



COURSE CATALOG

2023



RENATUS - WE CREATE
REAL ESTATE INVESTORS



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WELCOME TO RENATUS

Our **MISSION** is to empower one million entrepreneurs with the knowledge, tools, systems and support needed to become financially flexible.

The Renatus **VISION** is summarized in our support of E.P.I.C. living, combining Education, Property, Income, and Community to help individuals to reach their highest personal and business potential.

By providing the best **EDUCATION**, Renatus celebrates the entrepreneurial spirit and encourages financial flexibility through knowledge and community. We recognize the powerful combination of real estate investments and business ownership as tools to increase immediate income, while building secure, long-term wealth.*



Real estate and **PROPERTY** ownership have proven to be powerful vehicles for wealth creation when the proper investment strategies are applied. Renatus takes great pride in the quality of its real estate investing education, from the instructional systems design, to the qualified practitioner instructors and the effective delivery system.

As students of the Renatus education enjoy success in their investing careers, they often become passionate about sharing it with others. When individuals become Independent Contracted Marketers (ICMs), they can leverage word-of-mouth marketing to share the education and enjoy the **INCOME** rewards of business ownership. The Renatus Affiliate Marketing Program allows individuals to earn money and build a team through this entrepreneurial opportunity.

Renatus is a **COMMUNITY** of principle-centered individuals making a positive, lasting impact on the world. The relationships we create through education, business ownership and real estate investing, allow us to enlarge the good we do. Networking and personal connections magnify the skills we have been taught so that we can become our very best selves.

Renatus is set to change the landscape of America with this great wealth creation system. More importantly, when entrepreneurs use their wealth and knowledge to help others, the true vision of Renatus is realized.

*Renatus does not guarantee any level of money, success or lifestyle from learning these strategies.



BOB SNYDER

Bob Snyder, CEO and founder of Renatus, has been involved in the direct sales industry for over 30 years. He has mastered negotiations and sales, business organization and management. He has founded or co-founded dozens of successful companies and trained thousands to follow in his footsteps.

In 2011, Bob founded Renatus as a way to give back, to pass on to others the knowledge and experience that brought him such financial flexibility. Renatus is a company that can provide a symbiotic relationship between family and work, celebrating the entrepreneurial spirit and encouraging wise investing through education and community.

EDUCATION

RENATUS TAKES GREAT PRIDE IN THE QUALITY OF OUR CURRENT AND ACTIONABLE EDUCATION.

Our online video library containing more than 490 hours of training is available 24/7 through the Renatus learning platform.

All courses are taught by “practitioner instructors” who work hands-on in the areas they teach, so customers can be confident that these strategies are applicable to real life.

The courses adhere to the Instructional Systems Design method to deliver a consistent, effective learning experience.

The goal is to empower each learner with practical information that will inspire them to take action and achieve results.



EssentialsSM

The Renatus Essentials Learning Path introduces people to the world of real estate investing and small business ownership. These courses teach the concepts and mechanics of basic real estate transactions from acquisition to exit, and business start-up strategies from entity selection to banking.

Learners gain a foundational understanding that will lead them to take action and create cash flow. In addition to the course videos, learners receive access to weekly professional coaching calls and weekly guided online study groups, as well as the class audio files and workbooks.



PROFITS

The impactful P.R.O.F.I.T.S. Learning Path was created as an asset for entrepreneurs and small business owners around the world. Courses vary in content, with topics that are as applicable to budding businesses as they are to experienced CEOs.

Improve your company's results with tools and strategies for business management and explore personal development that can change the trajectory and future of your business. With the P.R.O.F.I.T.S. education, you take a solid step toward possibilities you never knew existed.



A.I.T.SM

Accelerated Investor Training

We set out to create a comprehensive educational system that included a wide variety of topics. This gave rise to the Renatus Accelerated Investor Training (A.I.T.) courses.

These advanced Learning Paths offer a thorough and enlightening experience, delivered through 10 vocational paths, which focus on specific groups of Real Estate or Wealth Management strategies. The format begins with a solid foundation of CORE courses, then progresses to specific STRATEGY courses that help you understand the details for real-life application.

PROPERTY

WHY DOES RENATUS FOCUS ON REAL ESTATE?

Real estate is one of the two factors that are consistently included in the portfolios of wealthy individuals.

It is universal but flexible. Real estate is everywhere; shelter is a human necessity and providing it can be profitable in any location.

But investing in property also allows for different investment strategies, risk levels, and personality types.

Real Estate is an IDEAL Financial Investment:

I is for **Income**. You can generate massive income from wholesaling and fix & flips. Passive income is earned through building your long-term rental portfolio.

D is for **Deductions**. You get to depreciate the very asset that is earning a profit for you.

E is for **Equity**. As we make payments and watch the equity rise in our properties, net worth increases as well.

A is for **Appreciation**. Over time, real estate is pretty predictable. Declines tend to be rare and brief.

L is for **Leverage**. You can use your property as leverage to increase investments and earn a greater return in your business.

When compared with the stock market, property ownership can be the difference between investing for accumulation versus investing for cashflow. Rather than building a nest egg, continuous passive income from rentals increases the financial independence of investors.

There are a variety of real estate options to fit different needs and Renatus classes are expanding to teach them all, including residential, multi-family, commercial, and short term rentals.

We have learning paths to complement an individual's personal risk and funding levels, from no credit and no cash, to investing with an IRA, to using other people's money.

Whatever real estate strategy you choose to employ, Renatus education is there to inform, educate, update and support you through the process.



INCOME

YOU MAY FIND THAT YOUR REAL ESTATE
INVESTING SUCCESS GAINS NOTICE
AND QUESTIONS ABOUT WHERE YOU
LEARNED HOW TO DO IT...

Independent Contracted Marketers (ICMs) earn commissions on sales of our education. Are you interested in earning money by sharing your experience with the Renatus education?

If you want to know more about earning your own commissions by sharing the message, contact the person who introduced you to Renatus.

WHAT IS
THE RENATUS
WEALTH
CYCLE?



Whether you begin by purchasing the education or selling the education, the Renatus Wealth Cycle becomes an active possibility: Education leads to real estate deals, leading to real estate success, leading to sales success, which can lead to further education.

The Renatus Compensation Plan is generous and simple, including direct sales commissions, downline sales commissions and overrides. Many Renatus education learners choose to sell the education and earn income while they learn how to implement the real estate strategies.

Events, recognition, and awards are a part of the Renatus ICM experience, in addition to commissions. Trips, medals, trophies, and prestige are often gifted to top earners and leaders.

*Renatus does not guarantee any level of money, success or lifestyle from learning the education strategies or marketing the education. To see what ICMs made last year, go to: <https://renatus.me/averageearnings>

COMMUNITY

ONE OF THE MAJOR BENEFITS OF RENATUS EDUCATION IS THE COMMUNITY — The support and energy continue to grow as people attend each of our events.

Renatus communities host online and live events across the country, from New York to Hawaii.

Social media groups and posts are another way to keep connected from anywhere in the world.



Regional groups and teams meet across the country, in live local meetings, at events that range from small get-togethers, to real estate workshops where local experts share their experience.

Larger events are organized for ICMs with leadership training and national conferences that disseminate new information, foster networking, inspire action and self-improvement, and reinforce relationships.

Learners can also enjoy events as they are streamed online or attend a live class filming as a part of the studio audience when new classes or updates are filmed.

Other online events include weekly study groups where classes are discussed and questions are answered. Group coaching is also held weekly through online meetings.

The wonderful assistance you can receive through Renatus customer support and corporate staff is not to be underestimated. We are real people in a relationship-driven industry and we are each dedicated to helping you succeed!

Social media is a fantastic way to get involved with the Renatus community. In addition to the Renatus [Facebook](#) page, we have Facebook groups that focus on the [education study groups](#), [ICMs](#), [events](#), and [challenges](#). Renatus is also on [Instagram](#), [LinkedIn](#), [YouTube](#), and [Twitter](#).



What Makes The Renatus Education So VALUABLE?

❖ SELF-DIRECTED EDUCATION

Renatus education is self-directed so you are in control. Pacing and timing are at your discretion, so you can stop and start on your schedule, watch the classes that most appeal to you, and return to watch them again.

Whatever your preferred learning style may be, Renatus strives to provide an effective educational experience.

❖ EDUCATIONAL RESOURCES

Our Course Library is available online 24/7, with closed captioning for hearing impaired and Spanish speakers. If you're on the go and prefer audio only, you can download the MP3s to your device. Class workbooks are provided and can be printed for note-taking or viewed digitally.

As an added benefit, you may participate in our live class recordings as a part of the studio audience when we update a class in a package you have purchased.

Renatus BackOffice is the customized software used to deliver the education. All class resources are easy to find, and individuals can record notes and create tasks or reminders while they view a class.

❖ COACHING

All our education package purchases include weekly online group coaching with Gavin McCaleb, an outstanding and experienced real estate investor. A more customized, one-on-one coaching experience is included with specific package purchases.

With all the changes in life, the economy, real estate regulations, and tax laws, Renatus is consistently updating our education to reflect current circumstances. We want you to always have access to the most recent and applicable information!

❖ LIFETIME ACCESS

When you purchase a qualifying education package, you have the security of lifetime education. This means that you not only have access to your courses online and in studio, you have access to all the updates to your classes! You even have access to any new classes added to learning paths that you've purchased. As long as you remain in good standing with the company, you have the opportunity to increase your knowledge for life!

❖ **LEARNING PARTNER**

If you want to bring your partner along for the ride, Renatus offers learning partner access with qualifying education packages. You have the opportunity to share the wisdom and experience of Renatus with one other person at no additional cost. With their own login, you can view classes independently and work together to implement your education, invest in real estate, and push your business further.

❖ **RENATUS IOS**

Renatus IOS is a real estate investment tool built to simplify and accelerate your Real Estate Investing business. This program is comprehensive, simple to use, and ready to help you attain your real estate investment business goals. With over 100 websites and squeeze pages, as well as features from lead generation and lead pipes to rehab estimates and plans, this is the software for you!

❖ **EDUCATION PACKAGES**

How much education do you need? With our À La Carte purchasing option, you can access a single class for a 12-month period. When one class is not enough, various education packages are available, from the Essentials package to the complete EPX Combo, which includes nearly 500 hours of quality instruction!

Read on for more details about your education package options.

❖ **DEVICE APPLICATIONS**

There are two free apps available to download: the Renatus BackOffice app, which contains most of the education and marketing features of the website, and the Renatus Velocity Banking app, which is a tool to assist students in calculating and applying the Renatus Velocity Banking strategy.



Individual Classes:

- ❖ **À LA CARTE**

Education Packages:

- ❖ **ESSENTIALS**
- ❖ **PROFITS**
- ❖ **AIT ADVANCED**
- ❖ **AIT XTREAM**

Combos:

- ❖ **PROFITS & ESSENTIALS COMBO**
- ❖ **ESSENTIALS & AIT ADVANCED**
- ❖ **ESSENTIALS & AIT XTREAM**
- ❖ **EPX COMBO - ESSENTIALS, PROFITS & AIT XTREAM**





The RENATUS ESSENTIALS COURSE includes the following full-day classes:

Financial Awareness

VELOCITY BANKING
TAX & LEGAL DAY 1
TAX & LEGAL DAY 2
SELF-DIRECTED IRA
UNDERSTANDING CREDIT

Real Estate

REAL ESTATE FOUNDATIONS
NEGOTIATIONS
DEAL OF THE DECADE
REAL ESTATE RED FLAGS
CREATIVE ACQUISITIONS



THE RENATUS ESSENTIALS LEARNING PATH IS DESIGNED WITH TWO GOALS IN MIND:

- ① To provide an efficient and convenient introduction to the world of real estate investing.
- ② To help you build a strong foundation of financial and credit strategies that can improve your cash flow and set you on a path to success.

Each goal is supported by five full classes, which are taught by phenomenal instructors and provide the best building blocks for your success.

Determine whether you should start with Financial Awareness to set a foundation for future investing, or, if you have immediate real estate needs, start with the Real Estate path that gives you critical information and tools to help with current real estate transactions.

The Essentials Course includes Learning Partner and Complimentary Lifetime Access, which means you and your partner can continue to learn from Renatus for the life of the website, as long as you remain in good standing with Renatus.

TWO BONUS ESSENTIALS CLASSES:

LAUNCH TO SUCCESS

This course guides you through the many resources available to you as a Renatus community member, and gives you an overview of what your Renatus purchase includes.

Learn about Renatus company goals and policies that can help you accelerate the process and perform at your best along your path to wealth and prosperity. Explore our E.P.I.C. solution to investing and realize how forming your own cabinet of advisors for your real estate business is vital.

Discover the unique software and tools provided by Renatus to streamline your financial journey, build your team and increase the probability of your investing success!

BE A GENIUS - ACCELERATE YOUR LEARNING

This course guides you through the many resources available to you as a Renatus community member, and gives you an overview of what your Renatus purchase includes.

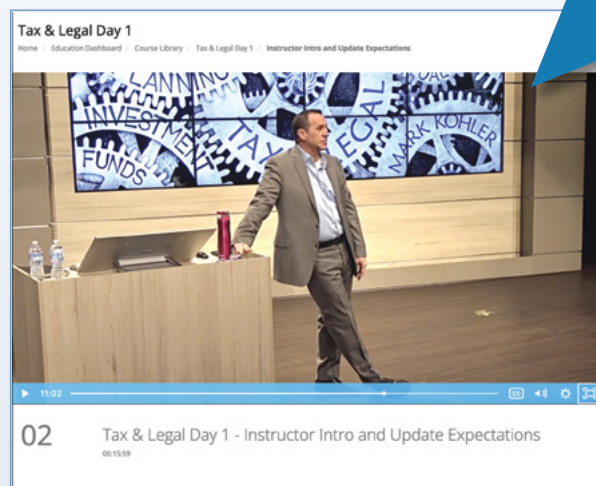
Discover the unique software and tools provided by Renatus to streamline your financial journey, build your team and increase the probability of your investing success!

TO PROVIDE OUR STUDENTS A SUPERIOR LEARNING EXPERIENCE, RENATUS OFFERS BONUSES IN THE FORM OF GROUP COACHING, THE LAUNCH TO SUCCESS CLASS, AND LEARNING PARTNER ACCESS.

Each of these classes was developed with specific learning outcomes that are reinforced through relevant course content and evaluations.

The Financial Awareness path covers the vital topics of financial, banking, tax, and credit strategies that can identify sources of cashflow and increase your investment returns. These crucial topics apply to both entrepreneurs with their own businesses, and individuals who work typical jobs or are in retirement. Each class is applicable to everyone.

The real estate classes teach the concepts and mechanics of basic real estate transactions, from acquisition to exit, in an easy, self-paced learning environment. You'll appreciate the overview of terms, strategies, and types of real estate investments and transactions. Every potential real estate investor needs this information to make the best choices when purchasing and selling property.





