BEFORE YOUR CALL

How the BRRRR method works

Click here to watch Nate walk you through this page

how-the-brrrr-method-works.com · 19 min

KAYDEN'S FIRST HOUSE

3-bedroom house, Cincinnati

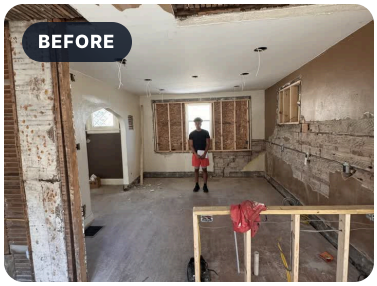
Kayden is Nate's son. He bought this house at 17.

THE HOUSE





THE KITCHEN





THE DEAL, IN ORDER

Bought for purchase price	**$70,000**
Renovation what he put into it	**$92,000**
Appraised after the bank's appraiser	**$300,000**
New loan from the bank the refinance	**$225,000**
Cash back after the refinance what's left after paying back his $162,000 and the closing costs	**$50,988**
Plus equity left in the house appraised value minus the new loan	**$75,000**

EVERY MONTH

Rent monthly rent	**$2,070/mo**
Left over each month rent minus mortgage, taxes & insurance	**$199/mo**

01

The 5 steps

Here's how each one went on Kayden's house.

1

Buy

Buy a run-down house for less than it's worth.

Kayden paid
$70,000

2

Renovate

Fix it up. You run the project. You don't swing the hammer.

He put in
$92,000

3

Rent

Put a good tenant in it.

Rent:
$2,070/mo

4

Refinance

The bank appraises it at the new value and gives you a new loan.

Appraised at
$300,000

5

Repeat

Use the money from the refinance on the next house.

17 properties
since Aug 2024

> **"It's not complicated. It's just a different language. And once you learn it, the whole thing becomes a simple, repeatable system, just like you do at your day job."**

If you've wanted to get into real estate for years and still haven't bought anything, you're not behind. A lot of the members in our community said the same thing before they started.

02

More of Kayden's deals

Since August 2024 Kayden has bought 17 properties in the Cincinnati area. Here are six more, each with the same photos, numbers, appraisal, and county record.

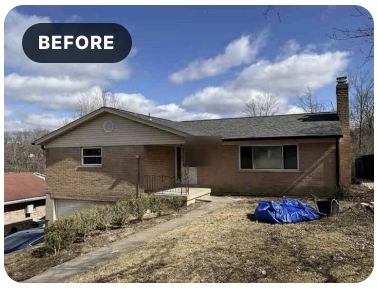
To be straight with you: Kayden had his dad in his corner, including help with money early on. Nate says it himself: "Yes I am there, yes I help him with money." But the playbook, the lenders, the contractors, and the coaching are the same ones every member gets.

KAYDEN'S DEAL

Brick ranch, Cincinnati

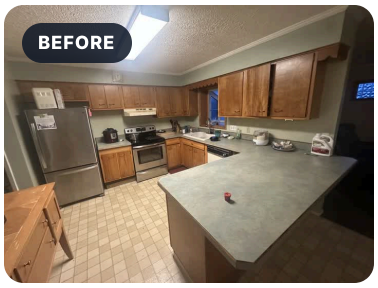
Bought December 2024. Same white cabinets and appliance package as his other houses.

THE HOUSE





THE KITCHEN





THE DEAL, IN ORDER

Bought for purchase price	**$80,000**
Renovation what he put into it	**$45,000**
Appraised after the bank's appraiser	**$341,000**
New loan from the bank the refinance	**$220,000**
Cash back after the refinance what's left after paying back his $125,000 and the closing costs	**$80,000**
Plus equity left in the house appraised value minus the new loan	**$121,000**

EVERY MONTH

Rent monthly rent	**$2,495/mo**
Left over each month rent minus mortgage, taxes & insurance	**$492/mo**

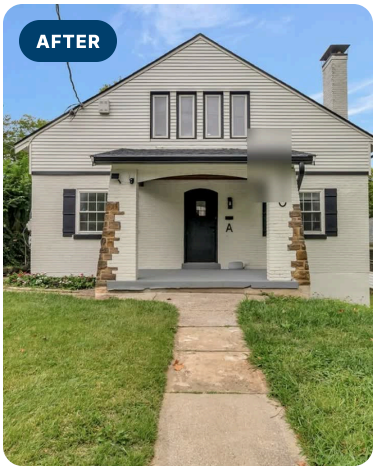
KAYDEN'S DEAL

Duplex, Cincinnati

Bought August 2025. Two units, so two rents from one house.

