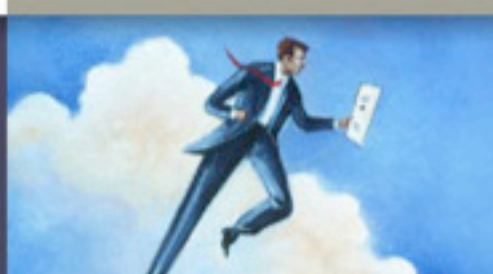




Investment news you can use



Fall/VOL 8



What is Due Diligence?

Due diligence guides successful real estate investing and at SIFF, it has dual meaning. It means achieving success for our clients, both in the short term **and** long term. That has been SIFF's goal from day one. We do this by building valuable relationships with our clients and leveraging our years of financial planning experience to develop realistic investment goals and determine risk tolerance. In order to capture the real gains that real estate can provide, you not only need to understand investment characteristics, but your own personal investment goals, strengths, and weaknesses. With our due diligence process we are able to determine your critical financial points before we recommend investing any of your money. Is investing in real estate the right thing for you? At SIFF, we help determine:

- Your financial strength to own real estate as an investment product.
- How much should be invested. Should you be putting down 10%, 20% or 40%? What is the right percentage of your asset in real estate?
- The type of real estate investment product that is right for the short term and long term. Should you be investing in a multi-family property, apartment complex or single family house?
- Where source of down-payment should be coming from as there are tax consequences for liquidating another asset class. Should you liquidate stocks, use retirement account, equity from your personal residence, etc...?
- What area you should be investing in. What are the risks in these areas? Realtors in their own local markets will always tell you about a deal, but can they tell you where the deal stands in the real estate cycle?

SIFF extensively tracks and analyzes data in the markets we recommend to invest so we know the overall market conditions. We believe strongly in this model because it removes some of the inherent guess work of real estate investing. We carefully evaluate real estate in ways that mirror how professional investment advisors evaluate marketable securities (stocks, bonds, etc...). At SIFF Investment, we take you from plan to profit.

Upcoming Speaking Engagements:

Keynote Speaker and SIFF CEO, Ivan Fujihara

September 10, 11
Silicon Valley Investment Club

September 23
Pennbrook Insurance

October 1
Golden Gate University Finance Club

October 13
Spartan Investor Club, SJSU

Be our guest or request a speaker date for your group presentation

SIFF Investment Services
415.954.0808

SIFF Featured Property



Sherwood, Oregon

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14% Return

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