand*
BEXAR COUNTY San Antonio **2,127,737** Growth: +29,548/yr *Military & healthcare anchor*	**PARKER COUNTY** Weatherford **179,707** Growth: +3.5%/yr *DFW western growth corridor*	**WILLIAMSON COUNTY** Round Rock **727,480** Growth: +25,840/yr *Austin north suburb*
HAYS COUNTY San Marcos **269,225** Growth: +13,160/yr *Austin-SA I-35 corridor*	**BELL COUNTY** Killeen/Temple **362,924** Growth: Steady *Fort Cavazos military anchor*	**COMAL COUNTY** New Braunfels **203,679** Growth: +3.9%/yr *Hill Country growth market*

Source: U.S. Census Bureau, Vintage 2024 Population Estimates

8.2 Why Texas — Structural Advantages

- Non-judicial foreclosure state — 60–90 day process vs. 12–18 months in judicial states
- No state income tax — materially improves after-tax returns on flips and note income
- Strong population growth — Texas adds over 1,000 net new residents per day
- Diversified economy — technology, energy, healthcare, military, and logistics anchors
- Favorable landlord laws — clear deed of trust framework, fast trustee sale process
- Active foreclosure market — consistent high-volume distressed seller pipeline refills monthly
- PadSplit-favorable — major hospital systems in every target county support co-living demand
- No right of redemption post-foreclosure — title is clean immediately after trustee sale

8.3 Dallas / Tarrant Primary Market

The DFW Metroplex is the primary operating theater. Tarrant and Dallas counties together represent the highest deal density, the strongest buyer demand for owner-financed structures, and the largest concentration of hospital-corridor properties eligible for PadSplit conversion.

Key DFW Foreclosure Submarkets

- Tarrant: Haltom City, Richland Hills, Everman, Forest Hill, Mansfield, Burleson, North Richland Hills, Fort Worth, Arlington, Hurst, Euless,
- Dallas: Mesquite, Garland, Balch Springs

Key DFW Hospital Corridors for PadSplit Targeting

- Texas Health Harris Methodist
- JPS Health Network
- Baylor Scott & White
- Medical City Fort Worth
- Cook Children’s Medical Center

8.4 Texas Foreclosure Tracker — April 2025–March 2026

The following 12-month foreclosure data covers all 12 target counties tracked by Texas Investor Solutions, sourced from county district clerk filings per Texas Property Code §51.002. This data informs campaign prioritization and deal flow forecasting.

4,821	2,104	43.6%	402
TOTAL FILINGS (YTD)	COMPLETED SALES (+8.3% YOY)	CANCELLATION RATE (+5.1% YOY)	AVG MONTHLY FILINGS (-1.2 PTS YOY)

Primary Counties

County	YTD Filings	MoM Trend	Completed	Cancel Rate
Tarrant	892	+4.2%	389	56.4%
Dallas	1,043	+6.8%	451	56.8%
Denton	412	+2.1%	178	56.8%
Harris	1,187	+9.3%	524	55.9%
Travis	321	-1.4%	138	57.0%
El Paso	286	+0.7%	121	57.7%

Secondary Counties

County	YTD Filings	MoM Trend	Completed	Cancel Rate
Bexar	298	+3.5%	130	56.4%
Parker	87	+1.2%	36	58.6%
Williamson	143	+5.6%	62	56.6%
Hays	96	+2.8%	41	57.3%
Bell	112	-0.9%	47	58.0%
Comal	74	+4.1%	31	58.1%

Source: County district clerk filings per Texas Property Code §51.002. Report period: April 2025–March 2026. Generated April 2026.

CHAPTER 9

Deal Strategy Deep Dive: Wholesale & Assignment

9.1 How Wholesale Works

In a wholesale deal, Texas Investor Solutions secures a property under contract at a below-market price, then assigns that contract to an end buyer (typically a rehabber or landlord) for an assignment fee. No purchase, no rehab, no holding costs — the profit is the spread between the contract price and what the end buyer pays.

Metric	Typical Range (DFW)
Typical assignment fee	$10,000 – $20,000
Capital required	$500 – $2,000
Timeline to close	2 – 6 weeks
Cash-on-cash ROI	500%+
Risk level	Very Low

9.2 The MAO Formula

Every wholesale deal is evaluated using the Maximum Allowable Offer (MAO) formula, which ensures the end buyer has sufficient spread to execute their strategy profitably:

MAO = (ARV × Investor Discount %) − Estimated Repairs − Assignment Fee

Example: ($420K ARV × 70%) − $35K repairs − $15K fee = $244K contract price

9.3 Dallas/Tarrant Market Parameters

- 70% investor discount is the standard DFW threshold — competitive submarkets may require 65%
- Repair estimates in the $200K–$500K range typically run $25K–$50K depending on vintage
- Assignment fees above $25K can make deals unattractive to end buyers in this price band

- The strongest wholesale margins come from catching foreclosures early in the 60–90 day window

STRATEGY	Wholesale deals serve two critical functions: assignment fees generate operating cash that funds VA salaries and marketing, and every cash buyer becomes a permanent member of the buyer network — a future customer for owner finance resales.

