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# Mastering the Platform

Advanced Strategies and ICREA Certification

**ADVANCED GUIDE**

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## Introduction

Welcome to **Mastering the Platform** — the third and final guide in the IntelliTC Solutions series. This guide is designed for users who have already completed the Beginner and Intermediate guides and are ready to unlock the platform's full analytical power.

In this guide you will:

- Earn your ICREA (IntelliTC Certified Real Estate Analyst) certification
- Build advanced multi-calculator analysis workflows for complex deals
- Manage and compare a growing real estate portfolio
- Perform sensitivity analysis to stress-test your investment assumptions
- Master all 8 Workflows with detailed step-by-step reference tables
- Use advanced export techniques for investor and client presentations

### Tip #1: Advanced Guide is Part 3 of 3

This is the Advanced Guide — Part 3 of 3 in the IntelliTC Solutions series. If you haven't completed the Beginner and Intermediate guides, we recommend reviewing them first. All guides are free during beta — no signup required.

## Section 1 — ICREA Certification: Prove Your Expertise

ICREA stands for **IntelliTC Certified Real Estate Analyst**. Earning an ICREA certification demonstrates your mastery of financial analysis tools and your ability to apply them in real-world investment scenarios.

Certifications are entirely free during the beta period — a significant advantage for agents and investors who want to differentiate themselves in a competitive market.

### ICREA Tier Overview

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Tier	Who It's For	Requirements	Assessment Focus
<b>Foundation</b>	New users, agents exploring the platform	Complete core calculator modules in Beginner Guide	Basic competency across core calculators
<b>Professional</b>	Active investors, experienced agents	Complete Intermediate Guide + 3 Workflows	Multi-calculator analysis and workflow proficiency
<b>Expert</b>	Portfolio managers, top-tier analysts	Complete all guides + all 8 Workflows + Scenario Lab	Advanced analysis, scenario planning, portfolio management

### How to Access Certification

1. Click "Certify" in the top navigation bar of the platform.
2. Select your desired certification tier (Foundation, Professional, or Expert).
3. Watch the certification overview video on the certification page.
4. Complete the required modules and assessment challenges.
5. Download your certification upon successful completion.

**Tip #2: Certification is Free During Beta**  
 All three ICREA tiers are available at no cost during the beta period. Complete your certification now to lock in your credential before the platform launches publicly. Certification videos are available directly on the Certify page.

## Section 2 — Multi-Calculator Analysis Strategy

For complex deals, the most powerful approach is combining multiple standalone calculators in a deliberate sequence — outside of a preset Workflow. This lets you customize your analysis to the specific characteristics of each property.

### Rental Property: Recommended Analysis Sequence

1. **Investment Analysis** — Determine if the deal makes financial sense before committing.
2. **Mortgage Calculator** — Model different financing scenarios: conventional, FHA, adjustable-rate.
3. **Cash Flow Analysis** — Project monthly and annual net operating income and cash flow.
4. **Cap Rate Calculator** — Compare the property's cap rate against local market benchmarks.
5. **ROI Calculator** — Evaluate your total return over the intended hold period.

Export each result as a PDF or CSV, then combine them into a single deal package for investor presentations or lender submissions.

### Fix & Flip: Recommended Analysis Sequence

1. **Fix & Flip Calculator** — Estimate renovation costs, ARV (after-repair value), and projected ROI.
2. **Private Money Calculator** — Model hard money or private lender financing terms.
3. **Seller Net Sheet** — Calculate seller net proceeds and agent commissions.

#### Tip #3: Export Before Moving On

Export your results from each calculator before switching to the next one. Data is stored locally in your browser for 7 days, but exported files give you a permanent record that can be combined into a comprehensive deal package.

### Data Carry-Forward Fields

When using Workflows, the following fields automatically carry forward between calculators, saving you from re-entering data:

- Purchase Price
- Interest Rate
- Down Payment Amount / Percentage
- Loan Term (years)
- Monthly Rent

When working outside a Workflow (standalone calculators), you will need to manually re-enter these values in each calculator.

