Entrepreneurs in Finance Podcast

With your host, Kris Roglieri

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**Gold Package Loan Broker Trainee Talks Successes**

Meet Bill, a Gold Package Trainee with the Commercial Capital Training Group's Loan Broker Training and Business Opportunity. Bill talks about the ups and downs but also his financial successes; including a recent $6.5 million deal where he he made a $65,000 commission on the one deal!

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Bill Aubin of Optive Commercial Capital

00:08

and when we were growing up and at

00:10

various times in life you kind of hear

00:11

that that that phrase of find something

00:13

you like to do

00:15

um you know you're blessed if if you can

00:17

like your job and i actually do i really

00:20

do and chris i can't thank you and

00:22

everybody there enough um

00:25

just for the opportunity and not to be

00:27

too preachy or sappy or anything but it

00:28

really has it's it's changed my life and

00:31

i enjoy what i'm doing and i actually

00:33

had a broker we just closed a good deal

00:35

and we had a conversation we met face to

00:37

face and and he said do you wish you'd

00:39

have done this earlier i said oh my gosh

00:41

i wish i had done this three years back

00:43

or prior you know right and just because

00:45

it's changed changed my life it really

00:47

has and i enjoy being able to say what i

00:50

do and the fact that i enjoy it

00:52

there are just too many commercial home

00:54

brokers that don't have a damn clue of

00:56

what they're doing

00:58

all we're trying to do here is better

01:00

the industry for everybody

01:03

at the end of the day you can make great

01:05

money in this industry but in the end

01:07

it's all about helping people

01:10

you know people always say chris how can

01:12

i be a successful broker it's two words

01:14

hard work and dedication

01:17

if you don't like talking to people you

01:18

probably shouldn't be in this business

01:21

hey everybody welcome back to

01:22

entrepreneurs and finance where we

01:24

explore the daily lives of graduates

01:26

lenders and everybody in between here

01:29

and um welcome back everybody and before

01:31

i begin i just want to say don't forget

01:33

to subscribe to our youtube channel

01:34

commercial capital training group so you

01:36

can catch more episodes that we produce

01:38

on a monthly basis and in this episode

01:41

i'm very excited to interview bill aubin

01:45

of optiv commercial capital hey bill

01:48

hey chris great to be here

01:50

yeah thanks for taking the time out of

01:51

your busy day

01:52

to uh to chat with us here a little bit

01:55

excellent i'm excited

01:56

we have our christmas edition as you can

01:58

see

01:59

i like that yeah

02:01

tree so

02:02

um

02:03

in any event bill

02:05

uh

02:06

you know tell me about

02:08

i know you had you had come through in

02:10

january 2020 is that correct correct yes

02:13

for the second to last live class

02:15

seconds to laugh last live class so at

02:17

least you were you experienced us in

02:19

person

02:20

um tell me about you know what i'm just

02:23

noticing now you have our plaque up

02:24

there that's awesome i do love that yeah

02:27

that is right

02:29

very proud of that doesn't mean anything

02:30

until you get that right exactly right

02:33

all right

02:34

um for those who don't know we gave

02:35

these plaques out at the end of class

02:37

that acknowledges that you've actually

02:38

been here so

02:39

um good to see that up on the wall

02:41

um take me through

02:43

first of all you're out of um you're out

02:45

of colorado correct correct what part of

02:48

colorado um just west of denver about 45

02:51

minutes i'm in the foothills in conifer

02:53

uh real close to red rocks amphitheater

02:56

i'm not oh yeah i've been there been

02:58

there several times wow

02:59

you're close to that place 10 minutes

03:01

away absolutely so next time you're here

03:03

let me know so wow okay so are you kind

03:06

of burned out from concerts

03:08

um you're probably go it's right back

03:10

hard right yeah when we first got here

03:12

we did an awful lot now you know a

03:13

little bit older kids life things like

03:15

that we don't do many concerts but nice

03:17

to be close by it's a good landmark to

03:19

tell people i get down to denver but

03:21

we're in a pretty small town up here um

03:23

somewhat removed from the city down the

03:25

hill so to speak probably a good thing

03:28

but um all right that's that's awesome

03:30

that's a beautiful area of the country

03:32

um what did you do prior to cctg what

03:35

was your question i spent no i spent um

03:37

grew up in florida went to college moved

03:40

here

03:41

and spent probably 25 years in the

03:44

industrial uniform rental industry so i

03:47

worked for a national company i worked

03:49

for a local company and i did everything

03:53

in there from training to

03:55

account management to

03:57

negotiating contracts customer relations

04:00

quite a few different jobs throughout

04:01

but i spent a lot of time working with

04:02

business owners people managing things

04:05

like that um exposed to an awful lot of

04:07