THE HOUSE





THE KITCHEN





THE DEAL, IN ORDER

Bought for purchase price	**$75,000**
Renovation what he put into it	**$60,000**
Appraised after the bank's appraiser	**$260,000**
New loan from the bank the refinance	**$195,000**
Cash back after the refinance what's left after paying back his $135,000 and the closing costs	**$50,000**
Plus equity left in the house appraised value minus the new loan	**$65,000**

EVERY MONTH

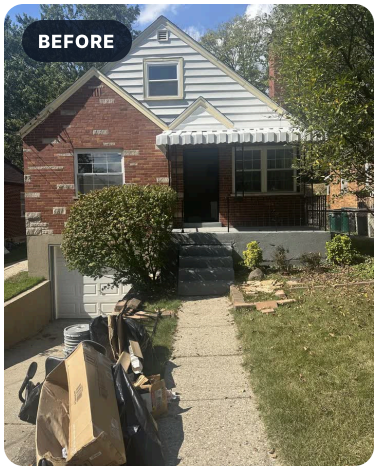
Rent monthly rent, both units	**$1,995/mo**
Left over each month rent minus mortgage, taxes & insurance	**$375/mo**

KAYDEN'S DEAL

Brick Cape Cod, Cincinnati

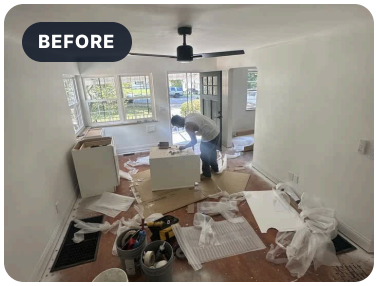
Bought August 2025, across the street from his duplex.

THE HOUSE





THE LIVING ROOM





Furniture in the after photo is virtually staged.

THE DEAL, IN ORDER

Bought for purchase price	**$92,500**
Renovation what he put into it	**$30,000**
Appraised after the bank's appraiser	**$220,000**
New loan from the bank the refinance	**$154,000**
Cash back after the refinance what's left after paying back his $122,500 and the closing costs	**$21,500**
Plus equity left in the house appraised value minus the new loan	**$66,000**

EVERY MONTH

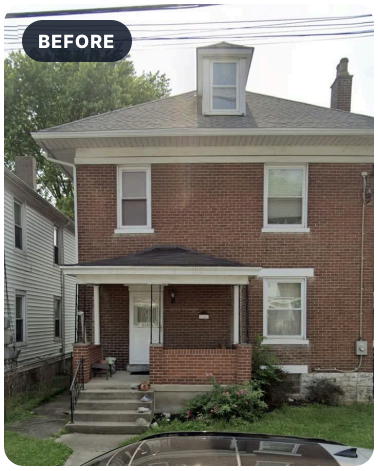
Rent monthly rent	**$1,600/mo**
Left over each month rent minus mortgage, taxes & insurance	**$533/mo**

KAYDEN'S DEAL

Brick single-family, Norwood

Bought October 2025, just outside Cincinnati.