## Section 3 — Portfolio Management Approach

As your real estate portfolio grows, consistent analysis becomes critical. The IntelliTC platform gives you the tools to evaluate each property independently and then compare them at the portfolio level.

### Using the Portfolio Expansion Workflow

The **Portfolio Expansion Workflow** guides you through the four key analyses needed when evaluating whether to add a new property to an existing portfolio:

1. **Cash Flow Analysis** — Confirm the new property generates positive cash flow.
2. **Cap Rate** — Compare against your existing portfolio's average cap rate.
3. **ROI Calculator** — Evaluate how total return compares to current holdings.
4. **Portfolio Tracker** — Update your portfolio-wide metrics after acquisition.

### Portfolio-Level Metrics to Track

- **Total Portfolio Cash Flow** — Sum of net monthly cash flow across all properties.
- **Average Cap Rate** — Weighted average cap rate across the portfolio.
- **Portfolio-Wide ROI** — Total annualized return including appreciation and cash flow.
- **Debt Service Coverage Ratio (DSCR)** — Aggregate income vs. debt obligations.
- **Vacancy Rate Exposure** — Percentage of portfolio affected by current vacancies.

### Comparing Properties with Exported CSVs

Export each property analysis as a CSV file, then import all files into Excel or Google Sheets to build a portfolio dashboard. Use consistent property names across all exports to make comparison and sorting straightforward.

#### Tip #4: Use a Consistent Naming Convention

Name your exported files with a consistent format — e.g., '123\_Main\_St\_CashFlow.csv' or 'PropA\_InvestmentAnalysis\_2026Q1.csv'. This makes it easy to sort, filter, and combine exports in a spreadsheet without confusion.

## Section 4 – Sensitivity Analysis

Sensitivity analysis reveals which input variables have the greatest impact on your investment outcome. By changing one variable at a time and observing the effect on key metrics, you can identify the risks that matter most for each deal.

### How to Perform Sensitivity Analysis

1. Run your baseline analysis and export the results.
2. Change one variable by the amount shown in the table below.
3. Re-run the analysis and export the new results.
4. Compare the baseline and modified results side-by-side.
5. Repeat for each variable you wish to test.
6. Document which variables cause the largest swings in cash flow or ROI.

### Key Variables and Suggested Test Ranges

Variable	Baseline Typical Range	Stress Test Range	Metric Most Affected
Interest Rate	6.5% – 7.5%	+/- 0.5% to 1.0%	Monthly payment, Cash flow, DSCR
Purchase Price	Market value	+/- 5% to 10%	Cap rate, ROI, Down payment
Vacancy Rate	5%	3% (optimistic) to 10% (stress)	Gross rental income, Cash flow
Rent Growth Rate	2% – 3% annually	0% (flat) to 5% (optimistic)	Long-term ROI, Portfolio value
Maintenance Costs	8% – 10% of rent	5% (new build) to 15% (older property)	Net operating income, Cash flow
Down Payment	20% – 25%	10% (low equity) to 40% (high equity)	Monthly payment, Cash-on-cash return

**Tip #5: Focus on the Variables That Swing the Most**

After running sensitivity tests, rank variables by their impact on net cash flow. For most rental properties, interest rate and vacancy rate have the largest impact. For fix & flip, renovation cost accuracy is typically the biggest risk variable. Focus your due diligence efforts on the top two or three variables.

## Section 5 — The 8 Workflows: Complete Reference

Workflows are guided, multi-step analysis sequences that automatically carry key data between calculators. Each Workflow is optimized for a specific investment strategy or client type. Access Workflows from the **Workflows** tab in the main navigation.

