Wealth and prosperity were two ideas at the top of Eloy and Monica Villamil’s minds when they immigrated to the United States as teenagers. They began in the food industry and sought out new and better opportunities every chance they could.

It was at the young age of 19 when Monica received an offer from a leading insurance and financial services company that the couple decided to jump in with both feet and dedicate their youth to hard work. Their focus was singular: no rest and no early gratification until they achieve the goal of one day owning their own business. Colleagues were critical and often laughed at their proclamation that eventually they would be millionaires, but a mentor set the couple up for success with a simple change in mindset. They adopted the idea of an alternative lifestyle to that of mainstream 9-to-5 America and developed a self-sufficient income generating system within the first 10 years of their careers which would enable wealth and retirement at a young age.

They continued to work hard and save money, and attributed their financial success to a key concept: living below their means. “The secret is living below your means,” revealed Eloy. “We used to live with 30% of our income and invested the rest.”

Not before long, the couple saved enough money to purchase their first flip, then their first rental, and as the years went by their business expanded exponentially. “We believe in selling real estate to survive, flipping homes to grow capital, and buying and holding properties to retire,” said Eloy. Operating their business with this concept, the Villamils reached their first million in income at the young age of 28.

In December 2015, they expanded their business by purchasing a building and gave life to RE/MAX Innovative, a 25 agent office in Bellflower, California. With their dream of entrepreneurship realized, and having made enough to generate wealth for early retirement, the couple is still going strong and enjoying the journey of working and sharing their knowledge of mature wealth creation.