THE HOUSE





THE KITCHEN





THE DEAL, IN ORDER

Bought for $116,000 price plus a $25,000 assignment fee	**$141,000**
Renovation what he put into it	**$65,000**
Appraised after the bank's appraiser	**$360,000**
New loan from the bank the refinance	**$216,000**
Cash back after the refinance the new loan paid back all $206,000 he put in	**$0**
Plus equity left in the house appraised value minus the new loan	**$144,000**

EVERY MONTH

Rent monthly rent	**$2,295/mo**
Left over each month rent minus mortgage, taxes & insurance	**$721/mo**

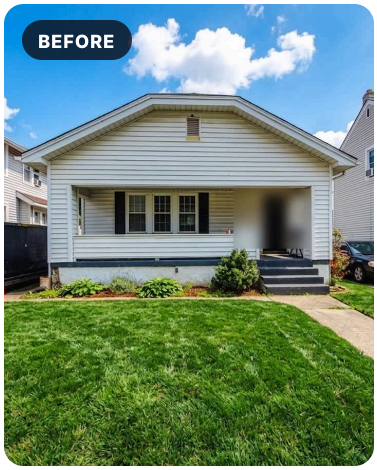
The appraisal and county record show the $116,000 purchase price. Kayden also paid a $25,000 assignment fee on top of that, which isn't on either document. That's why "Bought for" above says $141,000.

KAYDEN'S DEAL

Bungalow, Hamilton

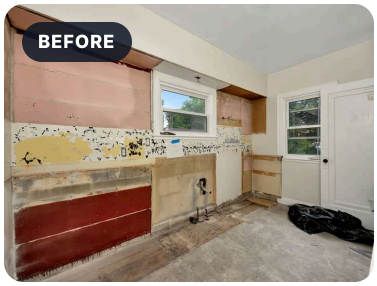
Bought May 2026. He kept this one free and clear, so there's no refinance and no mortgage.

THE HOUSE





THE KITCHEN





THE DEAL, IN ORDER

Bought for purchase price	**$75,000**
Renovation what he put into it	**$35,000**
Appraised after the bank's appraiser	**$199,000**
Refinance he kept this one free and clear	**No refinance**
Cash back after the refinance	**None**
Plus equity left in the house the full appraised value, no loan on it	**$199,000**

EVERY MONTH

Rent monthly rent	**$1,395/mo**
Left over each month rent minus taxes & insurance	**$1,191/mo**

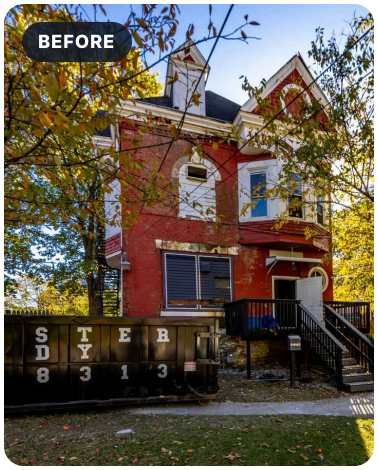
KAYDEN'S DEAL

6-bedroom Victorian, Cincinnati

Bought October 2024. A full gut renovation, and the purchase also included a separate piece of land worth about $100,000.

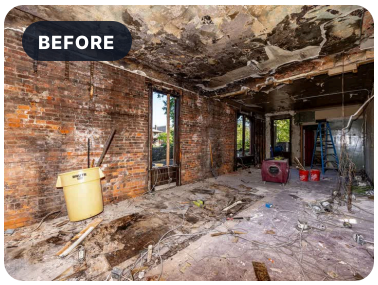
This one is not for the faint of heart. A full gut rehab like this is not where you start. Don't take on a project like this without years of experience.

THE HOUSE





THE KITCHEN





Furniture in the after photo is virtually staged.

THE DEAL, IN ORDER

Bought for purchase price	**$48,000**
Renovation what he put into it	**$250,000**
Appraised after the bank's appraiser	**$480,000**
New loan from the bank the refinance	**$312,000**
Cash back after the refinance he left $1,800 of his own money in the deal	**–$1,800**
Plus equity left in the house appraised value minus the new loan	**$168,000**

EVERY MONTH

Rent monthly rent	**$2,900/mo**
Left over each month rent minus mortgage, taxes & insurance	**$839/mo**

Every deal is different. These are Kayden's results, not a prediction of yours. Appraised values and market rents are the appraiser's opinions at the time.