- ❖ D.R.I.V.E. FOR SALES
- ❖ D.R.I.V.E. FOR COMMUNICATION
- ❖ D.R.I.V.E. FOR DEVELOPMENT
- ❖ INTEGRATED BUSINESS GROWTH & DEVELOPMENT
- ❖ THE DUNN DEAL FORMULA
- ❖ BUSINESS & VELOCITY BANKING
- ❖ SOCIAL SELLING
- ❖ BUSINESS AUTOMATION
- ❖ YOUR CHAMPION LIFE
- ❖ BUILD YOUR BUSINESS ONLINE DAY 1
- ❖ BUILD YOUR BUSINESS ONLINE DAY 2

PROFITSSM

THE RENATUS PROFITS EDUCATION EMBRACES THE BEST IN MODERN BUSINESS STRATEGIES:

Coordinating and automating processes, marketing through a variety of platforms, daily operations and finances, networking, public speaking, product / service standards, sales (online and on stage), branding, interpersonal growth, and self-improvement.

Eight instructors teach eleven classes designed to enhance your performance and the potential financial success of your organization. The information presented in the PROFITS course is widely applicable and provides the means to take a solid step toward possibilities you never knew existed.

The PROFITS education includes the benefits of our online learning system with access anytime to video, audio, digital, and printable materials. It also offers Learning Partner and Complimentary Lifetime access, which means you and your partner can continue to learn from Renatus for the life of the website, as long as you remain in good standing with Renatus.



A.I.T. Education Learning Paths can be purchased with the A.I.T. Advanced package, which allows 12-month access to all the classes in your chosen TWO learning paths, or the A.I.T. Xtream Plus package, which includes access to each class in every A.I.T. learning path, as well as one-on-one coaching, a Learning Partner, and Lifetime Access.

For in-depth and advanced real estate investment courses, the Renatus ACCELERATED INVESTOR TRAINING (A.I.T.) Learning Paths offer a focused and thorough learning experience.

Taught by seasoned professionals who have hands-on experience in their respective disciplines, the curriculum is delivered in ten distinct vocational paths, which fit into either a Real Estate focus or a Wealth Management focus.

This Learning Path format delivers the most effective direction to help learners achieve full understanding of each individual path.

- ❖ Learning Paths include CORE and STRATEGY courses to complete the educational experience.
- ❖ As new classes are created and recorded, they are added to each path to continually expand the available knowledge base.
- ❖ A.I.T. includes a variety of real estate and business strategies, ready to meet the needs and investing styles of different people and unique situations.

CORE

Classes that pertain to every investment strategy and lay the foundation for future learning.

STRATEGY

Seven advanced courses that work together to give in-depth skills training for a specific investment strategy.



A.I.T. Learning Paths

A.I.T. ADVANCED

Select any TWO A.I.T. Learning Paths
12-Month Redemption

A.I.T. XTREAM PLUS

All A.I.T. Learning Paths
+
Lifetime Access
+
1-on-1 Coaching
+
Learning Partner

FINANCIAL

These paths offer courses that focus on entrepreneurship and business-related financial processes.

There are two valuable paths to address the most prevalent needs of the Renatus community members, and offer the direction they need when facing major financial decisions.

BUSINESS MASTERY

- WEALTH ACCELERATION DAY 1
- WEALTH ACCELERATION DAY 2
- BUSINESS CREDIT & FINANCING

- SMALL BUSINESS PAYROLL
- COST SEGREGATION
- 1031 EXCHANGES
- SOCIAL MEDIA SUCCESS
- SELLING THROUGH THE SCREEN
- DON'T LIE TO ME
- YOUR MOST VALUABLE REAL ESTATE

FINANCIAL ACCELERATION

- WEALTH ACCELERATION DAY 1
- WEALTH ACCELERATION DAY 2
- BUSINESS CREDIT & FINANCING

- UNDERSTANDING YOUR INVESTOR I.D.
- FINANCIAL STRATEGIES
- REAL ESTATE SALES SUCCESS
- ADVANCED VELOCITY BANKING
- PRIVATE & HARD MONEY
- RAISING MONEY & PARTNERSHIPS
- UNDERSTANDING CREDIT DAY 2

REAL ESTATE

These paths focus on real estate investing transactions, offering a variety of strategies and emphases to fit the needs of each individual.

These paths have been carefully composed and organized so that any individual path will provide the knowledge to successfully utilize that strategy to increase the size and value of a real estate investment portfolio.

REAL ESTATE HACKING

- UNDERSTANDING MORTGAGES
- CONTRACTS
- TITLE, ESCROW & CLOSING
- MARKET ANALYSIS
- PRIVATE & HARD MONEY
- WHOLESALING
- SELLER FINANCING & SUBJECT TO
- LEASE OPTIONS
- FINANCIAL STRATEGIES
- RAISING MONEY & PARTNERSHIPS

SHORT TERM RENTALS

- UNDERSTANDING MORTGAGES
- CONTRACTS
- TITLE, ESCROW & CLOSING
- SHORT TERM RENTAL INTRODUCTION
- SHORT TERM RENTALS DAY 1
- SHORT TERM RENTALS DAY 2
- SHORT TERM RENTALS DAY 3
- MANAGING PROPERTY MANAGERS
- TENANTS & RENTAL AGREEMENTS
- SMALL BUSINESS PAYROLL

DISCOUNT BUYING

- UNDERSTANDING MORTGAGES
- CONTRACTS
- TITLE, ESCROW & CLOSING
- FORECLOSURES
- SELLER FINANCING & SUBJECT TO
- AUCTIONS
- AUCTIONS ANALYSIS
- SHORT SALES DAY 1
- SHORT SALES DAY 2
- BANKRUPTCY

PASSIVE INVESTING

- UNDERSTANDING MORTGAGES
- CONTRACTS
- TITLE, ESCROW & CLOSING
- SELLER-FINANCED NOTES DAY 1
- SELLER-FINANCED NOTES DAY 2
- ADVANCED NOTE STRATEGIES
- RAISING MONEY & PARTNERSHIPS
- CONTRACT FOR DEED
- TAX LIENS & DEEDS
- MARKET ANALYSIS

FIX & FLIP

- UNDERSTANDING MORTGAGES
- CONTRACTS
- TITLE, ESCROW & CLOSING
- HOME INSPECTIONS
- MARKET ANALYSIS
- FIX & FLIP DAY 1
- FIX & FLIP DAY 2
- REHABBING DAY 1
- REHABBING DAY 2
- PRIVATE & HARD MONEY

BUY & HOLD

- UNDERSTANDING MORTGAGES
- CONTRACTS
- TITLE, ESCROW & CLOSING
- HOME INSPECTIONS
- BUY & HOLD DAY 1
- BUY & HOLD DAY 2
- MANAGING PROPERTY MANAGERS
- TENANTS & RENTAL AGREEMENTS
- TEAM UP WITH TENANTS
- PRIVATE & HARD MONEY

MULTI-FAMILY

- UNDERSTANDING MORTGAGES
- CONTRACTS
- TITLE, ESCROW & CLOSING
- MULTI-FAMILY DAY 1
- MULTI-FAMILY DAY 2
- MULTI-FAMILY PROPERTY MANAGERS
- MULTI-FAMILY FIX & FLIP
- TENANT & RENTAL AGREEMENTS
- DUE DILIGENCE
- RAISING MONEY & PARTNERSHIPS

COMMERCIAL

- UNDERSTANDING MORTGAGES
- CONTRACTS
- TITLE, ESCROW & CLOSING
- COMMERCIAL REAL ESTATE INTRO
- COMMERCIAL ANALYSIS
- COMMERCIAL LENDING
- COMMERCIAL LEASES
- COMMERCIAL PROCEDURES
- LAND DEVELOPMENT
- RAISING MONEY & PARTNERSHIPS



RENATUS CLASS LIST

1031 EXCHANGES

SCOTT SAUNDERS

Learn how 1031 exchanges can boost your real estate portfolio and elevate your investment returns with this informative course. Scott Saunders, Senior VP at Asset Preservation, draws on his experience in creating more than 100,000 exchanges to show you:

- ❖ Formulas to calculate capital gain and the influence of the 1031
- ❖ How to manage partnership and like-kind issues through preparation
- ❖ How to choose the right type of exchange
- ❖ Formats and variations of 1031 exchanges, including multi-property exchanges, reverse exchanges, improvement exchanges
- ❖ Which purposes affect transactions

With a complete understanding of both the basics and key details, you'll be familiar with how 1031 relates to other portions of the tax code and when to use 1031s most successfully. Using Scott's expertise, you'll be able to take advantage of this profitable real estate investment strategy, defer payment of capital gains taxes, and avoid costly mistakes.

ADVANCED NOTE STRATEGIES

JEFF ARMSTRONG

With over 2,000 closed note transactions since the start of Armstrong Capital, Jeff Armstrong's industry knowledge and experience are unparalleled. Advanced Note Strategies provides a detailed look at the three types of notes and what is involved in servicing them. Along with insider tips on the process from start to finish, you'll review how to:

- ❖ Calculate different aspects of a note
- ❖ Prepare for market fluctuations
- ❖ Verify information, spot red flags, and do the math and due diligence before purchase
- ❖ Analyze a non-performing note, including why to think twice before purchasing one, and what to offer
- ❖ Consider pricing for performing notes

Along with these, Jeff explains WAC and WAM and how they can affect your notes. With a solid understanding of good notes, bad notes, and what to watch out for, you'll finish the course prepared to close note transactions smoothly and successfully.

ADVANCED VELOCITY BANKING

TONY SCOTTY

The velocity banking strategy will create robust results for your investments and help anchor your real estate portfolio. First enjoy a recap of the strategy, then progress to the next level with lines of credit, debt transfer, and wealth accumulation. You'll learn how to:

- ❖ Reduce the amount of interest paid on financed investments
- ❖ Manage and maximize cash flow on your portfolio
- ❖ Implement the methods that pay off mortgages decades earlier
- ❖ Increase your profitability
- ❖ Build equity through cash flow management
- ❖ Access equity through the "step home"
- ❖ Get your money working for you

Deep dive into interest saved vs. total interest reduced and understand how the flow of money into your portfolio is paramount for success. Finally, cement these key concepts with specific case studies and insightful examples to ensure you truly comprehend the strategy.

AUCTIONS

JOHN MCCANTS

John McCants shares his secrets for streamlining your lead-generation process, conducting vital pre-auction due diligence, and successfully closing the sale. You'll understand the timeline of a foreclosure and the process of buying foreclosed properties from beginning to end. You'll know the power of property default lists and the importance of working with an accurate, up-to-date list.

Learn how to make the right bid at auction and take home a win by understanding how to:

- ❖ Analyze a potential deal
- ❖ Conduct important pre-auction due diligence
- ❖ Understand your competition
- ❖ Evaluate and inspect a property
- ❖ Use helpful door-knocking strategies to find out more about a property
- ❖ Review the documents used with auctions

You'll also learn about other popular auctions like HUD, VA, tax liens, and deeds, as well as trustee and sheriff's sales. You'll finish knowing exactly what steps to take after acquisition to ensure you have the right property to make a profit.



WANDA CARRASQUILLO

"Before Renatus, I was lost. I really didn't know what to do with my life in terms of financials. I was in debt with student loans to pay. I was working day and night, paycheck to paycheck. Thanks to Renatus, I have been able to change my life, and I have been able to also give the opportunity to many other people to change their lives through real estate investing."

Wanda's favorite strategy is Fix & Flip, and she loves the Rehabbing classes with Brian Sump. In the five years since she began watching the classes, she has completed 36 transactions in multiple states, including mostly fix & flips, along with two Buy & Hold properties and one short-term rental. She plans to expand and do more short term rentals in the future.

The other class that has most impacted her real estate investing choices is Understanding Your Investor I.D. with J. Massey. She feels it is absolutely critical for investors to learn their own comfort zone and style. Wanda has found that she prefers to provide beautiful homes for low-income families, something that they can afford and be proud of.

Wanda is also an ICM and enjoys sharing the education, her personal experience and success, and how much she has learned with others, so they can also have more flexibility in the financial choices in their lives.



AUCTIONS ANALYSIS

DARREN DAVIS

Master Real Estate Investor Darren Davis has analyzed thousands of properties and purchased hundreds. In this dynamic class, he shares the method that helped him achieve financial freedom. Darren also shares his personalized spreadsheets and valuable insider tips, like how to conduct insightful visual inspections of a property before purchasing.

You'll learn how to:

- ❖ PREP for the auction and master the analysis process by Prioritizing, Researching, Estimating, and Putting in your bid on potential investments
- ❖ Use automation to save time and evaluate far more potential investments, quickly discarding those that don't meet your portfolio requirements
- ❖ Find local online resources to research hundreds of properties a day
- ❖ Determine your maximum bid to win more auctions
- ❖ Build contingency planning into each deal
- ❖ Identify hidden pitfalls that catch novice investors

Darren also shares what to do after winning a property and how to jumpstart your flipping, wholesale, or buy and hold strategy.

BANKRUPTCY

JOHN DIAZ

Bankruptcy Attorney John Diaz provides all the information you need to face this challenging financial situation. You'll walk through the information required and necessary steps to move forward, as well as learn:

- ❖ How to look at the big picture to decide whether to proceed with bankruptcy
- ❖ Key differences between the types of bankruptcies, as well as their unique procedures and consequences
- ❖ How to correctly calculate debts and assets in order to find your liabilities
- ❖ Differences between the parties involved in the bankruptcy process, including trustees, creditors, and parties of interest
- ❖ Related requirements and laws, including the importance of learning your state's laws
- ❖ How to protect yourself in the event of non-dischargeable debts

Minimize the stress of bankruptcy by being educated and fully prepared to make informed decisions so you can move forward with confidence.

BE A GENIUS - ACCELERATE YOUR LEARNING

COSIMO INTERMITE

In this introductory Genius class, Cosimo demonstrates the skills and methods learned in the Genius in 21 days course and shares some of his favorite techniques for increasing memory and learning ability. Change your approach to studying when you learn:

- ❖ How to create a customized master plan, manage your time and control your study surroundings
- ❖ Tips to increase your reading speed and comprehension, organize yourself and your actions
- ❖ Identification of key words and concepts
- ❖ How to find your motivation with positive and negative leverages
- ❖ How to control anxiety so that you optimize stress, changing fear into positive energy
- ❖ The differences between internal and external locus, unitary and incremental theory, and performance and learning goals

From the Hulk technique to breathing exercises, the information in this class and the success you will experience from it, provides just a taste of the Genius in 21 Days experience.

BUILD YOUR BUSINESS ONLINE DAYS 1 & 2

STEVE LARSEN

Expert sales funnel builder Steve Larsen shares his passion for entrepreneurship and shows you how to successfully build your business online using proven strategies and techniques. Along with personal stories from his experience as Lead Funnel Builder at ClickFunnels and owner of his own business, course topics include:

- ❖ Finding and serving your dream customers
- ❖ Choosing the right marketplace and your market positioning
- ❖ Using the core problem planner to identify a problem, then create a product which solves it
- ❖ Adding stories, building your core offer, and crafting your sales message
- ❖ Understanding and automating sales funnels
- ❖ Designing your value ladder
- ❖ Creating successful campaigns and launches

You'll gain an in-depth understanding of marketing concepts that isn't taught in school as you review real-world examples of market positioning, launches, campaigns, and more, leaving the course prepared to succeed as an entrepreneur.

