THE TRANSFORMATION PLAYBOOK · 90 DAYS · 26 PAGES

From W-2 to $10K months.

The unromantic, week-by-week plan to replace a $7,500/mo day-job income with wholesale assignments inside 90 days. No hype. No "manifest your first deal" nonsense. Just the exact playbook iSpeedToClose operators have actually used to quit their jobs — including the financial runway math, the family conversation script, and the 3-deal rule.

90-DAY PLAN · WEEK-BY-WEEK · THE 3-DEAL RULE

WELCOME · WHY THIS PLAN EXISTS

Quitting your job is a math problem.

Most "quit your W-2" content is fantasy. It tells you to think positive, set goals, and hustle. What it doesn't tell you is the actual math: how many leads you need this week, how much cash you should have in the bank before you give notice, and which 90 days of the year you should NOT pick to start.

This guide treats your transition as the financial engineering problem it actually is. We'll do the math up front, give you a week-by-week plan that compounds, and end with the moment-of-decision framework (the 3-deal rule) that tells you exactly when it's safe to walk into your boss's office.

REALITY CHECK UP FRONT

$10K/month wholesale income is mid-pack, not exceptional. Hitting it in 90 days requires four things: 6 months of runway in the bank, 30 focused hours a week, a tight buy-box in one market, and the willingness to make 100+ outbound dials a week. If you can't commit to those four, save this PDF for later — read the Getting Started guide first to build the muscle.

$10K	90	3	$45K
monthly assignment income target	calendar days to first sustainable month	closed deals before you give notice	minimum bank runway before you start

INSIDE THE PLAN

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CHAPTER 01 · THE LIE

The lie about quitting your job.

Every "quit your W-2" YouTube guru tells you to *just go for it*. Burn the boats. Quit on Monday. Use the fear as fuel. What they don't tell you is they had a working spouse, a paid-off car, or six months of savings before they made the leap. The reckless version of this story kills careers before they begin.

The truth is unsexy: the best wholesalers we've onboarded didn't quit their job in week one. They built their pipeline while still W-2'd, signed their first 2-3 assignments before they gave notice, and made the financial math indisputable before they made the emotional decision. That's the version we teach in this guide.

> **WHAT YOU'LL HAVE AT THE END OF 90 DAYS**
>
> **1.** 100+ vetted leads in your CRM. **2.** 30+ direct-dial sellers contacted. **3.** A stable buyer list of 8-15 verified cash buyers. **4.** 3 signed assignment contracts. **5.** The data to make a confident quit decision — or the data to wait three more months.

What $10K/month actually requires.

Most wholesalers hit $10K/month by closing 2-3 assignments at an average $4K-$5K fee. Sounds easy. The lie is in the funnel — most operators need 25 motivated-seller conversations to land 1 signed contract. Working backwards from $10K, here's what your weekly activity needs to look like:

1. **2-3 signed assignments / month**

   Average fee $4K-$5K. Hit the low end consistently before you stretch for the high end.

2. **5-8 verbal yes-es / month**

   Half of verbal commitments fall out before signing. Plan for the attrition.

3. **60-80 motivated-seller calls / month (≈ 20/week)**

   1-in-10 verbal yes is great. 1-in-20 is normal. Stop self-flagellating when it's 30.

4. **300+ outbound dials / month (≈ 75/week)**

   Most dials go to voicemail. You're paid for the connections, not the dials.

5. **500+ leads in pipeline at any time**

   The Discover module's saved searches do this for you 24/7. You just have to act on the alerts.

THE INVERTED PYRAMID

Build the bottom of the funnel first.

Read the math above from the bottom up: 500 leads → 75 dials → 20 conversations → 2-3 deals. Every layer compresses 10×. The mistake rookies make is starting with deals ("I need to close my first deal!") instead of leads. You can't pull deals out of an empty pipeline.

> THE 90-DAY PIPELINE SCHEDULE
>
> **Days 1-30:** Lead generation is your only KPI. **Days 31-60:** Conversation rate becomes the KPI. **Days 61-90:** Close rate becomes the KPI. Don't optimize close rate while your pipeline is empty. It's the #1 mistake — you'll quit before the funnel ever has a chance.

The remaining chapters are organized exactly this way: 30 days of leads, 30 days of conversations, 30 days of closes.

Before you spend a dollar on data — count your runway.

WEEK 1

Audit your bank account, your time, and your spouse.

No marketing budget, no skip-trace credits, no Twilio number until this audit is done. The math determines whether you start now or save 3 more months.

1 **6-month bare-bones budget**

Total your minimum monthly outflow (rent, food, insurance, debt service). Multiply by 6. That's your runway floor.

2 **Liquid savings on hand**

Cash + checking + accessible brokerage. Excludes retirement accounts and home equity (don't touch those).

