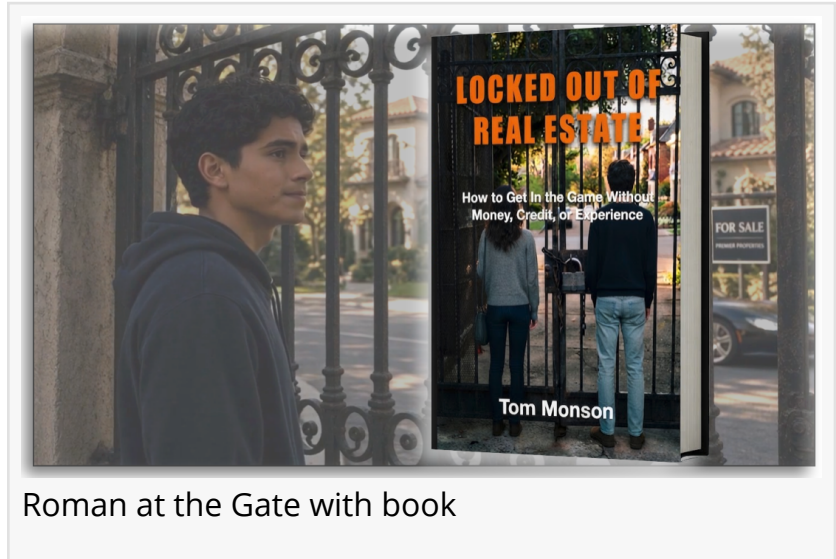


Started With \$50 in 1972: Real Estate Veteran Tom Monson Shares 50 Years of Lessons in New Book

From a \$50 start in 1972 to a \$20 million final transaction, Monson shares lessons learned from a lifetime in real estate.

REDONDO BEACH, CA, UNITED STATES, September 14, 2026 /

EINPresswire.com/ -- Author, filmmaker, and longtime [real estate investor Tom Monson](#) has released [Locked Out of Real Estate](#), a new book aimed at people who believe they don't have the money, credit, or experience necessary to become real estate investors.



Roman at the Gate with book

Unlike many real estate books built primarily around theory, Monson's book draws on more than five decades of personal experience as a real estate investor, landlord, developer, and real estate agent.

“

I didn't just read about real estate investing. I lived it.

I've been the investor, landlord, developer, and agent. I've done the things I write about.”

Tom Monson, Tom Monson Productions

“I didn't just read about real estate investing,” Monson said. “I lived it.”

Monson began investing in real estate in 1972 with just \$50. Over the decades that followed, he bought, sold, developed, financed, managed, and invested in real estate, at one point owning interests in more than 100 pieces of property.

His last real estate transaction, in 2008, was for \$20 million.

Along the way, Monson says he made millions in real estate and experienced the business from virtually every side of the table—as an investor, landlord, developer, buyer, seller, and real estate

agent.

Those experiences became the foundation for his earlier books, *How to Make a Fortune in Real Estate* and *The Millennials' Guide to Real Estate*.

But the idea for *Locked Out of Real Estate* came from somewhere unexpected: the food court of a shopping mall. *A Chance Meeting With Roman*

Monson met a young man named Roman in a mall food court and struck up a conversation.

As Roman began describing how he had entered real estate as a teenager, Monson recognized something familiar.

Monson saw himself.

Roman had started at 18 without money, established credit, or real estate experience. Rather than concluding that he couldn't participate, he began driving through neighborhoods looking for overlooked properties and situations that might represent opportunities.

He talked with property owners, listened to their problems, researched properties, learned to run the numbers, and looked for transactions that made financial sense. When he found a potential deal, he packaged the opportunity and presented it to investors with the capital to complete the transaction.

Monson spent time talking with Roman and became fascinated by both the similarities and differences between their stories.

More than 50 years separated their beginnings in real estate, but Monson recognized the same fundamental lesson: You don't necessarily have to begin with money. You have to begin by learning to recognize opportunity.

"I saw myself in Roman," Monson said. "I started in 1972 with \$50. He started decades later with



I met Roman in the food court at the mall.



Roman stands proud of his real estate accomplishments

very little himself. We came from different generations, but we both discovered that the first thing you need isn't necessarily a big bank account. You need to learn how to see a deal."

That encounter ultimately inspired *Locked Out of Real Estate*.

Real Estate Lessons From Experience

Monson's approach in the book challenges one of the assumptions that keeps many would-be investors on the sidelines.

People often look at real estate prices, down payments, their credit score, and their savings account and conclude that investing is impossible.

Monson argues that they may be asking the wrong question.

Instead of beginning with, "Do I have enough money to buy this property?" an aspiring investor can begin learning to ask, "Is there a deal here, and how could it be put together?"

That doesn't mean every property is a deal, that real estate can be acquired without resources, or that investing is without risk.

Monson emphasizes understanding sellers, recognizing overlooked properties, analyzing value and repairs, running the numbers, structuring transactions, and being willing to walk away when a deal doesn't make financial sense.

Those are lessons he says came from doing the work himself.

"I've been the investor. I've been the landlord. I've been the developer. I've been the agent," Monson said. "I've made money, made mistakes, negotiated deals, owned properties, and lived with the consequences of my decisions. I've done the things I write about."

For the Person Who Thinks Real Estate Is Out of Reach, *Locked Out of Real Estate* is intended for people standing where both Monson and Roman once stood: outside the real estate business, looking in.

The book doesn't promise instant wealth or "free" real estate. Instead, Monson wants readers to begin developing the ability that allowed both men to get started—the ability to recognize opportunities that other people may overlook.

"Roman reminded me of something I learned more than 50 years ago," Monson said. "Money matters. Credit matters. Experience matters. But none of them matter very much if you can't recognize an opportunity when it's sitting in front of you."

Locked Out of Real Estate is now available on Amazon.

More information about the book and Monson's approach to real estate investing is available at TomMonsonProductions.com.

About Tom Monson

Tom Monson is an author, filmmaker, and longtime real estate investor whose career in real estate began in 1972 with \$50. His experience has included investing, property ownership, landlording, development, and working as a real estate agent. At one time, he held interests in more than 100 pieces of property, and his final real estate transaction in 2008 was for \$20 million. He is the author of *How to Make a Fortune in Real Estate*, *The Millennials' Guide to Real Estate*, and *Locked Out of Real Estate*.

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