BUSINESS & VELOCITY BANKING

CHRISTIAN GEORGE

Cash flow is king and there's no one who can manage your money better than you. In this course, Christian George shows you why velocity banking is the most successful method of managing finances as he demonstrates how to apply the strategy in business. Along with the fundamentals of using velocity banking, you'll learn about:

- ❖ Overcoming emotional obstacles with money that impact your cash flow
- ❖ Tactics banks use to keep you locked into payments and how to avoid them
- ❖ Differences between whole life, term, and universal life insurance policies and the pros and cons of each
- ❖ Building up lines of credit for living expenses, debt retirement, and emergency cash

Along with velocity banking, Christian also explains the often-misunderstood strategy of building your own bank using life insurance products and compounding interest. You'll finish the course with a framework to create your own customized plan and begin to increase your cash flow.

BUSINESS AUTOMATION

ERIC COUNTS

In this comprehensive look at business automation, Eric Counts, author, speaker, and Founder of Credit Nerds, provides you with the tools needed to make your business work for you, not the other way around. From broad strokes to small details, you'll gain vital insights and tips regarding:

- ❖ Lead management, customer segmentation, tracking, long-term nurture, and re-engagement
- ❖ Available automation software and key features, such as sequences and variables
- ❖ Consistency in processes and effectively using scripts to benefit your business
- ❖ Issues to be aware of and avoid
- ❖ Reviewing and utilizing milestones in your business's automation
- ❖ Best time to automate, systems documentation, and continuous improvement in automation

Eric simplifies business automation processes, so you'll feel less intimidated and more motivated as you finish the course with all the strategies you need to stop being chained to a desk and truly become the manager of your own time.



YAS & UMAER HAQ

“THIS ISN’T JUST ANOTHER PROGRAM. THIS HAS BEEN A LIFESTYLE AND MINDSET CHANGE. I CAN’T IMAGINE WHAT OUR LIFE WOULD LOOK LIKE IF RENATUS DIDN’T COME INTO IT.”

~ YAS HAQ

Renatus does not guarantee income, success or lifestyle in using the Renatus education. This experience is unique to the Haqs. Your results will be different and will vary depending on several factors, including starting point, effort, and resources. The Haqs have bought the education and are also ICMs who receive a commission on sales.

Renatus is not Cupid, we don't set people up on dates, and don't guarantee you will find the love of your life at a meeting... However, Yas and Umaer Haq are an amazing couple who happened to connect at a Renatus event.

Umaer was working a few small jobs, including as a personal trainer and food delivery, when he saw the roadside sign that led him to a Renatus event. He had struggled with traditional school, but when he attended the meeting, he appreciated the collaboration of online classes and the in-person community. He immediately focused his time on the classes, while Yas kept her full-time job. They are now a team of real estate investing entrepreneurs.

Both Yas and Umaer have enjoyed watching the classes, being able to repeat the content, slow it down to overcome language barriers or speed it up for a quick review. They also love the applicable content, focusing on practical steps and solid facts rather than theory.

"I've learned more about myself through the Renatus education. It's auditory, it's visual, it's kinesthetic... I'm listening, I'm writing things down. We go to the study groups. When I follow with the workbook, it helps that information stick in my mind." ~ UMAER HAQ



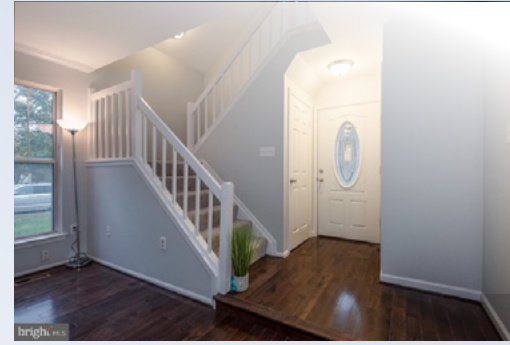
Their favorite courses and strategies include Contract for Deed, Velocity Banking, Tax & Legal, Negotiations, Real Estate Sales Success, Team up with Tenants, and Short Term Rentals.

During the 2020 coronavirus pandemic, Umaer and Yas continued to watch the classes while they were at home, so they could implement the right strategy for the current market changes. They bought a mobile home park and a few more rentals.

"I'm able to help my family, my dad. I always leaned on him to get me out of trouble. Now, we've been able to help my family with just one of the business models." ~ UMAER HAQ



When sharing the Renatus education, they like to help create a customized learning experience for new learners. They enjoy helping new learners create a vision through their own lens of experience. That is what demonstrates the real power of Renatus.



BUSINESS CREDIT & FINANCING

ERIC COUNTS

Learn how to select the best method of funding your business with one of the leading experts in business finance, CreditNerds President/CEO Eric Counts. This course will empower you with the knowledge to:

- ❖ Prioritize building your business credit file and keeping your business listings up to date
- ❖ Identify your business credit avatar and develop a better understanding of your options
- ❖ Improve your performance in those areas which determine business credit scores and help lenders make their approval decisions

By the end of the course, you'll have a clear understanding of the different types of funding and their specific approval requirements. You'll be able to make an informed decision about which type of funding is right for you based on your own business finances, personal credit, and collateral. With this, you can create a plan of action to follow for getting approved for funds and reaching your funding goals as quickly as possible.

BUY AND HOLD DAYS 1 & 2

CHRIS WILSON

Seasoned real estate investor Chris Wilson provides a comprehensive look at the buy and hold investment strategy, from finding your first property to developing your exit strategy even before purchasing a property. You'll learn the keys to investing success, including:

- ❖ Basic terminology and documents involved
- ❖ Similarities and differences between buying a house to hold or to sell
- ❖ Effects of market fluctuations, interest rates, and government regulations
- ❖ How to adjust your acquisition and negotiation strategies for properties located in mortgage states vs. deed of trust states
- ❖ Differences between traditional and non-traditional funding options and how to identify the cash flow variables and potential obstacles of each

This course will teach you to analyze your investment portfolio and make your long-term investments more lucrative by building a portfolio balancing leverage and cash flow. Along with these, you'll review the ins and outs of being a landlord, including legal requirements, documentation, best practices, and responsibilities.

COMMERCIAL ANALYSIS

CHRISTIAN GEORGE

Leave emotion out of the transaction and confidently analyze commercial real estate before you purchase. With this detailed look at the metrics involved in predicting future profitability, you'll learn how to:

- ❖ Maximize each deal using controlled appreciation, amortized debt, and gross rent multipliers
- ❖ Spot possible development trends
- ❖ Review financial statements, capitalization (cap) rates, break-even ratios, the pro-forma, and other tools to value the business and the property separately
- ❖ Consider business performance to determine potential borrowing capacity
- ❖ Recognize the property factors that will influence price and future profitability of the project
- ❖ Determine your net operating incomes and how you and your team can make each deal more profitable

Christian George also shares online and in-person resources to access potential deals and verify information. By using the tools shared in Commercial Analysis, you'll move beyond Google and know which properties are worth the risk.

COMMERCIAL LEASES

CHRISTIAN GEORGE

In this course, Christian George shares a comprehensive overview of commercial leases, providing the key essentials you need to get the most from this vital property management tool.

You'll gain an understanding of:

- ❖ Industry terminology, from estoppel certificates to lease buyouts
- ❖ Clauses and details of a standard commercial lease and how to review your contract
- ❖ Full-service, net-net, and triple-net lease contracts
- ❖ Landlord styles and how to determine which type you are
- ❖ Termination options and the option contract, plus how it can be a benefit to you

In addition, Christian shows you how to conduct advance research and use his negotiation checklist. With all the information you need to understand and utilize commercial leases, you can begin to successfully control your commercial properties while generating maximum cash flow.

COMMERCIAL LENDING

CHRISTIAN GEORGE

In this course, Christian George takes the intimidation out of the commercial loan process. You'll get an in-depth look into the commercial loan application process and review several strategies for acquiring commercial and business funding.

You'll learn to:

- ❖ Approach commercial lenders in a way that demonstrates your financial capability
- ❖ Present your assets and sell yourself for loan qualification
- ❖ Create lasting banking relationships with both public and private lending institutions
- ❖ Approach lending institutions from a position of leverage to negotiate the right financial terms and the best possible rates
- ❖ Understand and use the vocabulary of commercial lending

Upon completion of the course, you'll be fully prepared to secure lending for your commercial properties and secure your company's future profitability and success.

COMMERCIAL REAL ESTATE INTRODUCTION

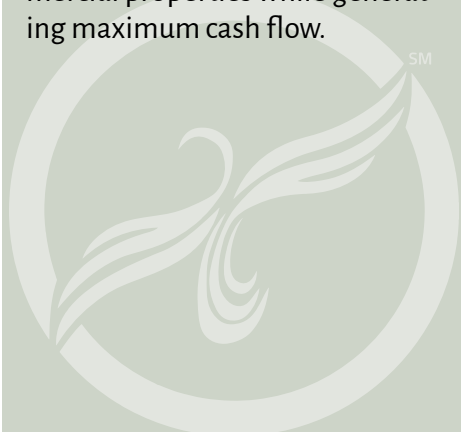
CHRISTIAN GEORGE

Take the first step toward larger returns with this comprehensive introduction from long-time commercial real estate investor Christian George. Familiarize yourself with the entire purchasing cycle, from the initial analysis to the closing table.

You'll learn:

- ❖ How to find a potential investment properties and what to look for before purchasing
- ❖ How commercial leases work and how to analyze deals
- ❖ Why contracts and due diligence are the keys to maximizing your earning potential
- ❖ What documentation is required to get started

Establish a solid foundation for beginning the Commercial Lending path and take the first step in graduating your investment portfolio to the limitless potential of commercial real estate.



COMMERCIAL REAL ESTATE PROCEDURES

CHRISTIAN GEORGE

Our in-house commercial real estate expert, Christian George, shares his expertise in navigating commercial real estate transactions, from how to find investment opportunities to settlement and closing procedures. You'll walk away with a thorough understanding of how to:

- ❖ Determine whether a potential investment is a good fit for your portfolio / management structure
- ❖ Review a commercial market analysis and what steps to take before making an offer
- ❖ Practice due diligence, research, and analyze the pros and cons of each potential property
- ❖ Construct an offer
- ❖ Know factors that can affect the purchase price
- ❖ Negotiate a successful deal, including step-by-step negotiation strategies

You'll also learn how funding can factor into your commercial transaction, details about contract requirements, the importance of documentation, and addenda to consider. With these keys to a successful transaction, you'll be able to make the most of your commercial deal and secure a great commercial investment property.

CONTRACT FOR DEED

TONY SCOTTY

Beginning with a brief overview of velocity banking, you'll learn how contract for deed may provide a profitable structure for properties that previously failed to make investment sense. That's because so many expenses are passed on to the land contract owner, including taxes, insurance, utilities, and repairs.

You'll also learn:

- ❖ Best practices for contract structure to minimize variables and maximize your profits
- ❖ Purchase and exit strategies
- ❖ How different funding types affect cash flow and other factors to examine when considering funding
- ❖ Risks and obstacles involved and how to minimize failure by using Tony's proven systems
- ❖ Advantages and disadvantages for buyers and sellers
- ❖ Consequences of relevant legislation
- ❖ Strategies for finding houses at a discount

This comprehensive course prepares you to create your funding strategy, assemble a coordinated investment team, and find the right properties and occupants, taking the first steps toward a future of consistent passive cash flow.

CONTRACTS

NICOLE CALL

Empower yourself with the knowledge, tools, and resources to efficiently get the deal done right the first time. Attorney, educator, and speaker Nicole Call provides this comprehensive overview of contract law with a detailed look at specific key contracts, including the real estate purchase contract (REPC).

You'll learn:

- ❖ Detailed instructions regarding the best way to complete the REPC and the power behind each clause
- ❖ How to effectively execute your contract, remedies for breach of contract, and how to know when you may need additional legal counsel to protect your interests or finish the deal
- ❖ The best sources to find contract templates, addenda, and specific forms, as well as when to use them

Nicole also shares helpful checklists, as well as her expertise regarding contract addenda, ancillary contracts, and rental/lease agreements. With this course, you'll negotiate better deals and set up strong, enforceable win-win contracts with faster closes.



COST SEGREGATION

KIM LOCHRIDGE &
HEIDI HENDERSON

Kim and Heidi show you how to effectively use cost segregation to save your business thousands of dollars in taxes. You'll learn about cost segregation's history, how it has evolved due to politics and tax laws, and why the IRS prefers companies to use it.

You'll learn how to:

- ❖ Differentiate between depreciation, expenses, and cost segregation
- ❖ Calculate depreciation and its direct effect on taxes owed
- ❖ Use line item depreciation to divide assets and depreciate them on different timelines
- ❖ Reallocate assets to save tax dollars
- ❖ Increase your benefit by combining cost segregation and 1031 exchanges
- ❖ Take advantage of energy incentives and investment in conservation easements

After this comprehensive look at cost segregation, pertinent case study examples ensure you have a firm grasp of the concepts. Upon completion of the course, you'll be prepared to take advantage of all the money-saving benefits of cost segregation.

CREATIVE ACQUISITIONS

CHRIS ALBIN

Understand key terminology, gain critical basics, and start acquiring investment properties—even without qualifying for bank financing. Know which investments are best funded through retirement accounts, cash accounts, stock accounts, life insurance plans, margin accounts, and more. In this class, practitioner instructor Chris Albin takes an in-depth look at step-by-step techniques for buying and controlling properties, including:

- ❖ Equity sharing
- ❖ Options
- ❖ Contracts for deed
- ❖ Seller financing
- ❖ Mortgages
- ❖ Addressing potential seller motivations

Using case studies, you'll also learn helpful strategies for utilizing financial and social resources, as well as time, imagination, networking, and other non-traditional means for successful property acquisitions. You'll finish the course with the solid foundation needed to acquire investment properties with confidence and move closer to reaching your financial targets.

DEAL OF THE DECADE

CHRIS ALBIN

Finding a perfect investment property it isn't as hard as you may think. Long-time Renatus instructor Chris Albin draws on years of successful real estate investing to share creative lead generation strategies that can lead you to amazing deals before anyone else finds them. Perfect for beginning and intermediate-level real estate investors, students who complete this course will understand how to:

- ❖ Present offers in the way that gets results
- ❖ Gain a competitive advantage
- ❖ Recognize differences in local markets
- ❖ Become a helpful resource for property owners

You'll learn how to find deals through probate, evictions, and other sources, even when they're not on the market. Having purchased and managed more than 250 commercial and residential units, Chris keeps the course exciting with plenty of real-life examples from his own career. When you know what to look for, the deal of the decade comes along about once a week.

DON'T LIE TO ME

MAT CROOK

In this fascinating course, Sandy Police Detective Mat Crook explains how to recognize when you're being lied to. From decoding eye movements to deciphering deceptive clusters, you'll learn the real-life techniques used by law enforcement to spot deception. After witnessing Mat's demonstrations and video examples, you'll bring newfound confidence to all types of meetings and conversations after learning how to:

- ❖ Understand how individual backgrounds affect what people say and do
- ❖ Get as much information as possible with mirroring and matching
- ❖ Establish an individual's baseline
- ❖ Take note of various verbal and non-verbal cues

Mat also explains how the three channels of communication can signal deception, whether spotted alone or together. You'll finish the course with a solid understanding of why a person's mind, words, and actions are different when they lie and how to spot possible deception.