3 **Spouse income (if applicable)**

Halves your runway requirement. A working partner is the single biggest unfair advantage in this game.

4 **30 hours/week, non-negotiable**

Block them in your calendar BEFORE you start. Mornings before W-2, weekends, and 2-3 weeknights are typical.

5 **Family conversation done**

See Chapter 10. If your spouse doesn't know what you're doing or doesn't support it, you'll quit by week 6.

YOUR WEEK-1 TOOLKIT

Cheap is the operative word.

You don't need expensive tools to start. The point of week 1 is minimizing fixed cost while you prove the model. Here's the cheapest stack that actually works:

1. **iSpeedToClose 14-day Pro trial**

   $0 · full distress filters, Skip Trace, Power Dialer, branded reports, DocuSign — everything you need for 2 weeks free.

2. **Twilio number**

   $1.15/month + ~$0.01/text + ~$0.013/min. Your compliant outbound caller-ID.

3. **Personal email + branded sender**

   $0 · use your existing inbox; we'll show you how to brand it without buying a domain in week 4.

4. **Mileage tracker + receipts folder**

   $0 · everything is deductible. The IRS doesn't care about your business until you start making money — then they care a lot.

TOTAL WEEK 1 SPEND

Under $5 if you sign up for the Pro trial and provision one Twilio number. That's it. Anyone who tells you you need a $500 lead-list or a $200 mailer in week 1 is selling you something — usually that $500 lead-list or that $200 mailer.

One market. One buy-box. One year.

WEEK 2	**Lock your geography. Set your buy-box. Save 3 alerts.** Operators who flip between markets 'because the deals don't show up' in any single one are the ones who never close. Pick one. Commit for a year.

Picking the city. Rules of thumb: median home price under $350K (your buyer pool is wider), high cash-buyer density (check the Deal Heatmap), no exotic landlord-tenant laws (skip Detroit, Seattle, San Francisco, NYC). The 10 Hot Wholesaler Markets on the Discover page are pre-screened for these criteria.

Setting the buy-box. Price ceiling, min beds/baths, max DOM, and distress filter. Examples for a starter buy-box in Phoenix, AZ: *price ≤ $300K, beds ≥ 3, baths ≥ 1.5, DOM ≥ 60, distress = Pre-Foreclosure OR Tax-Delinquent.* That should produce 5-15 GO alerts per week, which is the right volume — not 200, not 0.

THE 3 SAVED SEARCHES YOU NEED

Stack three narrow alerts, not one wide one.

1. **Distress · Pre-Foreclosure or Tax-Delinquent**

   Your bread-and-butter motivated sellers. Tightest spread + fastest close.

2. **Absentee Owner · 5+ year hold**

   Tired-landlord candidates. Often own free-and-clear, willing to discount for speed.

3. **Vacant or Probate**

   Highest-margin niche. Slower close (probate timeline) but largest fees.

> DON'T OPTIMIZE · JUST COMMIT
>
> You'll be tempted to tweak the criteria for two weeks. Don't. Set the filters once, save the alerts, and judge them in 30 days. Operators who change their buy-box weekly never get enough signal to know whether the model is working.

Volume IS the strategy.

WEEKS 3-4	**Save 50 leads. Skip-trace the top 10. Send 25 SMS opens.** Don't analyze yet. Don't dial yet. Just feed the pipeline.

Two weeks of leads-only is the most counterintuitive part of this plan. Your instinct will scream *"call them! Skip trace them all! Send mailers!"* Resist. Operators who start dialing in week 3 burn their best leads while they're still bad at the script. By the time they get good, they're calling the dregs.

1. **Save 50 leads from Discover to your Pipeline**

   Mix of GOs and MAYBEs. Pure GOs would be a bonus — they're rare in week 1.

2. **Skip-trace your top 10 highest-distress leads**

   Top 10 only. Don't blow your free trial credits.

3. **Set up your SMS templates**

   iSpeedToClose ships 3 compliant templates. Lightly customize the {first_name}, {city}, {street_name} variables.

4. **Send 25 opener SMS — Days 28-30**

   Tuesday-Thursday, 10am-2pm local. That's the wholesaler-friendly window. Quiet hours auto-enforced.

LEAD QUALITY > LEAD QUANTITY

50 hand-picked beats 500 scraped.

You'll see other wholesalers buying 5,000-record lists for $200 and ripping through them with auto-dialers. Don't. At your stage, lead quality is the only lever you can pull. 50 carefully selected leads you actually understand will out-convert 5,000 scraped records you don't.

When you save a lead, hover over the property in Discover and read all the distress signals. Notice the days-on-market. Pull the comps in your head. That 30-second context is what makes the call work when you finally place it in week 5.