03

What BRRRR Invest Academy is

We're a coaching academy and community. We don't do the deals for you. Over your first 90 days, you'll discover how to do a BRRRR deal like this yourself, with a coach in your corner the whole way.

WHAT YOUR FIRST 90 DAYS LOOK LIKE

90 days

A 1-on-1 success coach

Your coach has done deals of their own and learned directly under Nate. You meet every other week. The first call is about 45 minutes, and you build your plan together: your market, your budget, your buy box.

You do the deals yourself. You find the house, make the offer, and run the project. Your coach makes sure you know how.

Alongside that you work through the curriculum at your own pace:

Foundations	How BRRRR works, setting your goals, joining your local city group
Money	Financing options and getting pre-approved with one of the lenders we partner with
Finding deals	Picking a market, pulling comps, off-market and on-market deal finding, writing offers
Running the project	Analyzing deals, understanding how to manage contractors and the renovation
Finishing	Tenant screening, property management, the refinance, and your next deal



Nate with members at the BRRRR Invest Conference

04

Who Nate is, and why you should listen to him

Nate has been investing in real estate for 20 years and owns over 4,000 units. He didn't start with any advantage.

20
years investing

4,000+
units owned

He learned the hard way, including years of buying the wrong properties because he thought cash flow was everything. That's why the academy teaches buying right first.

> "Who would you want to learn from? Somebody that's never failed in life, or somebody that's failed a whole bunch of times and said, don't go over there, it's alligators over there?"
>
> Nate Barger

05

Members in their own words

Full, unscripted interviews. Tap to watch right here.

Click here to watch the member interviews
how-the-brrrr-method-works.com · 11 videos

Abbie Dean

An engineer working 60-hour weeks at a top consulting firm. She'd already bought her first property but didn't know how the refinance worked, or anything about renovations and permits.

"Having coaches in the group and more senior investors mentor me along the way has definitely given me a lot of confidence."

CJ Pearson

Baltimore / DC city group president

Was a W2 employee who'd already spent money on other mentorships. Got his first property in September and finished his third within a year.

"If you're ready to change your life, this is where you need to be."

Chris

Michigan

About 20 years in a body shop until back surgery ended it. Joined with 1 property and drove to a Cincinnati meetup his first week. Four deals in about 9 months, funded by a private lender.

"Is this true, is this for real, is it a scam, are they going to take your money." Then: "I told my wife we're just going to jump in."

Alex Montagudo

Investor and lender

Started in February 2022 with zero doors and no experience. Leaned on the coaching calls and the group through inspectors, permits, and his first rehab.

"Any questions that you come across during your rehab, someone in the group already done it."

Taylor

South Carolina

Seven years as a credit union financial adviser, five years of watching YouTube without buying anything. Joined owning only his own home. Closed his 8th unit the morning of the interview.

"My why is my son. He's six. He wakes up and he's like, hey, how many houses we got today?"

Jessica Toath

Charleston, West Virginia

Joined after meeting Nate and his family. Now holds the properties she buys instead of selling them.

"The money is one thing, but the freedom of time is everything."

Michelle
North Carolina

Raised by a single mom working three jobs, didn't finish high school, spent 25 years in property management. Vetted the academy by asking questions in the public group first. Now partners on deals with people she met in her city group, which she runs.

"I felt like such an impostor, but it worked."

Kelly Carver
She and her husband Rod do buy and hold. Rod found Nate on YouTube. They own several properties and are getting ready to refinance one of their first.

"Being in the room with people that are above what we're at in our journey, so that they can help bring us up."

JD
West Virginia

Carpenter and remodeler who grew up poor enough to hunt squirrels for dinner. He already owned about 9 rentals when he joined, all bought for cheap cash flow. In the academy he changed what he bought. About a year later he was around 25 properties, and his son runs their property management.

"I didn't take Nate's word for it like I should have... I'm buying the complete wrong properties."

Michelle Marion
Her husband joined first. She jumped in, did a wholesale deal before leaving her job, and went on to close on a 54-unit apartment community.