D.R.I.V.E. FOR COMMUNICATION

WOODY WOODWARD

Gain the best public speaking tools, from mind-mapping to the stackable close. Learn the secrets to stage presence, speaking style and more, culminating in creation of the perfect speech. Dramatically increase your public speaking skills. Keep the audience engaged, entertained and interested in how your product will transform their lives.

- ❖ Build trust with your audience and establish the five different stages of belief.
- ❖ Understand the difference between a hard and a soft topic, which one you have, and how to make it profitable.
- ❖ Implement 20 different tips to make your speech a success.
- ❖ Use the five "c's" of storytelling and the hero's journey to hit your message home.

Woody reveals his personal research into giving the perfect presentation with each of the components necessary to give the most profitable speech possible.

D.R.I.V.E. FOR DEVELOPMENT

WOODY WOODWARD

Understanding the D.R.I.V.E. personality system can change your life, and improve your personal and business relationships, through more efficient plans, conversations and actions. You are the most crucial component of your business empire.

- ❖ Learn how to influence others, by managing your inner thoughts and decisions.
- ❖ Dive deep into the D.R.I.V.E. personality types, exploring the differences between a primary and secondary D.R.I.V.E.
- ❖ Understand how to motivate yourself and others and how to connect with people.
- ❖ Validate your D.R.I.V.E. internally and govern your future subconscious.
- ❖ Learn how a reassociation can change the direction of actions and thoughts, reaching a positive solution.
- ❖ Know the roles of habits, goals and standards, and how to use M.A.P.S. to find your audience.

Woody shares his toolset for personal development, empowering learners with key ways to increase their consistency and likability.

CHRISTION SADLER



Christion Sadler has been with Renatus since day one, when it was launched on January 1, 2011. Before that, he had been a full-time real estate investor, but he and his business partner had suffered through the 2008 market crash. He was looking for hope when Bob Snyder (Renatus founder) reached out to him and said, “I have a plan. I’m moving forward and I’m launching something that’s going to be great.” Christion appreciated that Renatus was structured to be long-lasting, even in economic downturns.

“It was the beginning of a new chapter in real estate.”

Since then, Christion has utilized a variety of the classes and strategies that are in the Renatus course library. He likes that, depending on the needs of the time and situation, students can just go through the course library and find what works. And he has done that many times in the decade he’s had the Renatus education.

Currently, Christion is focused on commercial real estate. One of his favorite deals was 100 acres of land that he purchased in rural Utah and then divided and sold over the next three years, earning a huge return on his investment without even developing the land.

Christion is also a Renatus ICM and has found success marketing the education.

“Anybody who believes in the education should be an ICM, anybody who wants to be that gateway to somebody else changing their life. I’ve been able to work with the local homeless population and I would not have the time and resources to do that unless I first put myself in a higher position by getting started with Renatus, utilizing their education, and elevating myself.”



D.R.I.V.E. FOR SALES

WOODY WOODWARD

Master the art of marketing to each of the five personality types, when you know how they make purchasing decisions. Create a customized buying experience your client will never forget. Learn crucial information about attention grabbers, collaboration, follow-ups and more.

- ❖ Dive deep into the D.R.I.V.E. personality system, exploring the super powers and kryptonite of each one.
- ❖ Understand primary and secondary D.R.I.V.E.S., how they work together and how you can use them to connect with people.
- ❖ Incorporate the D.R.I.V.E. system into your sales process.
- ❖ Learn an insider strategy to discover a person's passion and what they really want out of life.
- ❖ Know buying motivators for each type and the selling solutions you can offer them with your product.

This course is perfect for any beginning marketer or seasoned entrepreneur looking to increase their reach and their understanding of individual clients' buying behavior.



DUE DILIGENCE

NATHAN TABOR

Nathan Tabor provides a comprehensive look at this critical topic, beginning with what it is, why it's important, and how it will benefit you. You'll gain a broader understanding of:

- ❖ Vital steps of each of the three major components of due diligence: pre-offer, offer accepted, and after-closing
- ❖ How to create a proper investment packet with the information needed to attract investors
- ❖ Effects that various legal and government regulations may have on your deal
- ❖ Types of government records and documents to help you perform due diligence and how to access them
- ❖ What to look for in due diligence, how to notify the seller of concerns, and experts who can help identify potential problems that are beyond your scope of knowledge

Nathan's expertise and advice will prepare you to conduct thorough research and ensure that every deal you do brings you closer to achieving your financial goals.



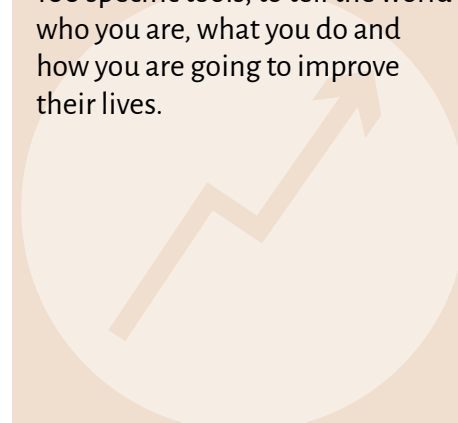
DUNN DEAL FORMULA

TROY DUNN

Impact lives and do important work when you reach larger audiences. Troy's system has been proven over the last 30 years in his own business, but also for other billion-dollar corporations. This course is a step-by-step formula to convert your expertise into a multi-media marketing machine.

- ❖ Identify and refine your voice and personal brand, then learn how to present yourself in all forms of media.
- ❖ Take on television interviews and book-writing, while both inspiring and entertaining the audience.
- ❖ Know what stories you should tell and how to tell them. Use the GBA technique for authoring books and sharing your name and your business with the world.
- ❖ Create quality content, promote it effectively and build a community based around your growing business.

Understand and implement the Remora technique, including over 100 specific tools, to tell the world who you are, what you do and how you are going to improve their lives.



FINANCIAL STRATEGIES

J. MASSEY

Don't let a lack of personal funds keep you from investing in real estate. Master real estate investor J. Massey shows how to take advantage of non-traditional funding sources when you're unable to use personal finances. J. shares:

- ❖ Which investments are best funded through retirement accounts, cash accounts, stock accounts, insurance accounts, and margin accounts
- ❖ Sources of non-traditional funding, including retirement accounts, 401(k), private and hard money lenders, and even your social network
- ❖ How to choose the right funding strategy and leverage your resources efficiently
- ❖ How to use multiple funding strategies to get the best deal and make your investment as lucrative as possible

J. also shares his Profit Analysis Quadrant and what to do when the process doesn't go according to plan. You'll be manipulating real estate transactions in a way that increases profitability and creates win-win scenarios for both buyer and seller.

FIX & FLIP DAYS 1 AND 2

HEATHER HERING BROWN
& BEN ECHEVARRIA

Get an extensive overview of the fix & flip strategy, from start to finish, with this two-day course from

Heather Hering Brown and Ben Echevarria. You'll learn how to:

- ❖ Locate properties, estimate repairs accurately, budget, and determine property values and profitability
- ❖ Secure funding and types of funding available
- ❖ Assemble a team of the best real estate professionals, from lenders to contractors
- ❖ Understand your target market and which attributes they value
- ❖ Determine which tasks you can handle and when it's better to utilize professionals to ensure a polished finished project

Ben and Heather also review real-life examples to show how projects progress and challenges faced when flipping homes. By the end of the course, you'll have all the tools and know-how you need to select the best properties and drive on-time project completion with the greatest possible profit margin.

FORECLOSURES

GAVIN MCCALED

Gain in-depth knowledge of foreclosures with this well-curated course from highly successful real estate investor and broker Gavin McCaleb. You'll learn the basic steps and timeline of a foreclosure, along with how to:

- ❖ Access potential properties before they hit the market and create and maintain active property lists
- ❖ Present options to sellers in foreclosure and be a resource to help them
- ❖ Find funding and compare benefits of institutional vs private lending
- ❖ Analyze a property, including the ins and outs of due diligence and complete deal analysis
- ❖ Locate foreclosures, including online, direct mail, and phone and door approaches
- ❖ Research and understand the foreclosure laws in your market

With real-life examples to illustrate main points and cement concepts, you'll finish the course with plenty of insider tips and the confidence to make informed decisions regarding these properties.

GENIUS IN 21 DAYS

COSIMO INTERMITE &
STEPHANIE TURCONI

The Genius in 21 days course features learning systems and processes that can transform you into a true genius. This class teaches students how to learn more effectively, how to retain details and memorize them quickly, while gaining a thorough understanding of the topic. It includes 7 Parts:

- ❖ Part 1 - **Approach & Reading** teaches activation of the brain and specific reading methods to increase speed and understanding
- ❖ Part 2 - **Comprehension** increases motivation and energy for gaining knowledge
- ❖ Part 3 - **Organization** of time and materials for maximizing learning
- ❖ Part 4 - **Retention** explains the secret to better long-term memory and how to retain information over time
- ❖ Part 5 - **Practice Day** covers review schedules and methods
- ❖ Part 6 - **Communication** helps a person can understand according to their specific learning style
- ❖ Part 7 - **Closing** motivates students to put new knowledge into action

Each topic in this class is a vital step is the process of becoming a genius. Make the most of your Renatus education by improving your ability think, understand and remember what you learn in every class.

HOME INSPECTIONS

JASON ANDRUS

Every investor knows the value of a property inspection, but not everyone knows how or what to do with one. This course from seasoned real estate investor and property inspector Jason Andrus provides the tools and information you need to see the whole story of a potential property, from roof to foundation. You'll review the entire inspection process from start to finish, learning how to:

- ❖ Be an informed buyer who's able to spot warning signs that may signal a serious problem
- ❖ Find a reliable investor with the expertise and experience you need
- ❖ Review and understand an inspection report and what it means for your strategy
- ❖ Use inspection results as leverage in your negotiation of property price and contract terms

Jason also shares his ultimate home inspection checklist, so that when you complete the course, you'll have the confidence, tools, and knowledge to make the informed financial decisions about properties that lead you to real estate investment success.

INTEGRATED BUSINESS GROWTH & DEVELOPMENT

MARK KOHLER

The business plan, strategic plan and marketing plan are just the beginning as you learn new ways to generate income, market to your customers, and create TOMA (Top Of Mind Awareness). Watch your profits grow when you become a small business expert, continually improving and expanding from the moment you open your doors, to the day you sell your business:

- ❖ Know how to figure out start-up costs, fixed costs, and variable costs, to calculate the variable cost of a sale.
- ❖ Determine your best case, probable case and worst case scenarios, before you begin your next project.
- ❖ Using projected sales and break-even point, calculate what you need to do to break even and to make a profit

Build your integrated marketing plan from start to finish: Create your funnel, customized to your business, including your website, CRMs, newsletters, blogging, social media, and podcasting, then bring it all together. Once you've got massive profits rolling in, understand the trifecta of how to invest your profits and leave a legacy for your family.

LAND DEVELOPMENT

GARY CANNON

Find financial freedom and improve your community by converting under-used land with expert advice from veteran real estate broker and land developer Gary Cannon. Learn to:

- ❖ Visualize a property's potential, use feasibility studies, and create step-by-step development plans for any type of property
- ❖ Complete due diligence and estimate costs before ever pulling permits or paying fees
- ❖ Foster relationships with key players to get your projects approved, find future deals, complete more projects, and greatly outpace your competitors
- ❖ Understand, create purchase contracts, structure compensation
- ❖ Recognize when your market is changing and be prepared for challenges facing developers

You'll find out why and how to begin with the end in mind, reviewing specific property examples to ensure you have a good grasp on property planning, entitling build-able lots, and creating full-scale development plans.

LAUNCH TO SUCCESS

CHRISTIAN GEORGE

Welcome to the Renatus Launch to Success, where you learn:

- ❖ All offered Renatus education
- ❖ How to access the classes purchased
- ❖ Helpful tips, tricks, and strategies to progress through the education
- ❖ How to navigate the Renatus Back-Office website
- ❖ Additional resources and tools available to the Renatus community
- ❖ How to make notes / track progress
- ❖ The Five Pillars of Wealth
- ❖ What makes the Renatus education truly unique
- ❖ How the Renatus community supports you through study groups and events
- ❖ How to build the best cabinet for your business
- ❖ Which learning paths and strategies are the right fit for you
- ❖ The educational package purchase options and the benefits that accompany each individual package

"Our mission is to empower One Million motivated individuals with principle-centered entrepreneurial knowledge, so that they may obtain financial independence as business owners and real estate investors."

LEASE OPTIONS

CHRIS WILSON

Embrace this powerful strategy for building long-term wealth and see how it can open up potential investments that may not have been viable under other strategies. When you know how to successfully manage lease options, you can grow your long-term holdings while assisting frustrated sellers. Chris Wilson shares the keys to success with this comprehensive look at lease options, including:

- ❖ How a lease option works and differs from a standard lease agreement
- ❖ Benefits and challenges of lease options
- ❖ Common types of lease options and their basic rules, legal regulations, and tax implications
- ❖ How to avoid problems and common pitfalls
- ❖ How to protect yourself and ensure your agreements are done correctly and legally

You'll also review real-life examples that illustrate how best to maintain legal compliance and act within regulations and ensure success. By the end of the course, you'll be able to create a loyal network of future clients and maximize profits by maximizing sales price.

MANAGING PROPERTY MANAGERS

CHRIS WILSON

One of the best property managers in the business, Chris Wilson uses insights from his 30+ years of experience to share detailed strategies for property management, as well as how to:

- ❖ Determine the role of the property manager in your business
- ❖ Interview and select the right property manager, then track and evaluate their performance
- ❖ Manage responsibilities between the investor, tenants, and property management company
- ❖ Negotiate strong contracts where both parties win
- ❖ Understand the importance of reviewing and comprehending the details contained in your management agreement
- ❖ Find quality tenants through a systematic and vigorous screening process that's easy to use and manage

Chris also shares key components of a strong management agreement, requirements for a good tenant relationship, and other tools and checklists for a successful property management relationship. You'll learn to maximize profitability while freeing up your valuable time to spend on other investment activities.

MARKET ANALYSIS

BRIAN SUMP

Learn from the industry's best with master real estate investor Brian Sump as he provides a comprehensive framework for conducting a competitive market analysis (CMA) and extracting its most relevant information. You'll gain the professional knowledge you need with this deep dive that includes:

- ❖ Details of the four main types of markets and the necessity of mastering your property's market
- ❖ Where to find properties in local markets, what to look for in a location, and the importance of choosing the right strategy for your property
- ❖ Reasons property values fluctuate, along with detailed valuation methodologies and analysis tools

After gaining a broader understanding of seller tactics and how to meet the needs of your clients, you'll walk away armed with the confidence and tools needed to successfully analyze data and make financial decisions like a seasoned professional.