Now you dial. Now you sign.

WEEKS 5-6

Make 150 dials. Score your calls weekly. Sign your first 1-2 contracts.

The conversation phase. Your AI Call Coach scores will go up every single week if you read the Friday digest.

1. **20-25 outbound dials per session, 3 sessions per week**

   75 dials/week. Expect 8-12 real conversations from that. Power Dialer + Call Coach AI auto-grading.

2. **Discovery questions only · don't pitch**

   What got you thinking about selling? · What's the situation with the property? · What would you do with the proceeds if it sold?

3. **Send the analyzer report after the call**

   Branded share link. Buyer gets the comps, ARV, MAO, and your offer reasoning. Shorter to the verbal yes.

4. **Use the standard Assignment Agreement on yes**

   Don't reinvent the contract. iSpeedToClose ships a state-aware template that pre-fills from the lead card.

> **NEW · APEX 2.0 HANDLES CALLBACKS WHILE YOU'RE AT YOUR W-2**
>
> The hardest part of this phase used to be picking up the phone at 2 PM while you were in a cubicle. Apex 2.0 solves that. When a seller returns your dial, Apex answers, runs the same discovery script above, and books the appointment on your Google Calendar. You walk out of work Friday with 3 booked walk-throughs for the weekend — no missed dinners, no missed sellers. Turn it on from Settings → Apex; leave it on 24/7.

WHEN YOU GET YOUR FIRST YES

Move fast. The window is hours, not days.

Sellers who verbally agree on Tuesday lose interest by Thursday. The wholesalers who win are the ones who get the DocuSign in front of the seller within 4 hours of the verbal commitment. iSpeedToClose's DocuSign integration is one click — use it.

THE 4-HOUR RULE

If the seller said yes and the contract isn't signed within 4 hours, your odds drop by 50% for every additional 24 hours. By day 4, the deal is dead. Drop everything else. Send the contract before you go to bed that night.

Sellers feel urgent. Buyers feel rich. Stack both.

WEEKS 7-8

Curate 15 verified cash buyers. Send your first analyzer report to a buyer.

While the first contract works through title, fill the demand side. An assignment is only worth what your best buyer will pay for it.

1 **Pull cash-buyer list from Discover**

Cash Buyer Discovery scans the last 12 months of all-cash purchases in your market. Start there.

2 **Interview 5-8 of them**

5 questions: *Buy-box criteria? · Cash-on-hand cap? · How fast can you close? · What's your target return? · Want exclusivity?*

3 **Send your live deal to the top 3**

Branded report, photo gallery, comps, MAO, your asking. Track which buyer opens the most photos.

4 **Add new buyers to the CRM as you go**

Goal by day 60: 15 buyers with verified phone, email, buy-box, and proven track record.

THE 15-BUYER BLACK BOOK

Quality, not size, is the moat.

You don't need a 1,000-buyer list. You need 15 you can text on a Friday at 4pm with a real deal and get a real answer by Saturday morning. That's the entire competitive edge. The Cash Buyer Black Book companion guide goes deep on this — pick it up next.

TRACK EVERY INTERACTION

Add notes to each buyer card after every conversation. Buy-box drift, target ZIPs, recent acquisitions. Six months from now this is the single most valuable asset in your business. Never let it live in a spreadsheet — keep it in the CRM where it auto-matches to your live deals.

Your first wire. The week everything changes.

WEEKS 9-11	**Open title. Coordinate inspection. Sign. Wire. Cash.** The mechanics of the closing — the boring, unglamorous, $5,000 part.

1 **Open title within 24 hours of signed assignment**

Email the title company with the executed Assignment Agreement + buyer's contact info. iSpeedToClose ships a one-click template.

2 **Coordinate the inspection window**

Buyer's window — 7-14 days typical. You're the messenger between seller and buyer. Daily SMS check-ins prevent ghosting.

3 **Clear any title clouds early**

Probate, liens, unrecorded mortgages. If the title company finds something, escalate to a real estate attorney — don't wing it.

4 **Sign + disburse at closing**

Title company executes the deed, disburses to seller, pays your assignment fee out of buyer proceeds. Your wire usually arrives same-day.

THE EMOTIONAL TAX OF THE FIRST CLOSE

Save 30%. Don't quit yet. Run it back.

Your first $5,000 wire feels like winning the lottery. Resist three instincts: **1.** don't go on vacation, **2.** don't tell anyone yet, **3.** don't quit your W-2. Save 30% for taxes immediately (open a separate account). Then run the playbook back, exactly the same, for the next 30 days. *One deal isn't a business — three deals is.*

The compounding 30 days.

WEEKS 12-13	**Run the playbook again. Close deals 2 and 3.** Same volume, same buy-box, same script. The only thing that's different is your confidence — and your buyer relationships.

