

INSPIRED BY THE PRINCIPLES IN
I SELL INCOME™



INVESTOR TOOLKIT™

PLANNING TOOLS, TEMPLATES & CHECKLISTS

DESIGNED TO HELP YOU
EVALUATE OPPORTUNITIES
WITH CONFIDENCE.



FIND BETTER
DEALS



RUN THE NUMBERS
WITH CONFIDENCE



AVOID COSTLY
MISTAKES



BUILD WEALTH
THROUGH REAL ESTATE

CREATED BY

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INVESTOR • REALTOR® • AUTHOR



Welcome

Thank you for downloading **The I Sell Income™ Investor Toolkit**.

These worksheets are designed to accompany *I Sell Income™*, but they can also be used independently as you evaluate properties and build your investment strategy.

The goal isn't to complete every worksheet.

The goal is to ask better questions, make better decisions, and build investments that create long-term freedom.

Print them.

Use them.

Refine them.

Return to them often.

Your investing journey won't be defined by one perfect deal.

It will be shaped by hundreds of thoughtful decisions made over time.

Let's get started.

— Paige Kovari

THE I SELL INCOME™ INVESTOR'S TOOLKIT

"Knowledge is valuable. Action builds wealth. The following tools are designed to help you apply the principles from this book. Print them, write on them, revise them, and revisit them as your investing journey evolves."

TOOL 1- Community Comparison Worksheet

Every community comes with trade-offs. There is no universally "best" option—only the one that best aligns with your goals.

Consideration	HOA Community	Condominium	Non-HOA	Municipality to Research
Monthly Fees	_____	_____	None	N/A
Exterior Maintenance	Usually Owner	Often Included	Owner	N/A
Roof Responsibility	Owner	Association	Owner	N/A
Insurance	HO-3	HO-6 + Master Policy	HO-3	Flood Requirements
Rental Restrictions	Check Documents	Often More Restrictive	Usually Flexible	Short-Term Rental Rules
Pet Restrictions	Possible	Common	Usually None	Animal Ordinances
Parking Restrictions	Possible	Common	Usually Flexible	Street Parking Rules
Architectural Approval	Usually Required	Usually Required	None	Permit Requirements
Special Assessments	Rare	More Common	None	N/A
Reserve Studies	Usually No	Important	N/A	N/A
Litigation Risk	Low	Can Affect Financing	None	N/A
Financing Challenges	Minimal	Possible	Minimal	N/A
Budget Review	HOA Budget	Condo Budget	N/A	Local Tax Rates
Future Development	Neighborhood	Neighborhood	Neighborhood	Comprehensive Plan
Code Enforcement	HOA + Municipality	Condo + Municipality	Municipality	Research Open Cases

Advantages

HOA

✓ Neighborhood consistency

✓ Amenities

✓ Less exterior neglect

✓ Often attractive to owner occupants

Condominium

✓ Lower exterior maintenance

✓ Amenities

✓ Often lower purchase price

✓ May suit certain lifestyles

Non-HOA

✓ Greater flexibility

✓ Fewer restrictions

✓ Easier investment management

✓ Usually fewer approval requirements

Things to Research

HOA

☐ Financial Statements

☐ Budget

☐ Reserve Funding

☐ Rules & Regulations

☐ Rental Restrictions

☐ Pending Assessments

☐ Litigation

Condominium

☐ Milestone Inspection

☐ Structural Integrity Reserve Study (if applicable)

☐ Insurance

☐ Litigation

☐ Reserve Funding

☐ Assessment History

☐ Rental Restrictions

Municipality

☐ Short-Term Rental Rules

☐ Flood Zone

☐ Historic District

☐ Future Land Use

☐ Code Enforcement

☐ Permit History

☐ Utility Providers

☐ Crime Trends

☐ School District

☐ Future Development

Reflection

Which community best supports my goals?

Final Question

Am I buying the property... or am I buying the community that comes with it?