MULTI-FAMILY DAYS 1 & 2

JOHN DESSAUER

Whether or not you currently own a multi-family property, the broad scope of this two-day course is beneficial to both novice and seasoned investors alike. Master investor John Dessauer shares his expertise on topics ranging from finding potential investment properties to increasing net operating income (NOI). You'll learn creative ways to improve returns, as well as how to:

- ❖ Structure a deal, submit an offer, and prepare for closing
- ❖ Raise the value per unit and increase rent
- ❖ Use valuable tools to analyze a property, including balance sheets, rent rolls, tax records, the income capitalization approach, target market, ROI, and debt service coverage

After reviewing John's real deal examples and expert advice, you'll understand the differences between single- and multi-family properties and be prepared to negotiate the best deal, successfully manage your multi-family property investment, and improve cash flow.

MULTI-FAMILY FIX & FLIP

NATHAN TABOR

Nathan Tabor, who has flipped over \$52 million in multi-family real estate since 2006, shares proven techniques for multi-family investment properties, from the acquisition to the sale. You'll discover:

- ❖ How to find properties, evaluate deals, draft an offer, and negotiate
- ❖ Key steps for conducting due diligence, from rent rolls and housing complaints to structural compliance and loss runs
- ❖ Financing options, loan types, and loan terms, as well as their required documentation
- ❖ Ins and outs of cap rate
- ❖ How to hire a contractor, understand their contractor agreements, purchase materials, and develop supplier relationships

With a solid understanding of the advantages and disadvantages of various multi-family property types and Nathan's tips and tools for success, you'll be able to make informed decisions, develop a plan, and move forward with the insight needed to generate the highest return on your investment.





MULTI-FAMILY PROPERTY MANAGERS

JOHN DESSAUER

Instructor and investor John Dessauer draws on his extensive experience to share his best tips and advice for multi-family property management. You'll gain helpful resources for effective and efficient management, as well as learn:

- ❖ Basics like due diligence, direct costs, and evictions
- ❖ Strategies to provide leverage and establish value
- ❖ How to decide whether to use a third-party management company
- ❖ How to build your team, interview potential managers, and manage employees
- ❖ Responsibilities of a property manager versus property owner/investor
- ❖ Key points in property management and lease agreements, including fees to increase NOI
- ❖ How to fill vacant units and select tenants

Along with these, John shares stories of creative solutions so you'll be able to recognize potential challenges and know how to deal with them. Upon completion of the course, you'll be able to take better care of your investment and improve cash flow.

NEGOTIATIONS

BOB SNYDER

This essential course is especially unique because it is brought to you by none other than the visionary CEO and President of Renatus, Bob Snyder. Using his background as an entrepreneur, he helps students master face-to-face interactions and secure positive results in their transactions to increase personal and financial success. Negotiation trickles down into nearly every aspect of our lives. In this course, you will learn:

- ❖ What negotiation really means
- ❖ How to put negotiation skills into practice
- ❖ How to obtain and exert negotiation power in every social transaction

As Bob's father always said, you will be paid in direct proportion to your ability to get along and deal with other people. That concept encapsulates this entire training module that you are about to embark on. It's easy to discount negotiations and focus on other elements of business instead, but being a skilled negotiator is what helped Bob get to where he is today in his career and personal life.

PRIVATE & HARD MONEY

WHITNIE STARK

Achieve massive financial growth and investment success even without cash or credit. Having raised over \$5 million between private money, hard money, and others, Whitnie Stark shows how to leverage resources and raise capital to grow your real estate portfolio. Including powerful examples of real-life deals, you'll learn:

- ❖ The importance of getting educated and having a business plan
- ❖ The six different ways to get deals funded
- ❖ Differences between types of lenders and the pros and cons of each type
- ❖ How to compare lenders to make informed decisions
- ❖ How to prepare for money lending and structure deals
- ❖ Sources for private money and how to self-direct and use IRAs

After completing this comprehensive course, you'll be prepared to raise capital for investments by utilizing the correct terminology, asking the right questions, and communicating with lenders effectively.

RAISING MONEY & PARTNERSHIPS

MAT SORENSEN

Take an all-encompassing look at the legal aspects of real estate investing with KKOS partner and author Mat Sorensen as he explains the basics of contract law, terms you need to know, and legal ramifications of contracts. You'll gain the in-depth understanding you need to:

- ❖ Properly structure your deal or partnership to protect the interests of all parties involved
- ❖ Understand various investment structuring models
- ❖ Identify the terms and conditions most important to buyers and sellers
- ❖ Use options and assignments to your advantage
- ❖ Recognize "gotcha" clauses commonly used in real estate contracts
- ❖ Take full advantage of legal protections and tax advantages before purchase

You'll become familiar with security laws and marketing and soliciting rules, ensuring you're prepared to pitch to an investor or lender, then finish the course ready to make a plan, get it in writing, and get it right the first time.

REAL ESTATE FOUNDATIONS

HUGH ZARETSKY

Real Estate Foundations provides a comprehensive overview of real estate investing, from A to Z. Seasoned investor Hugh Zaretsky expertly explains the best way to analyze deals, how build your team, and what you need to understand about your local market. Hugh demystifies and simplifies a broad list of topics, including:

- ❖ Basic vocabulary, definitions, and acronyms
- ❖ Proven methods and strategies
- ❖ Goal setting and problem solving
- ❖ Business organization
- ❖ Property location resources, both common and uncommon
- ❖ Common pitfalls and getting started

Hugh also shares vital information about financing methods and how to analyze potential deals effectively. Perfect for both new Renatus students and experienced investors in need of a refresher, you'll finish the course with the knowledge to improve your chances of success, increase profits, and build wealth.

REAL ESTATE RED FLAGS

CHRIS ALBIN

Practitioner instructor Chris Albin has purchased more than 400 investment properties. Benefit from his experience and expertise through Real Estate Red Flags, the requisite course that teaches you to identify potential problems with transactions before becoming legally entwined with a property. Since proper, adequate due diligence is the best way to minimize risk, you'll learn all about the process, including what to look for and how to:

- ❖ Obtain more property information from sellers and agents
- ❖ Address problems when they arise
- ❖ Turn due diligence findings into negotiation tactics and net more dollars at the closing table
- ❖ Protect investment dollars that are held in escrow

You'll finish the course understanding why it's so important to have a mentor as you embark on your real estate career and ready to proceed with confidence and peace of mind toward your next investment.



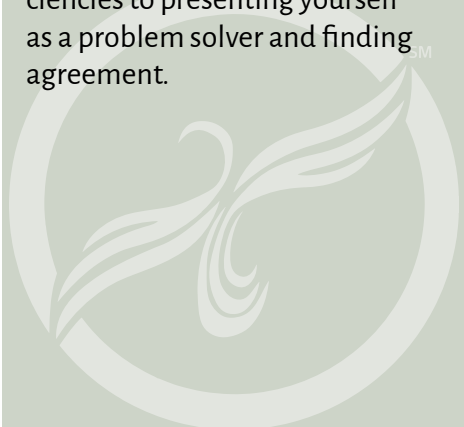
REAL ESTATE SALES SUCCESS

J. MASSEY

J. Massey shares his recipe for sales success in real estate, with the strategies and tools that enable you to expand your network, increase your influence, and propel your investing career to the next level. You'll become familiar with:

- ❖ How your thoughts influence your actions, how others perceive you, and, ultimately, your success
- ❖ The characteristics that create the most effective investors
- ❖ How ideas can overcome money and credit deficiencies
- ❖ Questions for learning another person's challenges and motivations
- ❖ How to use the reversing technique to make the most of questioning and listening
- ❖ Pendulum theory, how to present options, and how to motivate a person to take action now

J. also guides you through overcoming the major obstacles encountered by most new investors, from funding and credit deficiencies to presenting yourself as a problem solver and finding agreement.



REHABBING DAYS 1 & 2

BRIAN SUMP

Whether you do a full fix-and-flip or just improvements to a property you already own, rehabbing is one of the best tools for protecting and growing your investment. In this course, Brian Sump takes you through a rehab from start to finish, offering such valuable information and insight as:

- ❖ Qualities of a good rehabber and how to create the right home for your market
- ❖ Pitfall warnings
- ❖ Inspection basics, including electrical, plumbing, foundations, windows, furnaces, swamp coolers, and more
- ❖ Building codes and dealing with municipalities
- ❖ Staging and exit strategies

After mastering the concepts, you'll be empowered with the tools you need and prepared to prioritize projects, work with contractors, increase home value and appeal, and maximize sales price. With newfound confidence as a knowledgeable, competent investor, you'll be ready to get started with Brian's helpful suggestions for beginning.



SELF-DIRECTED IRA

MAT SORENSEN

There are \$30 trillion in U.S. retirement accounts just waiting to be invested. In this course, instructor, lawyer, and financial planner Mat Sorensen shows students how to properly access and utilize these retirement dollars in order to fund a real estate project or investment. Along with Mat's expert guidance as a leader in the self-directed IRA industry, you'll learn why this strategy is becoming increasingly more common as well as how to:

- ❖ Grow your retirement account by investing in what you know
- ❖ Set up accounts and transfer funds
- ❖ Avoid prohibited transactions
- ❖ Minimize your tax burden

Along with Mat's examples of well-known successful investors, this detailed overview will transform your mindset. You'll soon be investing retirement dollars with confidence, ditching the stock market and reaping all the wealth-creation benefits of this strategy.



SELLER-FINANCED NOTES DAYS 1 & 2

JEFF ARMSTRONG

Discover how to add seller-financed notes to your investment portfolio and avoid many of the typical headaches and pressures of investment property ownership. In this two-day course, Jeffrey Armstrong shares insider secrets from his 30+ years of experience as a full-time note broker and investor. With real deal examples, you'll learn the full process, including:

- ❖ Pros and cons of seller financing
- ❖ How to gather, organize, and verify information
- ❖ Marketing for note holders and lead generation
- ❖ How to determine pricing, negotiate a note, and calculate potential return on investment
- ❖ Due diligence steps, including credit checks, appraisals, and title insurance

Armed with the information you need to succeed in the unique and highly profitable market of buying, selling, and brokering private notes, you'll finish this course ready to join the growing number of investors already generating substantial passive income with this strategy.

SELLER FINANCING & SUBJECT TO

BRIAN SUMP

Discover how to purchase homes with little or no money down, and even without credit, as master real estate investor Brian Sump explains the process of purchasing property subject to the seller's existing financing. The course also covers:

- ❖ Advantages of seller financing
- ❖ Marketing, attracting customers, and guidelines for pre-screening sellers
- ❖ Analyzing a deal, including ARV and comparables
- ❖ The offer process, including property inspections, common repairs, budgeting, and adjusting the offer
- ❖ Dealing with lenders and when to use a hard money loan
- ❖ Deal structures and exit strategies
- ❖ The seller finance addendum and the due-on-sale clause
- ❖ Using an LLC vs. an S-corporation
- ❖ Determining appreciation, depreciation, and taxes

After completing the course, you'll have the knowledge and tools to buy properties faster, helping sellers avoid foreclosure and bankruptcy while obtaining investment capital without another mortgage.

SELLING THROUGH THE SCREEN

DINO WATT

Although businesses are no longer shut down due to the coronavirus pandemic, Zoom and the other platforms are here to stay. Instructor and author Dino Watt, who has been using these online communication platforms to conduct business since 2010, teaches you how best to use the technology in this timely course. Dino takes a comprehensive look at how to keep your business moving and growing, showing you how to:

- ❖ Develop and utilize beneficial guidelines
- ❖ Use words that sell
- ❖ Ask a better question
- ❖ Recognize body language cues

Along with sharing a wealth of tips and best practices for conducting business virtually, Dino also explains the very short list of reasons why people say no. By the end of the course, you'll know what equipment is needed to get started and be ready to effectively use digital tools to grow your business and expand your virtual service offering.



NICKSON & JUDY KASUE

Nickson and Judy Kasue are from Kenya, East Africa. Nickson came here as a student, went to nursing school and worked 18 hours a day for hospice and home health care. Judy is a hairdresser who ran a beauty supply salon for a long time, often working 10-12 hours a day.

They always knew they needed to make some money to be able to help families back home and it was becoming a challenge to earn enough money without working grueling hours.

They were told real estate was a good way to reach their goals, so they tried it on their own and didn't do very well. Judy is always looking to improve herself and was determined to find something better. She was invited to a Renatus meeting and the rest is history.

"I just love the education." -JUDY KASUE

*"Since we joined Renatus,
our lives are forever
changed. Real estate is
where wealth is made."*



The Kasues earn money through being ICMs and through application of the real estate education. They completed 18 transactions (including wholesaling, fix & flip, and buy & hold) in 18 months.

“Everybody needs Renatus, whether they like it or not, whether they know it or not. It doesn’t matter how rich or poor, it changes lives. So, everyone needs the financial education, especially single women. Being a hairdresser, I’ve seen a lot of women go through divorce or their husbands die, and they are completely crippled financially. They need the basics of the education.”

-JUDY KASUE

In one transaction, they made \$30,000 USD which was the equivalent of 3 million Shillings in Kenya! That can take care of a lot of families. Their success has allowed Nickson to go to Kenya and build wells.

“Every year I go there and drill a well, usually two to three. The reason why I’m able to do that is because of real estate investing. We give this clean water to the villages. And this is something I can do without having to beg cash from others for the rest of my life. Every property we do, we allocate about \$20,000 towards our well costs.”

-NICKSON KASUE

Renatus does not guarantee any level of money, success or lifestyle from using the Renatus education. This experience is unique to the Kasues. Your results will be different and will vary depending on several factors, including your starting point, effort and resources. Renatus does not track results of those using the education. Inquiries about actual results should be directed to the individuals featured.



SHORT SALES DAYS 1 & 2

BRIAN SUMP

See how this strategy fits into today's market as you dive into the short sale process with former Renatus student and master real estate investor Brian Sump. He'll guide you through real-life examples of deals and scenarios you may encounter, along with how to:

- ❖ Build and prepare your team
- ❖ Evaluate deals, estimate repairs, and determine your offer
- ❖ Understand the seller and convince them to work with you
- ❖ Understand documents and forms, as well as differences in the REPC
- ❖ Communicate with the lender and secure financing
- ❖ Market the property and influence the broker's price opinion (BPO)

Upon completion, you'll have a thorough understanding of the steps involved in a short sale, as well as insight on the perspectives of sellers, bankers, and investors. With Brian's problem-solving tools, negotiation strategies, and dialogues for communicating with lenders, you'll be ready for your first short sale.

SHORT TERM RENTAL INTRODUCTION

HUGH ZARETSKY

In this course, instructor and seasoned investor Hugh Zaretsky provides a comprehensive overview of the exciting short term rental strategy, including its advantages and disadvantages. Hugh also highlights what to consider in location and market selection, addressing topics ranging from busy streets and legislation to first responders and property maintenance. You'll also learn how to:

- ❖ Find discount properties
- ❖ Choose the best listing platform for your rental
- ❖ Select the best layout option and staging
- ❖ Create an informative, attention-grabbing listing that gets results

Along with this, Hugh shares the situations and mistakes to avoid and provides vital tips for decor, layout, photography, and staging. With crucial checklists and valuable information for automating your business, you'll finish the course ready to tap into the massive earning potential of short term rentals and start collecting five-star reviews.