CHAPTER 10

Deal Strategy Deep Dive: Fix & Flip

10.1 Fix & Flip Overview

Fix and flip is the most capital-intensive and execution-demanding of the five strategies, but it also generates the highest net profit per deal. Texas Investor Solutions targets the $200K–$350K purchase range in Tarrant County — typically 1970s–1990s vintage 3/2 homes in suburbs like Haltom City, Richland Hills, Everman, and Forest Hill and other Texas cities.

Metric	Typical Range (DFW)
Typical net profit	$30,000 – $55,000
Capital required	$60,000 – $100,000
Hold period	5 – 8 months
Annualized ROI	40–80%
Risk level	Medium

10.2 Cost Structure — Full Waterfall

A typical DFW fix and flip at $240K purchase price / $360K ARV / $42K mid-range rehab:

Cost Item	Amount
Purchase price	$240,000
Rehab costs (light-range)	$18,000
Hard money interest (11% / 5 mo)	$7,700
HML origination (2 points)	$3,360
Buy-side closing costs	$5,200
Holding costs (tax + ins + util)	$4,100
Concessions + title (1.4%)	$5,040
Net profit at $360K ARV	**~$76,600**

10.3 Mid-Range Rehab Budget Allocation

For a $40K–$50K mid-range rehab in the $200K–$350K purchase range:

- Kitchen update (fronts, countertops, hardware) — 26–30% of rehab
- Bathroom(s) refresh — 20–24% of rehab
- Flooring (LVP throughout) — 16–20% of rehab
- Interior + exterior paint — 12–16% of rehab
- HVAC / mechanical deferred maintenance — 10–14% of rehab
- Landscaping, staging, miscellaneous — 4–8% of rehab

10.4 The Big Four DFW Rehab Overrun Categories

1. Foundation Issues

North Texas expansive clay soil swells when wet and contracts severely in drought, causing constant foundation movement. Budget a $5,000 foundation contingency on every pre-2000 purchase, and always get a structural engineer's report ($400–$600) before closing.

- Basic pier repair: $3,500 – $8,000
- Full perimeter repair: $15,000 – $25,000

2. Plumbing — Cast Iron & Orangeburg Pipe

Homes built between 1945 and 1975 frequently have cast iron drain lines that have corroded or collapsed underground. Always scope the sewer ($150–$250) on any pre-1980 purchase.

- Partial sewer replacement: $3,000 – $6,000
- Full under-slab re-pipe: $12,000 – $20,000 + 3–4 weeks timeline

3. HVAC Replacement

Texas' extreme cooling load makes HVAC more expensive than most markets. Budget full replacement on any system over 12 years old.

- Full HVAC replacement (2.5–4 ton): $6,000 – $10,000 installed in DFW

4. Roof Replacement

DFW is in one of the most active hail corridors in the country. Always check whether the current owner has an open or settled hail claim; an unsettled claim transfers with the property.

Property Vintage	Recommended Contingency
Post-2000 construction	10–12% of rehab budget
1980–2000 construction	15% minimum
Pre-1980 construction	20–25% — assume at least one big-four issue

CHAPTER 11

Deal Strategy Deep Dive: Subject-To (Sub2) Hold

11.1 How Subject-To Works

In a Subject-To acquisition, Texas Investor Solutions takes title to the property while the seller's existing mortgage stays in place — in the seller's name, with the seller's interest rate. The investor makes the monthly payments on the existing loan, capturing the spread between the locked-in rate and market rents.

CORE THESIS

Acquiring a property with a 4–5% mortgage instead of taking out a new loan at 7.25%+ creates an immediate, structural payment advantage that compounds every month you hold. On a $370K balance, this rate differential saves $560–$620/month — over 5 years, that is $33,000–$37,000 in saved payments.

11.2 Strategy Metrics

Metric	Range
Monthly cash flow (DFW)	$600 – $1,100
Capital required	$15,000 – $25,000
Cash-on-cash ROI	18 – 28%
Rate saving vs. market	$500 – $650/month
Risk level	Low (with proper structure)

11.3 Due-on-Sale Clause — Risk & Mitigation

Every conventional mortgage contains a due-on-sale clause that gives the lender the right to call the entire loan balance due if the property title transfers without their consent. In practice, lenders almost never exercise this right when payments are current. Texas Investor Solutions mitigates this risk through five layers of protection:

- Layer 1 — Land Trust Structure: Title transferred into an inter vivos land trust. The Garn-St. Germain Act carves out a specific exemption for transfers into inter vivos trusts where the borrower remains a beneficiary.

- Layer 2 — Flawless Payment Record: Dedicated payment accounts with autopay ensure zero missed payments across the portfolio.
- Layer 3 — Insurance Management: Work with brokers who understand how to structure coverage without triggering lender notification.
- Layer 4 — Contractual Seller Protections: Seller required to notify immediately if contacted by lender; prohibited from contacting lender about the transfer.
- Layer 5 — Refinance Readiness: Every Sub2 deal is stress-tested against a market-rate refinance scenario.