1 **Don't change anything that worked**

Same buy-box, same script, same hours. Resist the urge to expand markets, add channels, or chase the shiny.

2 **Re-engage your warm sellers**

Sellers who said 'not yet' 30 days ago are warming up. SMS them now: *'Still planning to sell? — Tracy'*.

3 **Cross-sell the buyer list**

Buyers who passed on deal #1 want to see deal #2. Send the live report the moment the contract is signed.

4 **Add 1 outreach channel**

Cold email or postcard mailer — pick ONE. Do not add both. One channel mastered beats two half-implemented.

THE MATH AT DAY 90

What you should see on your dashboard.

3+	$12-15K	15+	100+
signed assignments	cumulative revenue	vetted buyers	leads in pipeline

If your numbers are close to these, the model is working. If you're at 1 deal and 30 leads, the playbook isn't the problem — your hours are. Block 30 hours next week and try the next 30 days again. If you're at 0 deals and 100+ leads, your conversation skill is the bottleneck — pick up the **60-Second Seller Call** companion ebook and grind your Call Coach scores.

CHAPTER 10 · THE FAMILY CONVERSATION

"I'm starting a wholesale real estate business."

Have this conversation in week 1, not week 12. Three things to communicate, in this order: **1.** the runway math — show your spouse the spreadsheet, **2.** the 30-hour commitment and which 30 hours those are, **3.** the 3-deal rule — you will not quit your W-2 until you've closed 3 deals.

THE OBJECTION YOU'LL GET

9 times out of 10 it's *"Real estate is gambling — what if you lose all our money?"* The answer is the math: wholesaling at your stage has no capital at risk — you're not buying property. Your only investment is time + ~$70/month in tooling. Worst case, you spend 90 days, learn a lot, and earn nothing. You won't lose the down-payment fund. That framing flips the conversation.

When you can safely walk into your boss's office.

Three closed assignments at your target fee = one month of W-2 income. Three more months of that pace = a reliable enough signal to give notice. The 3-deal rule is the absolute minimum, not the ideal. The ideal is 6 deals in 90 days, then quit.

1. **Confirm 3 closed deals in 90 days**

   Not signed. Not under contract. Closed and wired. Closed counts only when the assignment fee has hit your bank.

2. **Confirm 60+ days of runway after taxes**

   30% off the top for taxes. Then 60 days of bare-bones expenses. That's the floor.

3. **Confirm next 90 days of pipeline**

   100+ leads, 15+ buyers, 3+ active negotiations. If any of those is thin, wait one more month.

4. **Give 2 weeks notice. Don't burn bridges.**

   Resist the dramatic exit speech. Your W-2 employer might be a future referral source — or a future hire.

WHAT IF YOU DON'T HIT 3 DEALS?

It's a feature, not a failure.

Most operators who complete this 90-day plan hit 1-2 deals their first cycle. That's not the failure case — that's the data. Run another 90 days with the same playbook, optimize the weakest funnel stage, and you'll usually hit 3-5 in the second cycle. The plan compounds; the wholesalers who don't make it are the ones who give up between cycle 1 and cycle 2.

> **WHAT 90 DAYS OF WORK IS ACTUALLY WORTH**
>
> Even at 1 deal closed, you've banked ~$5K, built a 50-buyer base, earned a 100-lead pipeline, learned a market, and ground your call skills against 80+ real sellers. The compounding asset is the muscle — the cash is the receipt.

$10K is a floor, not a ceiling.

Once $10K/mo is reliable, the next ceiling is around $30K/mo. The playbook for that next jump is different: hire a VA, add a second outreach channel, build a buyer roster of 50+. The **Wholesaler's $1M Year Stack** companion guide covers what changes at every revenue ceiling — pick it up when you hit $10K/mo. Until then, stay focused on this one.

START THE 90-DAY PLAN — FREE TRIAL TODAY

Day 1 of the plan starts with a free 14-day Pro trial. No card. Full toolkit unlocked. By Day 14 you'll have your buy-box saved, your first 25 leads in pipeline, and your call coach scores trending up.

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KEEP READING

Your next reads

You just finished a piece of the playbook. Here are the next three books in the Library — each one hand-picked to build on what you just learned.

01

Wholesaling 101

From day one to your first check — the real playbook.

30 pages · Read at https://ispeedtoclose.com/wholesaling-101

02

The Wholesaler's Marketing Machine

Seven lead-gen channels ranked by cost, speed, and quality.

28 pages · Read at https://ispeedtoclose.com/marketing-machine

03

After the First Check

Taxes, LLC, banking, and the 90-day plan after deal #1.

24 pages · Read at https://ispeedtoclose.com/first-check

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