SHORT TERM RENTALS DAYS 1, 2, 3

J. MASSEY

Expert J. Massey shows how easy it is to get started with this in-demand strategy and begin growing your portfolio with short term rentals. The course covers the full spectrum of what's involved in short term rentals, including how to:

- ❖ Choose who to serve, select a property, and decide whether to lease or buy
- ❖ Create systems to streamline processes, including quickly responding to reviews and inquiries
- ❖ Protect your investment with guest screening, house rules, monitoring, fees, and deposits
- ❖ Calculate profitability and find funding
- ❖ Build your brand, take great photos, and list your rental on the marketplace listing sites

J. also shares advice for the ideal floor plan and design, as well as amenities to include when setting up your unit. J.'s real-life advice ensures you'll know exactly what it takes to succeed with one of the most profitable real estate investing strategies.

SMALL BUSINESS PAYROLL

KATHLEEN FOX

As you scale your business and add employees, it's imperative to stay on top of your payroll and associated processes. Payroll City CEO Kathleen Fox shares her in-depth knowledge of payroll standards and helpful tricks of the trade, showing you how to:

- ❖ Calculate employee and business withholdings with accurate taxes and deductions, and properly-coded pay stubs
- ❖ Ensure compliance with local and federal regulations, file required reports, and be aware of mandates
- ❖ Decide if payroll outsourcing is the most cost-effective decision and get started
- ❖ Review helpful links and useful searches for up-to-date information
- ❖ Utilize electronic on-boarding and develop new hire packets

With an emphasis on using technology to reduce the time and effort spent on routine tasks, Kathleen shows you how to lay the foundation for smooth and accurate reporting in the future. You'll complete the course with the best tools for managing payroll and insurance contributions.

SOCIAL MEDIA SUCCESS

ROB SPERRY

Social media guru Rob Sperry shows how to use quality social media content to build your brand, expand your network, boost credibility, and grow your business. In this comprehensive course, you'll discover:

- ❖ Keys to creating and managing a successful social media profile
- ❖ Proven strategies to solidify your niche and grow your online presence through Facebook Messenger and Facebook Live
- ❖ Tips to run a profitable Facebook community
- ❖ Strategies for finding your voice and making real connections
- ❖ Proven methods to multiply your influence and produce income through Facebook and other platforms
- ❖ Ways to control content, un-clutter your account, organize posts, and edit your friends list
- ❖ Tools to analyze your posts for constructive insights about your audience

With Rob's guidelines for making positive first impressions, you can overcome your fears and begin building your online presence. You'll finish the course prepared to publish top-quality content with headlines that entice people to learn more.

integrity | in'tegrədē |

noun

- 1 The quality of being honest and having strong moral principles; moral uprightness: He is known to be a man of integrity.
- 2 The state of being whole and undivided: Upholding territorial integrity and national sovereignty.
 - ♦ The condition of being unified, unimpaired, or sound in construction: the structural integrity of the novel.
 - ♦ Internal consistency or lack of corruption in electronic data: [as modifier] : integrity checking.

SYNONYMS

character, decency, goodness, honesty, morality, probity, rectitude, righteousness, rightness, uprightness, virtue, virtuousness



SOCIAL SELLING

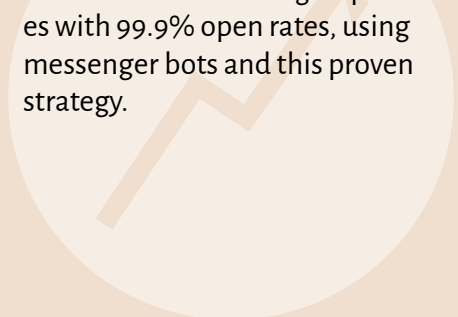
ROB SPERRY

Maximize the potential of social media. Use proven methods and tools to increase not only your network but also your profits, such as:

- ❖ Testimonials
- ❖ Audience targeting
- ❖ Messenger bots
- ❖ Websites
- ❖ Storytelling
- ❖ Freemiums
- ❖ Outsourcing
- ❖ Case studies

Before turning to paid ads, build awareness of your business without paying. Learn the tips and tools to grow your business presence organically, with social media.

Understand which platforms you should use and start with and how to make the most of freemiums. Create your brand and use your niches to find riches using Rob's five steps. When you're ready to spend money on social media ads, know how, when and where. Then transition cold leads to warm leads, then to hot sales. Master email nurturing sequences with 99.9% open rates, using messenger bots and this proven strategy.



TAX AND LEGAL DAYS 1 & 2

MARK KOHLER

In this entertaining course, attorney, CPA, speaker, and best-selling author Mark Kohler provides two days of valuable information you need for your business. You'll gain exactly the kind of tax and legal knowledge necessary to earn more, pay less in taxes, and have greater confidence in all types of business decisions. You'll learn about how to:

- ❖ Avoid costly mistakes
- ❖ Optimize your business
- ❖ Take advantage of potential deductions
- ❖ Put your family on the payroll

Along with these, Mark also provides details and examples of the three types of plans that are essential to the success of your business. Armed with a solid understanding of business entities, health care tax planning, estate planning, and much more, you'll have all the tools needed to keep more of what you earn and start building real wealth.



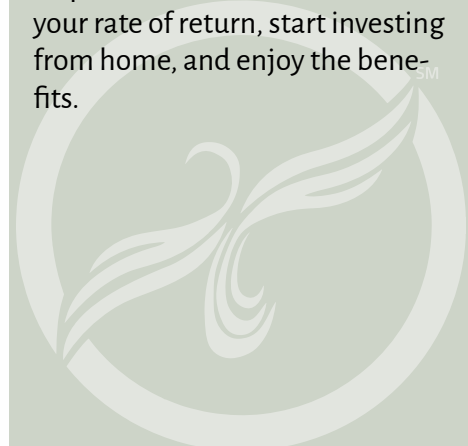
TAX LIENS & DEEDS

GAVIN MCCALED

Find out if tax liens and deeds could be the right strategy for you with veteran investor and Renatus Head Coach Gavin McCaleb. You'll learn how tax sales work and what it takes to make it in the business, as well as:

- ❖ Differences between tax liens and tax deeds, and how to choose the best fit
- ❖ Tax lien investing pros, including minimal cash required and property ownership, and cons
- ❖ Where to find and how to access information about tax lien sales
- ❖ Online auctions, county resources, bidding methods, and the bidding process
- ❖ Start-to-finish timeline for tax liens and deeds
- ❖ Funding sources and strategies for tax lien and deed transactions

After reviewing a real-life case study, Gavin's pro tips for due diligence, and more, you'll be ready to get started with action steps and online resources. Select your rate of return, start investing from home, and enjoy the benefits.



TEAM UP WITH TENANTS FOR BIGGER PROFITS

BILL OEHME

In this eye-opening course, seasoned investor Bill Oehme shares what makes real estate unique as he outlines his two-step plan for financial freedom. After an enlightening side-by-side comparison of asset-based and cashflow-based retirements, Bill provides his four key rules for investing and explains how to create cash flow from your assets so that you can never run out of money. You'll also learn how to:

- ❖ Find and analyze potential deals
- ❖ Have deals coming to you, even in a tough market
- ❖ Motivate the bank and fund deals
- ❖ Create value for tenants
- ❖ Turn defaults, penalties, and evictions into a profit center

Along with these, you'll gain a new understanding of the many benefits of partnering with tenants, from tax advantages to helping others get ahead. You'll finish the course armed with the questions to ask and the tools needed to enter into win-win deals and begin building wealth.

TENANTS & RENTAL AGREEMENTS

NICOLE CALL

Experienced attorney Nicole Call provides a complete overview of best practices for finding, interviewing, and retaining great tenants for your investment properties. The class includes several role plays to illustrate types of discrimination between landlord and tenant, as well as a detailed review of the lease agreement. You'll also learn how to:

- ❖ Comply with the Fair Housing Act and discrimination laws
- ❖ Use appropriate marketing channels and approved wording to market your property
- ❖ Screen prospective tenants and spot red flags
- ❖ Adjust the screening process when necessary and verify information
- ❖ Find more information regarding discrimination, illegal marketing, and laws in your state

Nicole also shares helpful documents and checklists to ensure the process goes smoothly, along with tips to ensure compliance with your record-keeping. You'll finish equipped with all the tools you need to protect your investment and begin collecting passive income.

TITLE, ESCROW, & CLOSING

CHRISTIAN GEORGE

Christian George draws on more than 20 years of experience to share this broad overview of the purchase process, along with a special focus on the key steps leading up to closing. With a review of the roles involved in title, escrow, and closing, as well as explanations of documents and terminology, you'll become familiar with typical timelines and know what to expect during the process. You'll also discover how to:

- ❖ Avoid snags by being aware of regulations
- ❖ Complete various closing documents, including the settlement statement, loan estimate form, closing disclosure form, and others
- ❖ Gain access to available resources from title companies and banks
- ❖ Understand title insurance, the title commitment, and the deeds that encumber your property, such as warranty deeds

Christian also explains types of insurance and coverages needed, so you'll be completely prepared to close your transaction and convert your real estate investment to money in the bank.



UNDERSTANDING CREDIT DAY 1

ERIC COUNTS

Author, business owner, and trainer Eric Counts provides all the information you wish you already knew about credit. In this course, you'll learn how someone can maximize their personal finances by utilizing credit wisely and understanding the factors that affect their credit score. Eric discusses:

- ❖ Credit reports and how they are compiled
- ❖ Credit scores and what makes them meaningful... or irrelevant
- ❖ Important credit philosophies
- ❖ Identity theft recovery
- ❖ Building credit
- ❖ Obtaining funding

This course provides the necessary tools to make educated financial decisions, both personally and in business. You'll be armed with everything needed to take informed action when dealing with matters of credit.



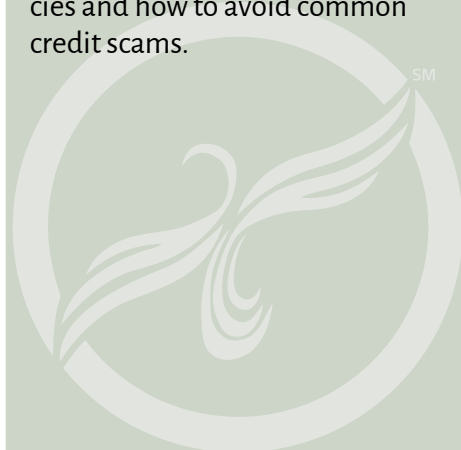
UNDERSTANDING CREDIT DAY 2

ERIC COUNTS

This engaging course from Eric Counts takes a comprehensive look at credit systems, as you learn more about how the credit reporting system works. You'll become familiar with:

- ❖ What a credit profile looks like and what the information on it actually means
- ❖ Your rights, the Fair Credit Reporting Act, and how much someone can really do to change their credit report
- ❖ The dispute process with reporting agencies and how to make it as functional as possible
- ❖ Various scoring models, actions that may significantly impact credit score, and how lenders form their decisions to approve/decline

Eric also explains when your credit score may not matter and why the best credit decision may not always be the best financial decision. You'll finish the course equipped with knowledge and understanding of collection agencies and how to avoid common credit scams.



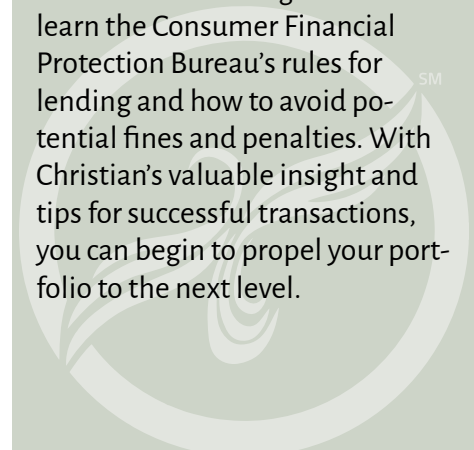
UNDERSTANDING MORTGAGES

CHRISTIAN GEORGE

Drawing on his extensive experience with mortgages and real estate contracts, Christian George shares comprehensive guidance on all aspects of the mortgage process. You'll learn items to watch out for with loans and lines, along with valuable advice and information to ensure the entire process goes smoothly, including:

- ❖ Key lending terms and acronyms used in real estate transactions
- ❖ Types of loans, the pros and cons of each, and how to choose the best product for your needs
- ❖ Criteria banks use to qualify potential loans
- ❖ Differences between closing disclosures, closing estimates, and loan estimates
- ❖ Methods to compare loan estimates and fees
- ❖ Explanations of required documents, escrow agreements, amortization tables, and underwriting

Interested in lending? You'll also learn the Consumer Financial Protection Bureau's rules for lending and how to avoid potential fines and penalties. With Christian's valuable insight and tips for successful transactions, you can begin to propel your portfolio to the next level.



UNDERSTANDING YOUR INVESTOR I.D.

J. MASSEY

The most successful investors focus on investment strategies which align with their unique strengths, specific financial target, and personal risk tolerance. In this course, J. Massey explains how to do what you love by using your passions to guide in choosing a strategy. You'll gain insights on:

- ❖ Knowing and understanding who you want to serve and your exit strategy
- ❖ Strengths, weaknesses, opportunities, and threats of real estate
- ❖ Outcomes and opportunities of different real estate investing strategies
- ❖ Fear and greed in real estate buying and selling

J. also shares valuable techniques for introductory conversations and how to present yourself, your goals, and your brand to a customer. You'll take control of your financial future with the clarity and confidence that are vital to making important decisions regarding your real estate investments.

VELOCITY BANKING

CHRISTIAN GEORGE

Drawing upon his extensive background in business and real estate, Renatus' own Christian George explains how the velocity banking strategy can help you quickly eradicate debt and meet your long-term financial goals. You won't even have to increase your income or change your lifestyle. In this exciting course, you'll learn how to:

- ❖ Utilize credit responsibly
- ❖ Pay less interest
- ❖ Increase cash flow
- ❖ Fund your Renatus education

Understanding the tools the banks, lending institutions, and credit card companies use to keep customers tied up in monthly payments, you can learn to avoid them when possible and use them when it's to your advantage. Upon completion of the course, you'll be ready to create your own velocity banking plan and start controlling your cash flow, paying down debt, and creating lasting financial security.

WEALTH ACCELERATION DAYS 1 & 2

GARRETT GUNDERSON

In this two-day course, New York Times best-selling author, international speaker, and wealth coach Garrett Gunderson shows you how to evaluate your existing finances, weigh various financial options, and move forward with confidence on the path to economic independence. The broad scope of the course includes:

- ❖ Insurance planning, estate planning, legacy planning, savings structuring, basic asset protection
- ❖ Finding your investor DNA and core competencies, drivers, and focus
- ❖ Finance fundamentals, your financial blueprint, and the abundance mindset
- ❖ Scaling business revenue and structuring wealth

With a solid understanding of how to build the proper foundation for economic independence, you'll be equipped with the tools to create sustainable wealth and quickly optimize cash flow, accelerate your investment income, enhance your financial security, and design your family legacy for generations to come.