11.4 Due-on-Sale Risk Matrix

Risk Factor	Likelihood	Severity	Primary Mitigation
Lender calls loan (payments current)	Very Low	High	Land trust + clean payment record
Seller discloses to lender	Low–Medium	High	Contractual seller protections
Insurance notification	Medium	Medium	Careful policy management
Forced refinance at market rate	Low–Medium	Medium	Stress-test at market rate upfront
Seller remorse / legal dispute	Low	Medium	Full disclosure, legal docs, RMLO

CHAPTER 12

Deal Strategy Deep Dive: Sub2 Sandwich (Owner Finance)

12.1 The Sub2 Sandwich Structure

The Sub2 sandwich — Subject-To with Owner Finance resale — is the most capital-efficient deal structure in the toolkit. It combines a Sub2 acquisition with an owner finance resale to a new buyer, creating three simultaneous profit centers from a single transaction.

Metric	Range
Down payment (upfront)	$25,000 – $45,000
Monthly spread	$500 – $900
Balloon equity (year 5)	$30,000 – $60,000
5-year total return	$90,000 – $140,000
Risk level	Low–Medium

12.2 Three Simultaneous Profit Centers

Profit Center 1 — Down Payment (Upfront Cash)

The end buyer pays a down payment of 8–10% of the resale price at closing. On a $440K owner finance resale, that generates $35K–$44K in immediate cash — often exceeding what a wholesaler makes on the same deal, while the investor still owns the asset with two more profit centers to come.

Profit Center 2 — Monthly Interest Rate Spread

The investor collects payments from the owner finance buyer at 8–10% interest, while making payments on the underlying Sub2 loan at 4–5%. On a typical DFW sandwich deal: Sub2 payment at 4.5% = ~$1,980/month; buyer payment at 9% = ~$2,800/month; net spread = ~$820/month before holding costs. This is genuinely passive income — the buyer owns the home and maintains it.

Profit Center 3 — Balloon Payoff Equity

Owner finance notes carry a 3–5 year balloon. When the buyer refinances out at the balloon date, the underlying Sub2 loan gets paid off simultaneously. The difference between the buyer's remaining note balance and the Sub2 loan balance is captured equity — typically $30K–$60K on a 5-year balloon.

12.3 Texas Legal Structure for Owner Finance

- Correct structure: Deed to buyer + Deed of Trust back to investor as lender (not contract for deed)
- Texas SAFE Act: 3+ owner finance deals/year may require RMLO involvement for compliance
- Texas Property Code Chapter 5: Governs OF contracts for deed — unfavorable vs deed of trust
- Non-judicial foreclosure available: 60–90 day process if buyer defaults

12.4 Owner Finance Buyer Profiles in DFW

- Post-foreclosure homeowners 24–36 months into the seasoning period — credit score 580–640, income stable, down payment saved
- Self-employed buyers with strong cash flow but low tax-return income who can't qualify on DTI
- First-generation and immigrant buyers with strong employment but thin US credit history
- Buyers whose student debt or medical collections drag their score below 620 despite solid income

CHAPTER 13

Deal Strategy Deep Dive: PadSplit Rental

13.1 PadSplit Strategy Overview

PadSplit is a co-living platform that enables landlords to rent individual furnished rooms in a single-family home on a weekly basis. Utilities, internet, and member screening are built into the platform fee. Members pay weekly, providing the landlord with higher gross income than traditional single-family rental on the same property — typically 25–45% more.

Metric	Range
Monthly cash flow	$700 – $1,200
Rent premium vs. traditional	+25 – 45%
Cash-on-cash ROI	10 – 16%
Platform fee	19% of gross rent
BRRRR eligible?	Yes — after 12 months seasoning

13.2 PadSplit Monthly P&L — Example Deal

For a 6-room DFW property at $325K all-in, $230/room/week, 88% occupancy, 7.5% DSCR loan:

Revenue / Expense	Monthly Amount
Gross rent (6 rooms × $230/wk × 52/12 × 88% occ.)	+$5,520
Platform fee (19%)	−$1,049
Utilities (landlord-paid, $110/room)	−$660
Property tax (2.2% annually)	−$595
Insurance (0.6% annually)	−$163
CapEx reserve (5% of gross)	−$276
Vacancy loss (12% of gross)	−$663
DSCR mortgage payment (75% LTV)	−$1,712
Net monthly cash flow	**~$402**

KEY INSIGHT

The utilities cost is the most underestimated expense in the PadSplit model. At $110/room/month on a 6-room property, that is $660/month — a cost that simply does not exist on a traditional single-family rental. The gross income premium must more than offset this expense.

