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# Meet Derek Caffe | Real Estate Broker & Investor

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We had the good fortune of connecting with Derek Caffe and we've shared our conversation below.

#### Hi Derek, do you have a budget? how do you think about personal finances?

I run my life like a business. One of the most transformative events in my early 30's was when I got set up with Mint.com, a free budgeting software. It allowed me to know exactly how I spent every dollar that went through my hands. This knowledge allowed me to make conscious decisions around money and how to effectively use it to build the life and lifestyle I wanted. With me the goal was financial freedom using real estate investing as the vehicle. By managing my budget and being cognizant of where each dollar was going it allowed me to focus my spending decisions on activities that set me up for financial freedom. It also allowed me to track my net worth so I had a running tally to see if I'm managing my life in a way that both maximizes my enjoyment and builds wealth for future use. I think budgeting is one of the most overlooked yet, profound activities a person can engage in when getting serious about building the life they want.





## Alright, so for those in our community who might not be familiar with your business, can you tell us more?

My company is Code Black Properties, we're a full-service real estate investment firm. By full-service I mean we provide all the services a real estate investor needs under one roof. First, there is Code Black Properties, LLC the parent company, which handles the leasing and management of my personal portfolio of investment properties, along with real estate development.

Code Black Properties has two subsidiaries – Code Black Real Estate LLC and Code Black Construction LLC. Code Black Real Estate LLC handles real estate brokerage services (helping future investors buy and sell real estate) and property management. I operate Code Black Real Estate, LLC under the GA Classic Realty brokerage where I'm an associate broker. Code Black Construction LLC handles remodels and construction. Having real estate brokerage, remodeling, and property management services under one roof helps my clients alleviate the stress of buying, renovating, and managing property.

I specialize in clients that are interested in real estate for investment purposes. My clientele is varied and includes: those purchasing their first home and looking to house hack; beginner and experienced house flippers; pending/ current retirees seeking investment opportunities through real estate, and real estate developers.

Because I am an experienced real estate investor myself, I bring a wealth of knowledge to the home investment process that clients won't get from a typical agent. I'm not looking at simply how pretty a home is, but rather, how this home purchase can be the launch pad for future financial independence. That's my passion, because that's what got me started in real estate. I started with the purchase of a duplex which I house hacked (lived in one unit, while renting out the second). From there I purchased my second duplex, later on got my real estate license, did my first renovation, started a construction company, started a property management company and on and on. It's been a natural progression as I've gotten more competent in the real estate investing space. At the core of my business is my love for helping others achieve the same freedom and wealth I've personally obtained from real estate investing. When you're happy, you want everyone to experience that same joy. And for me real estate investing was the key to make that happen.



## If you had a friend visiting you, what are some of the local spots you'd want to take them around to?

My favorite spots depend on what activity I'm engaged in at the time, food wise my list goes:

- 1. Bole Ethiopian
- 2. South Cobb Diner
- 3. Woody's Cheesesteaks
- 4. Waffle House

And because I'm in real estate, I love shopping for unique finds to place in homes. So home décor and renovation wise:

- 1. Northside Material Brokers
- 2. Thrifter's Thrift Store
- 3. Habitat for Humanity ReStore
- 4. 10:10 Thrift

And if just looking to relax, here are my favorite spots:

- 1. Sweetwater Creek State Park
- 2. Austell CoWork (work & relax in one)
- 3. My home (closed to the general public)
- 4. My car (sometimes I just like to drive through the city while listening to music)



#### Who else deserves some credit and recognition?

When it comes to shouting out those who've helped my success this far I have a long list, but first I'll start with my parents. I was fortunate enough to grow up in a two parent

household and live in a home my parents owned. I didn't appreciate this fully until adulthood where you start to learn the living experiences of others growing up and seeing how lack of stability can affect your chances at success as an adult. And despite my biological father having been absent in my life from infancy, I was fortunate to have my dad who was there since I was a toddler. That's a blessing. And I'm fortunate to have had two parents who poured into me from a young age into adulthood.

Second, I'd like to shoutout my many teacher's, from elementary school through high school. I attended public schools in Youngstown, OH and have fond memories. I remember my teacher Ms. Bell who had us sing the Black National Anthem each day along with the encouragement and education I received from all of my teachers. I might have been a black child in a poorly funded school system, but I never felt cheated in my education in the slightest. Those teachers gave their all to educate us and I'm forever grateful for their efforts.

Third, I'll give a shoutout to the US Army. I'm a medically-retired Army vet and my time in service has shaped me for the better. It was a very important time in my life having just graduated from high school and joining the Army one month prior to the September 11th attacks. That time period was extremely impactful on the person I am today. The training, relationships, experiences, and network I joined has been a huge reason behind the success

I've had to this day.





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