



Unlocking Success in Real Estate

An Insightful Interview with

Melanie J. Eden



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**Real Estate Broker,
SUV Properties LLC**

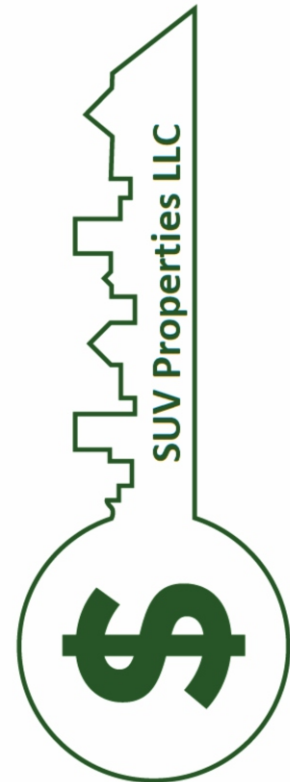
Cover Story

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Melanie J. Eden is the owner and real estate broker at SUV Properties LLC. She has worked in the financial services industry since 1993 and has gained expertise in various areas such as real estate investing, financial planning, insurance, investments, property management, residential property rehabilitation, and property financing. Due to her vast knowledge and experience, Melanie has become a trusted advisor for both businesses and individuals seeking to maximize their investment returns while minimizing taxes. In this interview, Melanie shares her journey, strategies, and insights into the dynamic world of real estate.

A Journey Rooted in Vision:

Melanie's journey in real estate began in 1987 when she, at the age of 16, assisted her brother in renovating a duplex. This hands-on experience ignited a passion for real estate investing. Eight years later, she purchased her first duplex, and over time, her portfolio expanded to an impressive 150+ units. In 2003, she ventured into property management, building her business from scratch. Today, with approximately 185 clients and 500 managed units, Melanie and her team serve as the local boots on the ground for clients, many of whom reside out of state or in other countries.



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The Motivation Behind Expertise:

Melanie had a childhood aspiration of helping people make money through real estate consulting, property management, and insurance. She was inspired by books such as "Rich Dad Poor Dad" and decided to obtain licenses in life, health, and disability insurance, as well as property and casualty insurance. Melanie also acquired series 6 and 63 licenses for mutual funds and variable products, which allowed her to develop a comprehensive skill set. Thanks to her expertise, Melanie became a full-service professional who could assist clients in making money in various domains.

Maximizing Returns through Real Estate Investing:

Melanie focuses on helping people understand the four primary ways of making money in real estate: cash flow, tax write-offs, depreciation, and appreciation. Her approach involves leveraging tax advantages, such as 1031 exchanges, and recommending having an older person as a member of an LLC to benefit from both tax advantages and wise counsel.

Successful Real Estate Project:

Illustrating her role in a successful real estate project, Melanie highlights a home purchased for \$42,000 in 2015. After a \$50,000 renovation, the property was sold for \$165,000 in 2023, showcasing a substantial return on investment.

Strategies in Property Management:

Melanie employs strategic approaches to property management, focusing on delivering value to clients. Her hands-on experience in property rehab contributes to her insight into maintaining and enhancing property value.

Navigating Financing Challenges:

Addressing common financing challenges, Melanie guides clients on understanding ARV, repair costs, and financing options. She emphasizes a tailored approach, considering the client's goals and objectives, and never pushing numbers for the sake of a transaction.

Creative Financing Solutions:

Melanie shares her problem-solving skills in constructing creative financing options, emphasizing the importance of a personalized approach to meet the unique needs of each client.



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Residential Property Rehab Approach:

Melanie's approach to residential property rehab centers around prioritizing foundational elements and understanding market preferences. With an eye on the next buyer, she emphasizes the importance of adapting the rehab strategy to the location and current trends.

Integrating Insurance and Real Estate Consulting:

Insurance plays a crucial role in Melanie's comprehensive approach. Discussing P&C coverage and life insurance, she helps clients develop a cash flow game plan, making the cost of insurance more palatable.

Guiding Principles for Success:

Melanie's guiding principles revolve around the understanding that real estate investment requires a clear end game. Every property purchased should have three plans in place, ensuring profitability regardless of market changes.

Staying Updated with Industry Trends:

To stay ahead in the ever-evolving real estate and financial services industry, Melanie invests in regular continuing education, extensive reading, and participation in investor boot camps. She highlights the valuable resources provided by organizations like the Wisconsin GMAR.

Future Trends and Challenges:

Melanie anticipates upcoming trends and challenges, emphasizing the importance of having a well-defined end game for each property. Flexibility and adaptability are key, with Melanie advocating for having three profitable plans in place.

Final Thoughts:

In closing, Melanie invites clients and stakeholders to understand her approach to real estate, her business philosophy, and the range of services she provides. Her commitment to maximizing returns, minimizing risks, and staying ahead of industry trends positions Melanie J. Eden as a seasoned professional in the dynamic world of real estate.