13.3 PadSplit + BRRRR — The Capital Recycling Cycle

Phase	Action & Objective
Phase 1: Buy	Acquire below ARV using hard money loan (70% LTV)
Phase 2: Rehab	Convert property to PadSplit configuration (room conversion + furnishing)
Phase 3: Rent	Operate as PadSplit for 12 months to meet DSCR seasoning requirement
Phase 4: Refinance	DSCR cash-out refi at 75% of post-rehab ARV — pulling capital back out
Phase 5: Repeat	Redeploy recycled capital into the next acquisition

CHAPTER 14

Strategy Comparison & Portfolio Integration

14.1 Five-Strategy Scorecard

Strategy	Capital Req.	Return Type	Risk	Scalability	Passivity
Wholesale	Very Low	Active only	Very Low	Very High	None
Fix & Flip	High	Active only	Medium	Medium	None
Sub2 Hold	Low	Passive monthly	Low	Medium	High
Sub2 Sandwich	Very Low	Active + Passive	Low–Med	High	Very High
PadSplit BRRRR	Medium	Passive + Recycle	Low–Med	Medium	Medium

14.2 5-Year Cumulative Return Estimates by Strategy

Strategy	Estimated 5-Year Return
Wholesale (10 deals/year)	**$750,000+**
Fix & Flip (4 deals/year)	**$760,000+**
Sub2 Hold (per property)	**$48,000+ cash flow**
Sub2 Sandwich (per deal)	**$288,000+ (all 3 profit centers)**
PadSplit BRRRR (per property)	**$57,000+ cash flow**

NOTE

Return estimates are based on modeled deal parameters for the Dallas/Tarrant market. Actual results vary based on market conditions, deal quality, execution, and management. These figures are for strategic planning purposes only and do not constitute financial advice.

CHAPTER 15

Revenue Streams & Financial Performance

15.1 Revenue Architecture

Texas Investor Solutions generates income from seven distinct revenue streams, creating a diversified portfolio that balances active transactional income (which funds operations) with passive recurring income (which builds long-term wealth).

Revenue Stream	Type / Frequency
Wholesale assignment fees	Active — per deal, 2–6 week cycle
Fix & flip profits	Active — per deal, 5–8 month cycle
PadSplit rental income (post-DSCR)	Passive — monthly recurring
Sub2 hold rental cash flow	Passive — monthly recurring
Owner finance note payments	Passive — monthly recurring
Real estate note buying & selling	Active / variable — per transaction
Training program revenue	Active — per enrollment / cohort

15.2 Texas Tax Advantage

Texas has no state income tax on individuals or businesses. This creates a meaningful return improvement compared to investors operating in states like California (+13.3%), New York (+10.9%), or New Jersey (+10.75%). Every dollar of wholesale fee, flip profit, rental income, and note payment is retained at the full federal rate with no additional state burden.

IMPORTANT

Federal capital gains apply on fix & flip. Properties held under 12 months are taxed at ordinary income rates (short-term capital gains). Holding for 12+ months activates long-term rates. Coordinate with a CPA on deal timing to optimize after-tax returns across the flip portfolio.

CHAPTER 16

Training Programs & Education Revenue

16.1 The Dual Purpose of Training

Training programs serve two simultaneous purposes. First, they develop internal talent — ensuring every VA, Acquisition Associate, and Acquisition Manager can execute deals at a high level with minimal oversight. Second, they generate external revenue by teaching proven deal structures to other investors who pay to learn the system.

16.2 Internal Training Curriculum

The internal training program is managed through Wrike and ClickUp, with live instruction delivered via Zoom. All training is tied directly to production — associates are trained on real deals in the active pipeline, not hypothetical scenarios.

- VA Cold Calling Training: Script mastery, objection handling, CRM workflow, appointment-setting metrics
- Acquisition Associate Training: Seller psychology, motivation qualification, foreclosure timeline awareness
- Acquisition Manager Training: Deal structuring, strategy selection, offer calculation, creative finance mechanics

16.3 External Training Curriculum

Training Module	Target Audience
VA Training	Investors building cold-calling operations from scratch
Creative Finance — Sub2 Instruments	Intermediate investors seeking no-money-down strategies
Real Estate Deal Structuring	Advanced investors and acquisition managers
Land Flipping	Investors seeking low-capital entry into real estate
Owner Finance Deal Structures	Investors building note income portfolios
Buying & Selling Real Estate Notes	Investors seeking paper asset diversification

STRATEGIC ASSET	Beyond revenue generation, training programs serve as a network-building mechanism. Graduates who implement the same strategies become potential wholesale buyers, joint venture partners, note buyers, and referral sources — feeding deal opportunities back into the acquisition pipeline.

CHAPTER 17

Growth Strategy & 5-Year Roadmap

17.1 The Business Flywheel

The long-term competitive moat is not any single deal or strategy — it is the compounding flywheel effect created when all five strategies, the VA pipeline, the buyer network, and the training business operate simultaneously and reinforce each other.

Flywheel Component	How It Reinforces the System
Foreclosure pipeline (12 counties)	Feeds raw deal flow to all five exit strategies
Wholesale fees	Funds operations, VA salaries, and marketing
Sub2 acquisitions	Builds passive income base and note portfolio
PadSplit conversions	Maximizes yield and enables capital recycling via BRRRR
Owner finance buyer network	Doubles as future deal flow and affiliate referrals
Training programs	Revenue + network of aligned operators

17.2 Near-Term Growth Priorities (12–24 Months)

1. Deepen the VA Pipeline

Scale VA cold-caller headcount from 3 to 6–8 callers across primary DFW counties. At the same 16:1 return ratio, doubling the VA team doubles monthly deal flow without proportionally increasing overhead cost.