ERICA HERNANDEZ

Erica Hernandez is from Perth Amboy, New Jersey. She's been part of Renatus since May of 2016, when she was working in the restaurant industry. Though she had already decided to invest in real estate, the Renatus community was a really beautiful component and turning point because she could see the whole picture of building wealth through real estate. After purchasing the education, Erica knew that she wanted to share it with people. She is an ICM because she knew the people in her life could benefit just as much as she had.

Her original plan had been to put the real estate education into action when she was older (after retiring). But through watching the classes, she saw the opportunity to invest in real estate immediately, no waiting necessary.

Creative Acquisitions with Chris Albin was the one that really opened her eyes. He went over all the strategies and what they actually look like, with the little signs and roles. He mapped it out and made it so simple. Erica realized she didn't need the money to start investing – just the right technique.

"I had all of these preconceived notions that I have to have all this money saved up. I have to have amazing credit. This class was like, nope, I don't need that. These are creative acquisitions. I like to be able to support somebody who's in a difficult situation by taking the stress off their hands and creating a win-win situation."

Erica was introduced to someone who needed to sell their property, who needed to get out of a bind. They owed \$45,000 in unpaid taxes and the house was worth \$800,000. It needed serious renovation, but with that much equity, it was a no-brainer. She knew she could sell it immediately for a profit but wanted to hold out for the renovations.

"My passion is being able to see the 'before' and then to be able to see the 'after.'"

Unfortunately, with the coronavirus and the pandemic, renovations were halted due to the difficulty of removing non-paying tenants. Still, the sale of the property is expected to yield a net profit of over \$900k after expenses for herself and her partners.

Renatus does not guarantee any level of money, success or lifestyle from using the Renatus education. This experience is unique to the customer. Your results will be different and will vary depending on several factors, including your starting point, effort and resources. Renatus does not track results of those using the education. Inquiries about actual results should be directed to the individual featured.

WHOLESALING

CHRIS WILSON

Learn the ins and outs of wholesaling with this detailed overview from seasoned real estate agent and investor Chris Wilson. You'll discover the four basic ways to wholesale, the elements of the wholesaling process, and the keys to a successful wholesale deal, as well as how to:

- ❖ Develop your business plan, set goals, and choose your team
- ❖ Work with fix-&-flippers and keep them happy
- ❖ Understand key legalities, state variances, recent regulatory changes, and the CFPB
- ❖ Determine repairs, affordability, property value, and profits
- ❖ Manage financing and negotiations

After sharing the best ways to find leads and deals and the right tools to analyze potential properties, Chris also walks you through a day in the life of a wholesaler, sharing his insights for success. You'll leave the course prepared to begin using the strategy, get the most out of every deal, and quickly grow your investment portfolio.



YOUR CHAMPION LIFE

RON WILLIAMS

Expert life/fitness coach and motivational speaker Ron Williams prepares you to achieve the life you want by taking control of your body and mind. In this course, Ron shares his expertise in exercise physiology, diet and nutrition, and fat loss as he teaches how to:

- ❖ Stop rationalizing harmful behaviors
- ❖ Change negative thought processes
- ❖ Visualize success
- ❖ Fuel your body's systems efficiently
- ❖ Use body sculpting to achieve your fitness goals

After seeing several real-life testimonials and before-and-after images of students who have already transformed their lives, you'll be ready to change your mindset and commit to your new lifestyle and Your Champion Life.



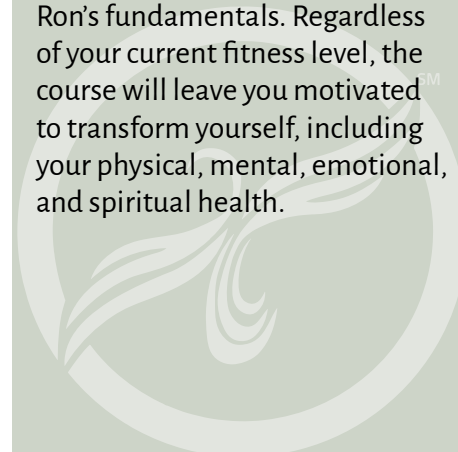
YOUR MOST VALUABLE REAL ESTATE

RON WILLIAMS

In this course, Ron Williams, one of the most decorated natural bodybuilders in the world and a leading expert on exercise physiology, diet and nutrition, and fat loss shows how to take control of your health and begin living your champion life. You'll learn the best ways to achieve optimal well-being through valuable insights on such topics as:

- ❖ Using the body sculpting systems for complete transformation
- ❖ Achieving greater benefit by using the right energy system
- ❖ Nutrition and water quality, including their effects on energy level and overall health
- ❖ Proper exercise, including demonstrations and guidance regarding the three-second rule, power positions, and putting your "mind in the muscle"

Along with these, you'll see inspiring examples of real-life students who have adopted Ron's fundamentals. Regardless of your current fitness level, the course will leave you motivated to transform yourself, including your physical, mental, emotional, and spiritual health.



RENATUS INSTRUCTORS



CHRIS ALBIN

- CREATIVE ACQUISITIONS
- DEAL OF THE DECADE
- REAL ESTATE RED FLAGS

Chris Albin brings a wealth of instructional and analytical real estate investing skills to the Renatus community. He teaches many creative strategies which can be employed by everyone from the beginner to the well-seasoned investor.

With an established real estate portfolio of his own, Chris is the owner of over 100 investment properties and manages many more. Chris' background as a high school English teacher, wrestling coach, as well as service in the United States Marine Corps Reserve, has given him a strong foundation in education. He states, "My two passions outside my church and family are teaching and real estate investing."



JASON ANDRUS

- HOME INSPECTIONS

Jason Andrus is an entrepreneur, top-producing salesman, real estate investor, property inspector, small business consultant, motivational speaker, radio host, property manager, family man, and lover of all things Idaho, popcorn, and sushi. He has been buying and selling real estate for over 15 years and been involved in well over 1,000 inspections and more than 100 real estate transactions. Jason uses his experience, education, and empathy to coach individuals to be smarter with their real estate investments, small business strategies. Jason maximizes time with his family—keeping the priorities of small business ownership in check. He is beyond proud of his growing and busy family of four and his bride, and business partner, of 18 years.



JEFF ARMSTRONG

- SELLER-FINANCED NOTES DAYS 1 & 2
- ADVANCED NOTE STRATEGIES

Jeff has been working in the note business full-time since 1991. With over 2,300 note transactions closed since the inception of Armstrong Capital, Jeff's knowledge and experience in the note industry is unsurpassed. He assists note holders in obtaining the best options available to them. Jeff is also a Certified Appraiser of Notes, Mortgages and other cash flows since 1999 and provides Nationwide Valuation Appraisal Services of secured or unsecured notes. He is author of several seller financed note books and resources, and a recognized speaker at industry conventions and events nationwide. Jeff enjoys bass fishing, snow skiing, camping, golf, and traveling.



NICOLE CALL

- **CONTRACTS**
- **TENANTS & RENTAL AGREEMENTS**

Nicole Call is a Utah-based attorney who specializes in creating winning scenarios based in sound legal research and contract development. Nicole is a highly-sought after legal analyst for her in-depth ability to dissect legal conundrums and create pathways to navigate them successfully. Nicole's legal career has ranged from private, public and non-profit work. A diversified investor, Nicole turned her first home into a rental to help pay for law school. She's a long-time velocity banking proponent, believes education is the most valuable tool for investors, and is thrilled to be part of the Renatus community. Nicole and her family live in Davis County, Utah.



GARY CANNON

- **LAND DEVELOPMENT**

Gary has been a full-time licensed Real Estate Agent/Broker since 1985 and has Co-owned Cannon & Company Real Estate Services, one of the largest franchise real estate offices in Utah, for over 23 years. In 2007, he was President of the Salt Lake Board of Realtors and he was 2011 Realtor of the Year. Gary has served on the Utah Realtors State Legislative Committee, as President of the South Jordan Canal Company, and was appointed to the Board of Directors for Utah State Water User's Association. He has assisted over 2,500 Families with the sale and purchase of real estate and successfully developed over 50 residential, retail and office projects. Gary is married with five children.



ERIC COUNTS

- **UNDERSTANDING CREDIT DAY 1**
- **UNDERSTANDING CREDIT DAY 2**
- **BUSINESS AUTOMATION**
- **BUSINESS CREDIT & FINANCING**

Eric is an author, business trainer and nationally featured speaker. His extensive knowledge of credit and credit repair have gained him audiences with the likes of Wells Fargo, Regions Bank and Century 21 branches across the country. He is the President/CEO of CreditNerds and has served as an expert witness to lawmakers in the matters of credit and debt collection. Now he applies that same information to help you qualify for lending assistance and get busy building your investment portfolio.



MAT CROOK

- **DON'T LIE TO ME**

Mat Crook is serving as a detective for the Sandy City Police Department in Utah and has been in law enforcement for almost ten years. His understanding and comprehension of how to read people quickly elevated him in his career to a position of status and the level of detective inside the department. It gave him one of the highest confession rates, and quickly led him to be an instructor for the police department. He travels and instructs groups of officers all around the area on how to improve their interrogations. He's recognized among his peers as an outstanding investigator, one of the best of the best. He lives with his wife Krista, and their four children, and in his spare time enjoys sports and the outdoors.



DARREN DAVIS

• AUCTIONS ANALYSIS

As a twelve-year veteran of real estate investing, Darren Davis has completed over 200 real estate transactions in single- and multi-family residences and commercial land development. His purpose is to teach others how to create their own success.

Darren attributes his success to his tireless pursuit of doing “due diligence” and to knowing his marketplace; he deeply understands that staying on the cutting edge of his industry will provide the greatest value for his students as well as success in his own business. He is passionate about providing hope for others who are looking for a way to exit the “rat race” by helping them grow their monthly active and passive income.



JOHN DESSAUER

• MULTI-FAMILY DAYS 1 & 2
• MULTI-FAMILY PROPERTY MANAGERS

In addition to running The Dessauer Group, John and Heather Dessauer are serial investors of their own, and have investments including apartments, single-family homes, office buildings, and raw land. They also have a property management/ brokerage firm that assists owner-occupants and investors in the real estate arena. The firm Anton Agency/Anton Asset Management, operates in Illinois, Indiana, North Carolina and Florida. John and Heather live right outside of Chicago on a 900-acre lake when they are not spending time at their second home in Key West, Florida. Water living is a must for them with their intense work schedules.



JOHN DIAZ

• BANKRUPTCY

John Diaz is a Utah-based attorney with over 30 years of experience dealing with all facets of business law, including bankruptcy, asset protection, franchising, collections, estate planning, and contract negotiations. He opened the Diaz Law Firm in 2013 and is committed, creative, resourceful and uses a cost-effective approach to achieve results for his clients. John has counseled and represented both large and small business and has a proven track record of exceeding client expectations. He provides timely, effective and prudent legal advice to corporate offices and managers throughout the world.



TROY DUNN

• DUNN DEAL FORMULA

Known to millions of TV fans as simply, ‘The Locator’, Troy has starred in three network primetime TV shows and made hundreds of national TV guest appearances. His TV shows are now seen in over 40 countries worldwide! Troy has authored several best-selling books and given hundreds of keynote speeches around the world. He has been interviewed by Barbara Walters, Oprah, and Dr. Phil, and is a contributor on Fox News, CNN and CNBC. He has recently launched The Locator Foundation, a 501c3 nonprofit charity, which carries on his life’s work of rebuilding fractured families. Troy loves Krispy Kreme donuts and jelly beans, and lives with his wife and family in Utah.



BEN ECHEVARRIA

• **FIX & FLIP DAYS 1 & 2**

Ben is one of the instructors for the Fix & Flip classes. After a decade of real estate investing, he has transitioned from investor to entrepreneur. He grew his side business into a career, managing multiple businesses and reaching the goal of financial freedom.

He teaches that the finest homes combine the vision and talents of the homeowner, builder, architect, designer, and everyone involved.



KATHLEEN FOX

• **SMALL BUSINESS PAYROLL**

In 2001, Kathleen formed Payroll City to provide quality, full-service payroll for small to medium-size companies. With the motto of “Rediscover Service” in mind, Payroll City strives to make every client feel like they are their only client. An advocate of reducing duplication of effort and utilizing technology to its fullest advantage, Kathleen currently guides the company’s strategic direction and influences the development of Payroll City’s proprietary payroll software. As an expert on the topic, she is instructor for Renatus, sharing her wisdom and experience with payroll for small businesses.



CHRISTIAN GEORGE

- **VELOCITY BANKING**
- **UNDERSTANDING MORTGAGES**
- **BUSINESS & VELOCITY BANKING**
- **COMMERCIAL ANALYSIS**
- **COMMERCIAL PROCEDURES**
- **LAUNCH TO SUCCESS**
- **TITLE, ESCROW & CLOSING**
- **COMMERCIAL REAL ESTATE INTRO**
- **COMMERCIAL LEASES**
- **COMMERCIAL LENDING**

Christian is a businessmen, entrepreneur, and real estate investor. Having been a licensed real estate agent for over 22 years and a licensed escrow officer for over 14 years, Christian is intimately familiar with every part of a real estate transaction from front to back. He loves studying the details of a transaction so that it can be structured to create a positive outcome for each party. Christian shares how important it is to structure the transaction properly and loves to spend time with his wife and sons.



GARRETT GUNDERSON

• **WEALTH ACCELERATION DAYS 1 & 2**

Garrett tackles a topic (money and finance) that is critically important. As an entrepreneur, financial advocate, the founder of Wealth Factory (WealthFactory.com) and author of the best-selling book *Killing Sacred Cows*, Garrett has dedicated his career to making personal finance for entrepreneurs simple, actionable and even enjoyable. Garrett brings passion to debunking the many myths and fabrications that undermine the prosperity and joy of millions of business owners. Part of his mission with Wealth Factory is to manufacture economic independence for one million entrepreneurs, so if you want to keep more of what you make and boost your bottom-line without having to cut back, work harder or take any additional risk...Garrett is your guy.



HEIDI HENDERSON

• **COST SEGREGATION**

Heidi is the Executive Vice President of Engineered Tax Services (ETS) and operates the Ogden, Utah office. She is a Real Estate Professional with over 25 years of tax and accounting experience in the Real Estate Finance, Development, Construction, and Commercial Property Areas. She is a consultant to business owners and investors to ensure tax efficiency, and optimization of federal, state and local incentives throughout the US. Her experience includes industry specific federal lobbying efforts in D.C., technical guidance on varying tax topics, and overseeing the marketing and sales efforts nationally. Heidi holds a Master's of Science in Accounting, an Undergraduate degree in Business and Accounting and personally invests in Real Estate.



HEATHER
HERING BROWN

• **FIX & FLIP DAYS 1 & 2**

Heather is one of the instructors for the Fix & Flip classes. She has a master's in accounting and has worked in the construction and remodeling industry for almost 2 decades! Heather owns/operates multiple business under her parent company, Girl Boss Inc., including Innovative Custom Homes, Innovative Building Products, and Innovative Drafting & Design. Heather serves as a past President on the Board of Directors for her local home builders association and as Vice President for the Idaho Building Contractors Association. Heather has been recognized in the State of Idaho as well as internationally for her work, winning the 2018 Small Residential Builder of the Year Award and the World of Concrete in Las Vegas, NV.