"So many wonderful things have come out of it, between lifelong friendships and partnerships."

Rob Law
New York

An attorney licensed in New York and New Jersey, and a retired police sergeant after 26 years. Now does real estate pretty much full time.

"Every deal should be a grand slam. You just have to get out there and work harder and just make it happen."

These are individual experiences, not typical results. Your results depend on your effort, your market, your finances, and many other factors.

06

Straight answers to common questions

How much money do I need?

It depends on your market and the financing you use. Lenders in our network can fund a large part of the purchase and rehab when the deal makes sense, but you still need cash reserves. Your coach helps you figure out what's realistic for you.

I work full time. Can I do this?

Yes. A lot of members start out with full-time jobs, and some of them go on to do real estate full time.

My credit isn't great.

Bring it up on the call. We teach you how to improve your credit, and hard money, private money, and DSCR loans lean more on the property than on your personal credit. We can't promise any lender will approve you.

My market is too expensive.

Some members invest where they live and some invest in another state. Out-of-state investing is covered on the weekly calls, and your coach helps you choose.

Is this legit?

Yes. The BRRRR method is not new, and Nate didn't invent it. He perfected it over decades of failing and doing it the wrong way. BRRRR isn't hard. It's just highly fragmented, and we help you bring it all together with the resources, the tools, and the expertise to do it right.

Do you buy or manage properties for me?

No. You own your deals. We teach, coach, and connect. We don't want you dependent on us. We want to teach you how to do this so you can teach your kids and others.

I need to talk to my spouse.

Bring them to the call. Couples who go into this together have a better shot at sticking with it, and you both get your questions answered at the same time.

07

What happens on your call

We'll put together a custom roadmap to your first property, built around your situation.

1 We get to know where you're at: your experience, your time, and your budget.

2 We talk about what you want real estate to do for you and your family.

3 We map out your path to your first property, step by step.

4 We answer every question you bring.

5 If the academy is a good fit, we'll show you how it would work for you.

Bring your questions. Bring your spouse or partner if they're part of the decision.

08

What members say on Trustpilot

"I have been a part of the BIA family for almost one year now. Abbie Dean was super helpful and she is an inspiration. Joining was one of the scariest decisions I have ever made but also one of the best I am up to 3 doors now and it's only been one year. I would highly recommend this academy to anyone looking to better themselves and learn about real-estate."

Mark Perez July 2026 on Trustpilot

"The BRRRR course is absolutely amazing. There is so much information given about how to invest, that it's almost overwhelming but in the best way possible. You are learning so much more than the average courses by being able to talk/connect with people at every level of investment within the network of communication they have built within the program."

Lindsey Stephens August 2026 on Trustpilot

"This community and group is amazing. I came in with little knowledge and a financial background. Now I know so much. Of course your outcome depends on you and your mindsets. But they provide all the tools and connections to make it come true. Nate is humble and a giver."

Joanna July 2026 on Trustpilot

"The material is thorough and the community is rich with resources and support. My coach Shane Little was exceptionally helpful and highly available throughout the course and even after."

Sterling George October 2026 on Trustpilot

"The program is definitely worth every penny, it’s easy with plenty of resources to cater to any learning style. Abbie is amazing. She is beyond helpful and was always available. I would definitely recommend Abbie to anyone who is starting out."

Arthur W July 2026 on Trustpilot

"I understand a lot more about investing and I appreciate the support and community of like minded people to learn from. Abbie was a great mentor. She gave me a lot of advice and encouragement."

Edward Williams August 2026 on Trustpilot

Read all 43 reviews on Trustpilot →

DISCLAIMER

BRRRR Invest Academy provides real estate education and coaching. We do not guarantee any income, property, or financial result. Real estate investing involves risk, including loss of money. Stories and examples shown are individual experiences and are not typical. Mortgage payments and rents shown are for the specific properties at the time and will differ for other properties. Nothing here is financial, legal, or tax advice. Talk to a licensed professional about your situation.