2. Scale the PadSplit Portfolio

Target 10–15 PadSplit conversions in hospital corridor submarkets across DFW within 24 months, deployed through the BRRRR cycle. Each conversion operates as a capital-recycling unit — the first conversion funds the second.

3. Build the Owner Finance Note Portfolio

Target 20+ performing owner finance notes within 36 months, generating $15,000–$25,000/month in passive note income independent of active deal production.

4. Formalize the Training Business

Productize the training curriculum into a scalable online platform targeting $10,000–$30,000/month in recurring training revenue within 18 months. Use the existing Zoom, ClickUp, and Wrike infrastructure as the delivery backbone.

17.3 5-Year Vision

Texas Investor Solutions becomes the dominant creative finance operator in Texas:

50+ passive income-producing assets
A $5M+ performing note portfolio
A systematized training business generating $25K+/month
Operations in 3+ states

All powered by the same systematic acquisition flywheel built in Dallas/Tarrant County.

WHAT INVESTORS ARE SAYING

Real Investors. Real Results.

4,200+ Texas Investors Have Already Downloaded This

★★★★★

“I closed my first wholesale deal in Garland six weeks after going through this guide. The contract templates made it so simple — I just filled in the blanks.”

$14,500 assignment fee

Marcus T.

Dallas–Fort Worth · Wholesaler

★★★★★

“The BRRRR chapter changed everything for us. We refinanced our Houston fourplex, pulled out the equity, and bought two more properties in six months.”

3 rental properties in 6 months

Alicia & Travis K.

Houston, TX · Rental Investors

★★★★★

“The renovation cost breakdown in this guide is the real deal. I’ve used it on my last three flips in San Antonio and came in under budget every single time.”

3 flips, under budget every time

Raymond S.

San Antonio, TX · Fix & Flip

4,200+	4.9★	$2.4M+	12+
Investors Downloaded	Average Rating	In Deals by Readers	Texas Markets Covered

FREQUENTLY ASKED QUESTIONS

Is this for beginners or experienced investors?

Both. If you're a beginner, this guide walks you through every deal structure, tool, and system from the ground up — no prior experience required. If you're already investing, Chapters 9–14 provide deep dives into the MAO formula, Sub2 risk mitigation, PadSplit BRRRR mechanics, and the Sub2 Sandwich — strategies most experienced investors have never fully implemented together.

Is this specific to Texas, or generic real estate advice?

100% Texas-specific. Every strategy, market analysis, and financial model in this guide is calibrated to the Texas legal framework — non-judicial foreclosure timelines, no state income tax, deed of trust structures, and the 12 target counties we actively operate in. The county population data, DFW submarket analysis, hospital corridor maps, and rehab cost estimates are all built around the Texas market.

What exactly do I get when I purchase?

You receive the complete Texas Investor Solutions Operations Guide — 17 chapters covering company structure, the full technology stack, all 12 target counties with current population data, five deal strategy deep dives (Wholesale, Fix & Flip, Sub2, Sub2 Sandwich, PadSplit BRRRR), financial models, VA cold calling operations, training curriculum, revenue architecture, and the full 5-year growth roadmap. Everything is immediately downloadable in digital format.

What's the refund policy?

We stand behind this guide completely. If you go through the material and feel it wasn't worth your investment, contact us within 30 days of purchase for a full refund — no questions asked. We're confident that once you implement even one strategy from this guide, you'll recover your investment many times over.

How long will the $97 price last?

The current $97 price is an introductory rate. As we continue adding deal case studies, updated county data, new VA scripts, and training modules, the price will increase to reflect the expanded value. Investors who purchase now are locked in at the current rate and receive all future updates at no additional charge.

APPENDIX

Quick Reference & Contact

Key Platform URLs & Resources

Platform	URL
Pipedrive (CRM)	https://www.pipedrive.com/taf/302628
Vervent (Loan Servicing)	https://www.vervent.com/loan-servicing
Propwire	https://propwire.com/?filters=%7B%22no_request%22%3Atrue%7D
Property Radar	https://app.propertyradar.com/#!/discover
Land Watch	https://www.landwatch.com/
ListSource	https://www.listsource.com/homepage/index.html
Flipping Mastery	https://flippingmastery.com/
Land Portal	https://landportal.com/
MLS (Realtor.com)	https://www.realtor.com/
ConnectTeam	https://app.connecteam.com/index.html
Wrike	https://www.wrike.com/
Lead Pages	https://www.leadpages.com/
Adobe	https://www.adobe.com/home?mv=other&promoid=LH4XT53N
Canva	https://www.canva.com/about/
Calendly	https://calendly.com/
Batchskiptracing	https://batchleads.io/
Zoom	https://www.zoom.com/
V1ce Electronic Business Card	https://v1ce.co/
JustCall	https://justcall.io/

Dialer	
Mojo Team Dialer	https://www.mojosells.com/
Padsplit	https://www.padsplit.com/hosts?referral=E747C210&ref_source=link&ref_device=desktop&ref_role=host
Grammarly	https://www.grammarly.com/desktop
ChatGPT AI Agent	https://chatgpt.com/
Claude AI Agent	https://claude.ai/
Lovable AI Agent	https://lovable.dev/invite/JMXCG95
Visual Mind AI Agent	https://www.visualmind.app/

County Foreclosure Records — Official Links

Use these official county clerk and public records portals to pull your monthly foreclosure lists across all 12 target markets. Each link goes directly to the foreclosure or trustee sale section of the county's public search system.

