

Speaker Profile - Caleb Christopher

Short Version

Caleb Christopher is a leading authority on creative finance real estate, featured in Pace Morby's BiggerPockets book *Wealth Without Cash*. With a background in law enforcement and cybersecurity, Caleb brings a unique focus on risk management and ethics to the real estate world. He is the founder of Creative TC, DOS Guard, and Creative Title, where he specializes in structuring and closing complex deals. From accidental landlord to industry innovator, Caleb is on a mission to make transactions safe, legal, and ethical.

Detailed Version

Caleb Christopher is one of the foremost minds in creative financing for residential real estate in the United States. Featured in Pace Morby's Bigger Pockets book: *Wealth Without Cash*, Caleb got *paid* to buy his first creative deal and has been an agent of change in the world of creative finance real estate, raising the bar for safe, legal, and ethical transactions.

He is the founder of Creative TC (2022) where his team manages dozens of creative finance transactions per month, structures deals, and fixes due on sale for subto deals. His background in law enforcement, cybersecurity, and risk management helps clients make risk-informed decisions. Typical clients include investors, real estate agents, attorneys, lenders, borrowers, buyers, and sellers.

He also founded DOS Guard (2024) to provide a guarantee against the due on sale clause. Having this tool allows wholesalers to ethically ensure protection of their sellers' credit, allows agents and sellers to feel safe, and allows private lenders to be protected from losses if the due on sale strikes.

Caleb founded Creative Title in 2025 in the state of Colorado with the mission to serve buyers and sellers so well that the agents and investors involved get 5-star reviews.

Caleb started real estate as an accidental landlord in 2019, when he read *Rich Dad, Poor Dad* and realized he desperately needed to build wealth for his growing family's sake through real estate.

He has been a cold caller, bird dog, lead manager, underwriter, closer, transaction coordinator, dispo agent, buyer, rehabber/flipper, seller, lender, borrower, refinancer, and landlord.

Caleb holds a Bachelor's of Science in Cybersecurity and Risk Management, has an alphabet-soup of certifications in project management, IT, and cybersecurity.

He frequents as a guest speaker at REI meetups, regularly posts content on his YouTube channel and Instagram, and authors real estate articles on his website.

Find Caleb online

Homepage: <https://calebchristopher.io/>

Instagram: <https://www.instagram.com/fcalebchristopher>

YouTube: <https://www.youtube.com/calebchristopherhimself>

LinkedIn: <https://www.linkedin.com/in/calebchristopher/>

Facebook: <https://www.facebook.com/FCalebChristopher>

Creative Title Company (Colorado)

<https://creativetitle.io>

Creative TC

<https://creativetc.io>

Instagram: <https://www.instagram.com/creativetransactionconsulting>

Facebook: <https://www.facebook.com/profile.php?id=100089251571878>

LinkedIn: <https://www.linkedin.com/company/creative-tc>

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DOS Guard

dosguard.io

Instagram: <https://www.instagram.com/dosguard>