### Workflow Reference Table

Workflow	Steps (in order)	Est. Time
<b>Agent CMA</b>	CMA → Seller Net Sheet → Commission → Investment Analysis → Cap Rate	20 min
<b>BRRRR Pipeline</b>	Investment Analysis → Fix & Flip → Private Money → Refinance → Cash Flow	25 min
<b>Fix &amp; Flip</b>	Investment Analysis → Fix & Flip → Private Money → Seller Net Sheet	18 min
<b>First-Time Buyer</b>	Mortgage → Affordability → Closing Costs → Home Insurance → Monthly Budget	20 min
<b>House Hacking</b>	Mortgage → Cash Flow → Rental Income → Expense Tracker → ROI	22 min
<b>Investor Due Diligence</b>	Investment Analysis → Cash Flow → Cap Rate → DSCR → ROI	22 min
<b>Portfolio Expansion</b>	Cash Flow → Cap Rate → ROI → Portfolio Tracker	15 min
<b>Rental Property</b>	Rental Income → Cash Flow → Expense Tracker → Cap Rate → ROI	22 min

### Workflow Profiles

#### Agent CMA

**Who benefits:** Real estate agents preparing a Comparative Market Analysis for sellers.

Ideal for listing presentations — combines market pricing, seller net proceeds, commission calculation, and investment viability in one cohesive package.

## **BRRRR Pipeline**

**Who benefits:** Investors using the Buy, Rehab, Rent, Refinance, Repeat strategy.

Full lifecycle analysis from acquisition through refinance, helping you determine whether the numbers support a cash-out refinance after rehabilitation.

## **Fix & Flip**

**Who benefits:** Investors acquiring, renovating, and reselling properties for profit.

Combines renovation cost estimation, hard money financing modeling, and seller net sheet calculation to evaluate total flip profitability.

## **First-Time Buyer**

**Who benefits:** First-time homebuyers evaluating affordability and total purchase costs.

Walks buyers through mortgage qualification, affordability limits, closing cost estimates, insurance costs, and monthly budget planning.

## **House Hacking**

**Who benefits:** Owner-occupants who plan to rent part of their property to offset costs.

Models how rental income from a unit, room, or ADU affects your effective monthly housing cost and overall ROI.

## **Investor Due Diligence**

**Who benefits:** Experienced investors performing comprehensive underwriting on acquisitions.

The most thorough analytical Workflow — covers investment viability, cash flow, cap rate benchmarking, debt service coverage, and total ROI.

## **Portfolio Expansion**

**Who benefits:** Portfolio managers evaluating new property additions.

Streamlined four-step Workflow focused on how a potential acquisition fits into and improves an existing portfolio.

## **Rental Property**

**Who benefits:** Buy-and-hold investors analyzing long-term rental income properties.

Covers the full rental property analysis from gross rental income through net cash flow, expenses, cap rate, and return on investment.

### **Tip #6: Start with a Workflow, Then Go Deeper**

For any new deal type, run the appropriate Workflow first to get a complete picture quickly. Then use individual standalone calculators to drill deeper into specific variables — for example, running the DSCR or Cap Rate calculator with alternative assumptions.

## Section 6 — Advanced Export Techniques

The platform's export capabilities transform your analyses into professional deliverables for clients, investors, and lenders. Knowing how to use exports strategically is a key differentiator for advanced users.

### Export Formats

Format	Best For	Tips
PDF	Client presentations, investor packages, lender submissions	Exports a branded, print-ready report for each calculator.
CSV	Spreadsheet modeling, portfolio comparison, custom analysis	Import into Excel or Google Sheets; combine multiple CSVs for portfolio view.

### Building a Portfolio Dashboard from CSV Exports

1. Run each property through the relevant calculators or Workflow.
2. Export results as CSV for each property and each analysis type.
3. Open a new spreadsheet in Excel or Google Sheets.
4. Import each CSV as a separate tab, named with the property address.
5. Create a summary tab that pulls key metrics (cash flow, cap rate, ROI) from each property tab.
6. Add conditional formatting to highlight properties that meet or exceed your target metrics.

#### Tip #7: Name Properties Consistently Across Exports

Use a consistent naming convention for exported files — e.g., '456\_Oak\_Ave\_CashFlow\_2026Q1.csv'. This makes it trivial to match exports across calculator types and dates when building your dashboard.

## Section 7 — Pro Tips

These tips come from power users who have explored every corner of the IntelliTC platform. Apply them to get faster, more accurate, and more client-ready results.