County	Official Foreclosure Records URL
Tarrant	https://tarrant.tx.publicsearch.us/
Dallas	https://dallas.tx.publicsearch.us/
Parker	https://www.parkercountytx.gov/105/County-Clerk
Bexar	https://bexar.tx.publicsearch.us/
Travis	https://travis.texas.realforeclose.com/index.cfm
Harris	https://www.cclerk.hctx.net/Applications/websearch/Registration/Login.aspx
Hays	https://www.hayscountytx.gov/county-clerk/foreclosures
Comal	https://www.comalcounty.gov/
Bell	https://www.bellcountytx.com/county_government/county_clerk/foreclosures.php
Denton	https://denton.tx.publicsearch.us/
El Paso	https://apps.epcountytx.gov/publicrecords/Foreclosures
Williamson	https://www.wilco.org/Departments/County-Clerk/Foreclosure-Trustee-Sales

CALLING SCRIPT 1

Tired Landlord – Cold Calling Script

Subject Line Options

Pick one or A/B test:

- Tired of running your rentals 24/7? We can help.
- Exhausted landlord? Let us take the headaches.
- Stop losing sleep over your properties — relief inside.

Short Version (Quick Cold Email)

Hi [First Name],

Managing rentals can be exhausting — late-night maintenance calls, problem tenants, surprise legal paperwork, and vacancies that eat your cash flow. If you're ready to stop doing everything yourself, we help busy landlords reclaim their time and protect their income.

We offer full property management (tenant screening, rent collection, 24/7 maintenance coordination, inspections, and legal compliance) plus a dedicated portal so you stay informed without the stress. One client freed up 15+ hours a month and cut vacancy time in half.

Want to see if we're a fit? Reply "YES" and I'll send 3 times for a 15-minute call, or book directly: [calendar link].

Regards,

[Your Name] | [Company] | [Phone] | [Website]

Longer Version (Detailed Cold Email)

Subject: Tired of being on-call for your rentals? Let us take over the heavy lifting.

Hi [First Name],

I'll be brief — I know you don't have time for fluff. Owning rental properties is supposed to be an investment, not a second job. But between late-night repair calls, screening tenants, evictions, bookkeeping, and staying compliant with changing laws, many landlords end up exhausted and underpaid.

That's where we come in. At [Company], we handle the day-to-day and the headaches so you can treat your properties like the investment they are. Our service includes:

- Thorough tenant screening and placement (credit, employment, references, background)
- Guaranteed rent collection and transparent accounting
- 24/7 maintenance coordination and vetted contractors
- Move-in/move-out inspections and fast turnover management
- Eviction support and local compliance expertise
- Online owner portal with monthly statements and repair logs

“Since switching, I sleep through the night, and my vacancy rate dropped from 28 days to 10. I actually have time for other work.” — Sarah M., 8-unit owner.

We don’t believe in surprises — pricing is straightforward and we provide a 30-day satisfaction review. If you’d like to see numbers for your portfolio, I can run a free, no-obligation analysis showing expected savings and time reclaimed.

If you’re open to a quick chat, reply with “ANALYSIS” or pick a time here: [calendar link].

Best, [Your Name] | [Title], [Company] | [Phone] | [Website]

Follow-Up (No Response After 3–5 Days)

Subject: Quick follow-up — can we help with your rentals?

Hi [First Name],

Just checking in — did you get my note about freeing up time and cutting vacancy/repair headaches? If now isn’t a good time, no worries. If you’re interested, I can share a 1-page analysis for your properties or schedule a 10-minute call.

Reply with a quick “Yes” and I’ll take it from there. Thanks, [Your Name]

CALLING SCRIPT 2

Absentee Owners – Cold Calling Script

Short Opener (10–20 Seconds)

Hi, is this [Owner Name]? Hi [Owner Name], I’m [Your Name] with [Company]. I know this is cold, I’ll be brief — are you the owner of the property at [Property Address]?

If “No”: Thanks — do you know who I should contact about that address? End call politely.

If “Yes”: Thanks — quick question: I work with investors/buyers in [City/Neighborhood] and we’re looking to buy a few properties. I noticed you don’t live at [Address] — would you ever be open to selling if the right, no-hassle offer came along?

Qualifying Questions (Keep Under 2–3 Minutes)

- Is the property currently occupied or vacant?
- Do you have a property manager? If yes, who?
- How long have you owned it?
- Are there any major repairs needed?
- Is there a mortgage on the property? (If yes: approximate balance?)
- If you were to sell, what kind of timeline would work best for you? (Immediate / 30–90 days / longer)

Value Proposition (15–30 Seconds)

Great — thanks. We pay cash for properties and can close on a schedule that works for you, with no realtor fees and no showings if you don't want them. If there's damage or tenants, that's okay — we handle that. If it makes sense, I can prepare a no-obligation offer and send it to you. Would you like me to do that?