MARK KOHLER

• **TAX & LEGAL DAYS 1 & 2**
• **INTEGRATED BUSINESS GROWTH & DEVELOPMENT**

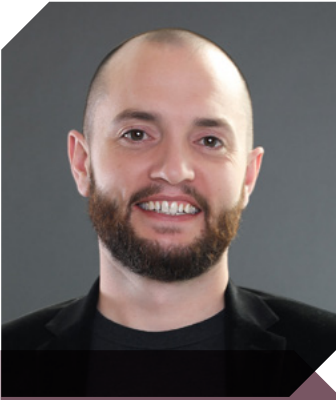
Mark is an attorney, CPA, national speaker, radio show host, and best-selling author. His audiences love his weekly radio show "The Refresh Your Wealth Show" and weekly e-newsletter. He is a regular contributor and blogger for Entrepreneur.com, Yahoo Finance, Reuters Business & MSNBC. Mark practices as an attorney and senior partner in the law firm Kyler Kohler Ostermiller & Sorenson, LLP, and as a CPA and founding partner in the accounting firm Kohler & Eyre, CPAs, LLC, where they complete tax returns for clients around the country. He lives in Idaho with his wife and four kids, travels around the country monthly, and tries to fly fish and surf on the weekends.



COSIMO INTERMITE

• **BE A GENIUS**
• **GENIUS IN 21 DAYS**

Cosimo is a highly credentialed instructor of learning techniques. He is an international author and international speaker and he has master level certifications in the fields of: Mind Maps, Speed Reading, Effective Communication, Goal Setting, Personal Development, Time Management, Memory Techniques, and more. Born and raised in Italy, he and his wife enjoy training people all over the world. They customize methods that are unique to each person's learning style and brain development. Cosimo believes "Everyone loves to learn, most of the time what they don't like is the learning process" so he bridges that gap by teaching people the best process for THEIR brain.



STEVE LARSEN

• **BUILD YOUR BUSINESS ONLINE DAYS 1 & 2**

After being the Lead Funnel Builder at ClickFunnels, Steve Larsen left to start his own company. Just thirteen months later, he went on to score his own Two Comma Club Award when his business crossed \$1 million. He has four podcasts which teach marketing, offer creation, and internet cashflow strategies. Steve is passionate about improving the economic confidence of entrepreneurs through capitalism. He helps entrepreneurs design and launch wildly lucrative offers online and shares his expertise with Renatus students through the Renatus PROFITS classes.



KIM LOCHRIDGE

• **COST SEGREGATION**

Kim is Executive Vice President for Engineered Tax Services, Inc. She possesses a powerful combination of real-world business management skills, with a fundamental understanding and practical application of tax codes as they relate to real estate, and energy efficiency incentives. This knowledge and experience has uniquely positioned her as a big-league tax expert for Fortune 500, high net worth individuals, ultra-high net worth individuals, single and multiple family offices, architects, engineers, and CPAs nationwide. Kim has spent years in entrepreneurship and important roles within the real estate and energy industry. Kim is also a multi-national speaker in the tax, investment, private wealth, and family office spaces where she shares her expertise with others.



J. MASSEY

- **UNDERSTANDING YOUR INVESTOR I.D.**
- **REAL ESTATE SALES SUCCESS**
- **SHORT TERM RENTALS DAYS 1, 2, & 3**
- **FINANCIAL STRATEGIES**

J. began his investing career living as a squatter in a foreclosed house. Once he became educated by Renatus, his investing career took off and he is now widely known for providing the best advice and strategies to other real estate investors. He enjoys solving problems through real estate transactions, closing deals and teaching others what he's learned through experience. He is a public speaker, entrepreneur, and author of "Cashflow Diary: 10 Steps to Creating Wealth in ANY Economy." He has recently expanded and grown his short term rental business and shares his expertise with the Renatus Community as an instructor.



GAVIN MCCALED

- **FORECLOSURES**
- **TAX LIENS & DEEDS**

Gavin McCaleb is a real estate investor, trainer, and licensed broker in Idaho. With over 18 years of experience, Gavin has participated in hundreds of transactions including single family, multi-family, and commercial. He has developed and taught real estate courses on many subjects ranging from Short Sales, Foreclosures, Tax Sales, Property Management, Lease Option and Subject To. He has also been an investment coach for over 15 years; working one-on-one with new investors to help them through their first transactions. In addition to being an instructor, Gavin currently serves as the Renatus Real Estate Investment Coach.



JOHN MCCANTS

• **AUCTIONS**

John McCants has been investing in residential foreclosure real estate since the early 1990s in several markets throughout Washington and Arizona. John was a successful real estate broker from 1992-2014. Working with an experienced network of brokers & contractors, John has developed a team approach towards buying, rehabbing, flipping and creating portfolios of investment real estate with positive cashflow. John's favorite investment strategy is buying thru Trustee Sales & Sherriff sales. John learned how easy it was to buy at auction after working pre-foreclosure strategies with motivated owners over the years, and now teaches this strategy in the Renatus Auctions class. John and his wife Pamela are 5-Star ICMs and love being a part of the Renatus community.



BILL OEHME

• **TEAM UP WITH TENANTS FOR BIGGER PROFITS**

Bill has been a real estate investor and value creation expert for over 20 years. He lives in Georgia, has completed over 100 real estate deals and controls over 40 cash-flowing properties. His business thrived even during the 2008 crash and he makes 30-100% annually on rentals. The best part is that he does it all through helping others. Bill has found that his strategy of working with specific tenants to first rent to them, then sell to them, has provided a reliable long-term income and allowed him to assist people in becoming homeowners who wouldn't be able to do so without his help. His class expands on this fulfilling and profitable real estate investment strategy.



SCOTT SAUNDERS

• **1031 EXCHANGES**

Scott is Senior Vice President with Asset Preservation, Inc. (API). He has an extensive background in Internal Revenue Code §1031 tax-deferred exchanges, having been involved in structuring thousands and thousands of §1031 exchanges during his 30 years in the exchange industry. In addition to being an accredited speaker in numerous states, Scott was a contributing author to the book *Real Estate Exchanges: Using the Tax Deferred Exchange in Real Estate Investment Management*. He has written over 180 articles on various aspects of §1031 exchanges, capital gain taxation, and investment real estate and is now sharing his knowledge and experience with the Renatus community as the instructor of our 1031 Exchanges course.



TONY SCOTTY

• **ADVANCED VELOCITY BANKING**
• **CONTRACT FOR DEED**

Tony's goal is simple: To create success stories, one investor at a time. Frustrated with his W-2 career, he started his own consulting company in 2008 with a passion for helping others succeed and a desire to partner with like-minded entrepreneurs. By sharing his path on investing in real estate, as well as teaching cashflow management for consumers and small businesses, he continues to reach out to help others succeed in getting their first deal done.



BOB SNYDER

• **NEGOTIATIONS**

Bob's entrepreneurial roots began at the age of 16 by going business to business selling check protection equipment. By 26, he started a business in the direct sales industry, rose quickly to the top of the sales charts, and became an annual million-dollar sales producer. During his entrepreneurial career he has trained and shared his success secrets with hundreds of thousands of people on the subjects of business ownership, financial literacy, negotiations, and real estate investing. He has done so on five of the seven continents of the world and across the United States, and is now a well-loved instructor for Renatus, which he founded in 2011.



MAT SORENSEN

• **SELF-DIRECTED IRA**
• **RAISING MONEY & PARTNERSHIPS**

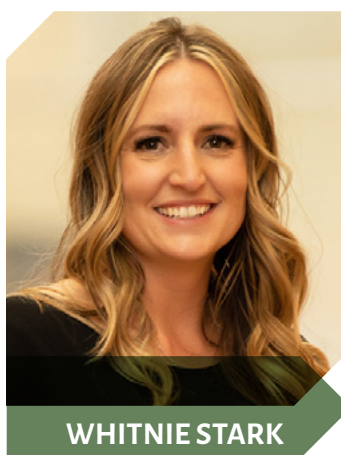
Mat has been at the forefront of the Self-Directed IRA industry since 2006. He is CEO of Directed IRA & Directed Trust Company, a senior partner at KKOS Lawyers, a national speaker, podcast host, best-selling author of *The Self-Directed IRA Handbook* (over 35,000 copies sold), and a real estate investor. He is also a VIP Contributor at *Entrepreneur* and has been cited, referenced, or quoted by *The Wall Street Journal*, *Forbes*, *The Guardian*, and *Yahoo Finance*. As a lawyer, Mat has established thousands of IRA/LLCs and other investment structures with self-directed IRAs and 401(k)s. He served as an instructor for the Retirement Industry Trust Association.



ROB SPERRY

• **SOCIAL MEDIA SUCCESS**
• **SOCIAL SELLING**

Rob Sperry is a successful author, speaker and network marketer, specializing in social media and Facebook. Though an introvert, he has overcome that challenge to become a network marketing coach and international speaker. Due to his expertise, he has been featured in national and international books, podcast, blogs, articles, and magazines specific to finding success in network marketing. Rob has spoken in 18 countries and published five books, including *The Game of Networking* and *6 Figures and Beyond*. Rob shares the keys he used to build his business from the ground up with the Renatus community, securing his future, and allowing him more time to spend with his family.



WHITNIE STARK

• **PRIVATE & HARD MONEY**

Whitnie's personal motto is, "I can do hard things." She began her real estate investing career in 2004 focusing on long-term rentals. As a mother of 6, she grew a successful business. In 2011, she applied the Renatus education and saw her business blossom to include fix & flips, wholesales, rehabs, subject-to, and recently, short-term rentals. She found a passion for helping people solve problems and difficult situations. She has now raised over \$5 million in private and hard money, closed more than 41 transactions, and inspired thousands of investors to go and do likewise. She attributes this great success to the Renatus education, hard work, and the never-ending support of family and friends.



BRIAN SUMP

- MARKET ANALYSIS
- REHABBING DAYS 1 & 2

- SHORT SALES DAYS 1 & 2
- SELLER FINANCING & SUBJECT TO

After 16 years as a diesel mechanic and only six months into his real estate investing career with Renatus, Brian Sump told his employer “It’s costing me too much money to keep working for you!” With over 100 successful real estate transactions under his belt, including subject-to, rehabs, wholesales, short sales, and fix & flips, he has worked his way into the private money lending arena, where his money works for him! Brian spends quite a bit of time paying his Renatus education forward, sharing his knowledge and expertise with as many Renatus students as he can, being part of the Renatus community.



NATHAN TABOR

- DUE DILIGENCE
- MULTI-FAMILY FIX & FLIP

Nathan Tabor has been involved in commercial real estate since 2006. He has flipped over \$52 million in apartments, raised over \$1 million from private investors, has his commercial real estate brokers license in NC, and has authored several real estate books. Nathan is also a real estate consultant and life coach, having worked with thousands of individuals across the U.S. on real estate investing and work-life balance. Nathan is an entrepreneur, businessman, speaker, business consultant, life coach, adjunct professor, and founder of Handling Life. Nathan enjoys life with his wife, Jordan, and their daughter in North Carolina.



STEPHANIE TURCONI

- GENIUS IN 21 DAYS

Stephanie is a successful international speaker and coach. She specializes in the most advanced learning techniques. In 2010, she started working with Genius in 21 days. She mastered and became certified in the following fields: team building, public speaking, micro facial expressions, effective communication, customer satisfaction and retention, goal setting, decision making and self-development. She believes “Everyone needs methods, not just “A” method but their method customized on their brain”. After her long experience in the learning field, she specialized in helping women entrepreneurs to use their full brain potential by using specific learning techniques to balance work and personal life.



DINO WATT

- SELLING THROUGH THE SCREEN

Since 2008, award-winning mentor, trainer, speaker and body language expert, Dino Watt (The Relationship Expert) has been helping high-income producers by replicating their business success into their personal relationships. His systems have been proven to create more happiness in marriages, more peace in the workplace, more freedom from the many stresses in life and more revenue in your business. In 2020, when people had to transition to working from home and relying on virtual meetings, Dino began to focus on helping people improve their virtual and online communication, creating stronger relationships, higher profits and a culture of lasting success. He has authored and co-authored several books, including *The Practice RX* and *Mastering Virtual Consults*.



RON WILLIAMS

- YOUR CHAMPION LIFE
- YOUR MOST VALUABLE REAL ESTATE

Ron Williams is one of the country's leading experts on exercise physiology, diet and nutrition, and fat loss. He has experience as a life/fitness coach, college professor, author, pastor and inspirational speaker, and created the revolutionary workout machine, the Iron Chest Master. Ron has a unique connection with his audience and clients that stems from his training, and his own personal journey physical and spiritual transformation. As one of the most decorated natural body builders in the world and a Christian pastor, Ron empowers the Renatus community to reach their personal goals in faith, family, fitness and finances so they can become Champions.



CHRIS WILSON

- BUY & HOLD DAYS 1 & 2
- LEASE OPTIONS
- MANAGING PROPERTY MANAGERS
- WHOLESALING

Chris Wilson is a real estate investor and a licensed real estate agent with more than 30 years of experience! His businesses specialize in fix & flip, property management, wholesaling, land-lording and traditional real estate services. He has found success in residential, land and light commercial real estate transactions. He loves speaking and teaching, and is the instructor of five Renatus AIT classes. Chris is always willing to share his extensive wealth of knowledge with Renatus, allowing students and inexperienced investors to benefit from his years of success in the real estate arena.



WOODY WOODWARD

- D.R.I.V.E. FOR COMMUNICATION
- D.R.I.V.E. FOR SALES
- D.R.I.V.E. FOR DEVELOPMENT

Woody Woodward dropped out of high school at age 16, was a millionaire by 26 and flat broke by age 27. After clawing his way out of financial ruin, he built four different multi-million dollar companies before he turned 40. Woody has become a best-selling author of 41 books about turning tragedy into triumph. He has shared his cutting-edge techniques on ABC, CBS, NBC, FOX and Forbes. As a perpetual entrepreneur and product developer, he studied the influence of relationships in regards to buying habits, decision making, and product loyalty. This led to development of the D.R.I.V.E. Personality System, which can be used to increase sales, and improve communications and relationships.



HUGH ZARETSKY

- REAL ESTATE FOUNDATIONS
- SHORT TERM RENTAL INTRODUCTION

Hugh Zaretsky has successfully taught and trained over 10,000 real estate investors to complete profitable real estate transactions by investing in single family, multi-family and commercial properties. He has been training investors/students for 12+ years. Hugh is a published author and has co-authored books. Hugh also taught and trained licensed attorneys, real estate agents/brokers and mortgage brokers to think like real estate investors as a Continuing Education Instructor in California, Florida, New York and Texas. Hugh manages a large team of real estate investors and entrepreneurs across the country and in Canada. Hugh is a wealth of knowledge and is always looking for different and more creative ways to invest in real estate.

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