### **Tip #1: Use Learn Mode Even as an Advanced User**

Learn Mode reveals the formulas, definitions, and context behind each input field. Even experienced analysts occasionally discover nuances — like how vacancy rate is applied to gross vs. effective rent — that can meaningfully affect results.

### **Tip #2: Complete All Three Scenario Lab Modes**

For every Scenario Lab challenge, attempt all three modes: Guided, Independent, and Challenge. Each mode builds different analytical muscles. Challenge Mode, in particular, simulates realistic conditions with incomplete information — just like real deals.

### **Tip #3: Start with a Workflow, Then Go Deeper**

Use a Workflow to run the full analysis quickly, then return to individual calculators to test specific assumptions or stress-test individual variables.

### **Tip #4: Keep a Property Analysis Log**

After every deal analysis — whether you pursue the deal or not — export the results and save them in a dedicated folder. Over time, this creates a reference library that helps you calibrate your assumptions and recognize patterns faster.

### **Tip #5: Revisit Analyses as Market Conditions Change**

Interest rates, rent trends, and local cap rate benchmarks shift over time. Re-running an analysis on a property you previously passed on can reveal a deal that now makes sense — or confirm that one you acquired is still performing as expected.

### **Tip #6: Leverage the Certification for Client Credibility**

ICREA certification is a tangible signal of analytical rigor. Display your certification in your email signature, on your website, and in listing presentations to differentiate yourself from agents and investors who rely on back-of-envelope math.

## Section 8 — Quick Reference Card

Keep this section as your at-a-glance reference for navigation, data behavior, and platform capabilities.

### Navigation Shortcuts

Nav Item	Purpose
<b>Start Here</b>	Orientation for new users — platform overview and guide links
<b>Your Role?</b>	Role-based entry point — tailors the experience for agents, investors, or buyers
<b>Workflows</b>	Access all 8 multi-step guided analysis Workflows
<b>Learn</b>	Learn Mode and Scenario Lab — educational tools for all skill levels
<b>Certify</b>	ICREA certification portal — choose Foundation, Professional, or Expert
<b>Guides</b>	Access all three user guides: Beginner, Intermediate, and Advanced

### Data Behavior Summary

Behavior	Details
<b>Auto-Save</b>	All calculator inputs are auto-saved in your browser's local storage for 7 days
<b>Workflow Carry-Forward</b>	Purchase price, interest rate, down payment, loan term, and monthly rent pass automatically between Workflow steps
<b>Storage Location</b>	Browser-local — data stays in your browser, no account or cloud sync required
<b>Export Formats</b>	CSV (spreadsheet modeling) and PDF (client/investor presentations)
<b>Account Required?</b>	No — fully functional during beta with no login or signup

### Calculator Categories (54 Total)

The platform includes 54 calculators organized across the following categories:

- Investment Analysis
- Mortgage & Financing
- Cash Flow Analysis
- Cap Rate & Valuation
- ROI & Returns
- Rental Income
- Expense Tracking
- Portfolio Management
- Fix & Flip
- BRRRR Strategy
- Seller Tools
- Buyer Tools
- Insurance & Risk
- Tax Estimation
- Refinance Analysis
- DSCR Analysis
- Private Money
- Affordability

## Support & Resources

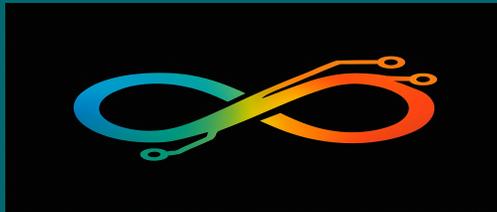
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Platform: [intellitcsolutions.com](https://intellitcsolutions.com)

All three guides (Beginner, Intermediate, Advanced) are available free at the platform. No account required during beta.

### **Tip #8: Save This Guide for Future Reference**

Download and save this PDF — it serves as your complete reference for advanced platform features, all 8 Workflows, sensitivity analysis, ICREA certification requirements, and quick-reference tables. The platform is updated regularly during beta, so check [intellitcsolutions.com](https://intellitcsolutions.com) for the latest version.



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