Handling Common Objections

"Not interested": I understand. If it's okay, can I check back in a few months? Or can I send a quick email with more info so you have it if that ever changes?

"We have a realtor." That's great. Sometimes owners prefer a quick cash transaction as an alternative. If you're open, I can still send a no-obligation offer so you can compare.

"We want market value": Totally reasonable. I'll prepare a local comps summary so you can compare apples-to-apples — no pressure.

"How much will you pay?": I'll need a little more info to run comps and give you a fair number. If you're comfortable, I can put together a cash offer within 48 hours — no obligations.

Voicemail Template

Hi [Owner Name], this is [Your Name] with [Company] — I'm calling about your property at [Address]. We buy houses in [City] and I'd like to send a no-pressure cash offer if you're open. Call me back at [phone] or email [email]. I'll follow up with a quick text. Thanks.

Follow-Up Text & Email

Text: Hi [Owner Name], it's [Your Name] at [Company]. I left a voicemail about [Property Address]. If you're open to hearing a cash offer or want more info, reply or call [phone].

Email Subject: Quick idea for [Address]

Hi [Owner Name], I work with buyers who purchase properties in [Neighborhood]. I left you a voicemail today about [Address] — if you're open to discussing a no-obligation cash offer or learning what similar properties are selling for, I'd be happy to put together a short summary. What's the best way to reach you? Thanks, [Your Name] [Company] [Phone]

CALLING SCRIPT 3

Pre-Foreclosure – Calling Script

30–45 Second Opener

“Hi, is this [Homeowner name]? Hi, I’m [Your name] with [Company]. I’m calling because I help homeowners in [City/Neighborhood] who are facing foreclosure. I don’t want to make assumptions — is now a bad time to talk for a minute?”

Full Conversation Script (2–4 Minutes)

1) Greeting & Permission: “Hi, [Name]. Thanks for taking the call. I know this is a sensitive matter — I’m not a lawyer or a lender, I’m a local investor who buys houses. Would it be okay if I ask a few quick questions so I can tell you whether we might be able to help?”

2) Quick Empathy: “I understand this is stressful. We help homeowners in situations like yours by buying homes as-is for cash, or by connecting them with options that might avoid a foreclosure. Sometimes that means buying quickly; other times it means working with the lender or a short sale.”

3) Qualifying Questions: Is the property still under your ownership? / Are you currently in foreclosure or behind on payments? / How long have you been trying to resolve this? / Do you owe more than the property is worth? / Any tenants, major repairs, liens, or code issues?

4) Value Proposition: “We may be able to make a no-obligation cash offer and close in as little as [X] days, buy it subject to the mortgage, or help coordinate a short sale — whatever is the best fit for you. We buy as-is, so you don’t need to make repairs.”

Handling Common Objections

“Not ready to sell”: “What would you need to see to consider selling — a quick close, a certain price, or avoiding foreclosure entirely?”

“Need to talk to my lawyer/spouse”: “Of course. Do you know when will be a good time to include them? I can also send simple information you can share.”

“Is this a scam?”: “We’re a local company that buys houses in [market]. I can’t give an exact number without details, but I can put together a preliminary offer and share proof of funds and references.”

“Lender won’t agree”: “We’ve worked with many lenders before. If you’d like, I can gather information and, with your permission, contact the lender to explore options.”

Voicemail Script (20–30 Seconds)

“Hi, [Name], this is [Your name] with [Company]. I help homeowners in [area] who are facing foreclosure — we buy houses as-is and can often close quickly or help explore other options. If you’d like a free, no-obligation conversation, please call or text me at [phone]. I’m not a lawyer and I won’t pressure you — just aiming to see if we can help. Thanks.”

Legal & Ethical Best Practices

- Know and comply with TCPA and local Do-Not-Call rules.
- Never give legal or tax advice — encourage them to consult an attorney. Use “I’m not a lawyer” when necessary.
- Be transparent about who you are, your intentions, and any fees.
- Don’t pressure, misrepresent, or exploit a homeowner’s distress. Always allow an easy opt-out.

CALLING SCRIPT 4

90-Day+ Listings – Cold Calling Script

Quick Opener (5–8 Seconds)

“Hi, is this [Owner Name]? I’m [Your Name] with [Company]. I’ll be brief — do you have a quick minute?”

Reason for Calling & Qualifying

“I noticed your property at [address] has been on the market for [# months]. I work with local buyers/investors who sometimes buy homes in that situation. Are you still actively trying to sell?”

- Are you working with an agent now?
- What has been the biggest challenge getting it sold? (price, repairs, showings, financing)
- Is the property occupied or vacant?
- If someone could give you a guaranteed, cash offer and close in 7–30 days, would you consider it?

Value Proposition & Close

“We buy homes as-is, pay cash, and can close on your timeline. If you prefer, we also work with agents — whatever you choose. The next best step would be a quick walk-through or a 15-minute call.”

If interest: “Does [day/time] work for a quick walkthrough? It’ll take 10–15 minutes and I can give you an idea of what we’d offer.”

If unsure: “No problem. Can I send some info by email/text and follow up in a couple days?”

Objection Handling

“We already have an agent”: “That’s great. I’m happy to work alongside your agent — sometimes owners want a guaranteed cash option to compare.”

“Not interested”: “Totally fine. Can I ask if it’s the price, inconvenience, or something else? If circumstances change, would it be OK to check back in a few months?”

“Won’t take less than [price]”: “What’s most important to you about a sale — timing, price certainty, avoiding repairs? That helps me understand whether we might be a fit.”

“How do I know you’re legit?”: “I’m happy to share references, our company info, and a brief contract example. We can also meet at a public location first if you prefer.”

Voicemail & Follow-Up Text

Voicemail: “Hi [Owner Name], this is [Your Name] from [Company]. I was looking at your listing at [address], and I work with cash buyers who purchase homes in as-is condition. If you’re still considering options, give me a call at [phone]. I can come by or have a quick 15-minute call — whatever’s easiest.”

Text (with permission): “Hi [Owner Name], I’m [Your Name] — I called about [address]. If you’re still open to options, I can provide a quick cash quote or a market snapshot. What’s the best time to call? [Phone]”

Quick Call Checklist (Capture These 6 Items)

- Owner? (Y/N) Agent? (Y/N)
- Occupied / Vacant / Rented
- Motivation level: High / Medium / Low
- Timeline: ASAP / 30–60 days / Flexible
- Major repairs? (roof, HVAC, foundation, mold)
- Next step agreed: Walkthrough / Email / Call / No follow-up

Company Overview

Texas Investor Solutions (TIS) is a disciplined real estate acquisition and creative-finance operator headquartered in Dallas, Texas, focused on the structural inefficiencies that have defined the state’s distressed property market since the 2008 housing crisis.

The Market We Serve

Distressed property acquisition in Texas has long been a fragmented, inconsistent business — staffed largely by individual operators with limited infrastructure, uneven legal practices, and inconsistent seller engagement. The result is a market where motivated sellers face high-pressure tactics rather than thoughtful solutions, where investors operate without scalable systems, and where capital partners struggle to find disciplined counterparties. TIS was built to be the opposite.

Operating Thesis

TIS operates on a single thesis: distressed property acquisition is a systems business, not a transactional one. Sustainable returns come from disciplined sourcing, ethical seller engagement, and the institutional rigor to execute multiple exit strategies — Wholesale, Fix & Flip, Subject-To, Owner Finance, and PadSplit co-living conversions — within the same operating company. This integrated model lets TIS match every deal to its highest-margin exit while maintaining underwriting consistency across the portfolio.

Geographic Footprint

TIS operates across a defined 12-county Texas footprint anchored by the Dallas–Fort Worth metroplex and extended to Houston, Austin, San Antonio, and El Paso. The state’s structural advantages — non-judicial foreclosure (60–90 day process), no state income tax, ~1,500 net new residents per day, and landlord-favorable statutes — provide a durable backdrop. The DFW metroplex (Tarrant and Dallas counties) accounts for the largest share of deal volume; the broader footprint provides diversification across submarket cycles.

Operational Infrastructure

The operating model rests on four pillars: (1) a Pipedrive-anchored CRM and skip-tracing pipeline that processes county foreclosure lists into qualified leads on a monthly cadence; (2) a trained virtual assistant team executing standardized, TCPA-compliant cold-calling and lead-qualification scripts; (3) defensible legal structures for Subject-To and Owner Finance transactions, including land trust documentation aligned with the Garn-St. Germain Act and RMLO involvement consistent with Texas SAFE Act applicability; and (4) a transaction coordination function that manages title, escrow, and closing logistics across all deal types.

Leadership

TIS is led by Joe Velez, a U.S. Military veteran with 30+ years in construction and a Massachusetts-licensed real estate broker who has specialized in foreclosure-distressed homeowners since 2007. Velez is also founder of Velez Network, a parent organization of five integrated companies spanning capital funding, construction management, property solutions, brokerage, and foreclosure prevention services — providing TIS access to vertically integrated execution capabilities most operators in this market lack.

Values & Standards

TIS operates under three guiding principles — **Discipline, Commitment, and Integrity** — applied consistently to seller engagement, deal underwriting, and capital partner relationships. Every cold call follows TCPA-compliant approved scripts. Every Subject-To acquisition is structured with a five-layer due-on-sale protection framework. Every Owner Finance transaction uses Texas-compliant deed of trust instruments rather than disfavored contracts for deed.

Capital Partner Position

TIS seeks capital partners aligned with a multi-strategy, systems-driven operator producing diversified returns from active income (wholesale fees, flip profits) and passive income (Subject-To cash flow, Owner Finance note payments, PadSplit rental income). The result is a capital base that compounds across cycles rather than depending on any single strategy or market condition.