things but ultimately it was time for a

04:09

change for a change was that is that an

04:11

exciting job

04:13

um you know it has

04:15

exciting

04:16

there's a lot of stress to it um because

04:19

people don't realize you kind of take

04:20

the industry

04:21

of industrial uniforms as is people

04:24

don't even know it exists from your

04:25

local car washed i mean to sorry i'm

04:27

gonna name drop but the coors brewery i

04:29

mean we have small large denver

04:31

international airport people got to have

04:32

their uniforms they can't work so

04:34

there's an awful lot involved in that

04:36

out of stress okay aside from the safety

04:38

and the ppg you know all the other

04:39

things yeah sure sure okay all right so

04:41

you just kind of i guess

04:43

and and

04:45

if i'm safe to say or am i correct in

04:47

saying that you were just kind of burned

04:48

out you kind of ran your course

04:50

yeah that's really the best way to say

04:52

it um

04:53

100 honest chris was sitting around the

04:54

dinner table at night and the kids asked

04:56

how the day was and i have to tell them

04:58

great and it wasn't and it got to the

05:00

point where it was okay my wife said you

05:02

know you've been looking at doing this

05:04

for three years now are you gonna ever

05:06

do it and really i did i mean i talked

05:07

to

05:08

uh mike for many times i talked to you

05:11

you were looking to do this you you were

05:13

looking at us for three years prior yes

05:15

yeah for an awful long time until i

05:17

finally pulled the trigger and said okay

05:18

it's time it's time for something

05:20

different time for something different i

05:22

was in that was in january okay and you

05:24

came in you you purchased our gold

05:26

package correct

05:27

yes correct yeah you purchased our gold

05:29

package so

05:31

you made the leap in january talk to me

05:33

about the emotions that you were feeling

05:36

um the day before class and then maybe

05:38

when class started

05:40

oh my goodness um and i the funny is i

05:43

actually booked my flight a day early so

05:45

i was in albany a whole day earlier i

05:47

wanted to get there i walked around

05:48

spent a lot of time just still couldn't

05:50

believe that i had actually done it

05:51

after all the time of looking into it so

05:53

yeah so emotions were pretty high i was

05:55

excited in in the you know that nervous

05:57

excitement um you know like you get

05:59

before uh i don't know a trip anything

06:01

like that realizing this is changing my

06:03

life okay i talked to so many people um

06:07

researched everything on the website all

06:08

the obscure things that i probably

06:10

couldn't even go back and find now i

06:11

spend there's so much information what

06:13

the podcast wasn't out but i i watched

06:16

you know a ton of the youtube videos

06:17

talking to people reached out to some

06:19

local brokers that had gone through the

06:21

training even

06:23

so i felt like i knew about as much of

06:25

it as i could but still i didn't know

06:27

what the heck i was getting into so that

06:29

was the day before um

06:32

and it was it was just exciting you know

06:34

you jokingly say that all the time it's

06:36

like it's it's kind of a relief to get

06:38

here yep the class is here the

06:40

building's here everything is real

06:42

um

06:43

but after that

06:45

it it was just such a sense of okay i

06:47

finally made the commitment i'm leaving

06:48

let's do it let's go in 100

06:50

okay yeah so that monday hits obviously

06:53

you realize we're real we have

06:55

people we have an office we have all

06:57

these things but

06:58

you know throughout that week talking

07:00

about the emotions going through that

07:01

week each day that goes by

07:04

yeah absolutely and it it's it really

07:06

was an exciting thing again it was um

07:10

so much information and

07:13

i think i've kind of fit the the cliche

07:15

i guess maybe typical of every time

07:17

someone presents you have a new package

07:19

you have a new lender you have a new uh

07:22

opportunity it's like great this is it

07:23

this is the one i'm gonna focus on and

07:25

then later in the day or the next day as

07:28

the week progresses i'm like okay i like

07:29

this one i like this one you just kept

07:31

getting excited the business plan keeps

07:32

changing for you at least oh my gosh so

07:34

many opportunities so um again it was a

07:37

ton of information and researching the

07:39

notes every night and trying to retain

07:41

as much as i could

07:43

it was an overwhelming sense of who do i

07:45

know what can i do who am i contacting

07:47

first how do i

07:49

uh what fits me what fits my

07:51

geographical area you know really trying

07:53

to

07:54

look at the potential i guess while all

07:56

the information is being presented

07:58

through a photograph and it's safe to

07:59

say you were overwhelmed by the end of

08:01

the week when you were absolutely like

08:02

what you don't know what you're going to

08:03

concentrate in i guess right exactly

08:06

yeah you think you're going to do

08:07

everything because everything was so

08:08

appealing um and of course

08:10

you said you know you kind of gave us

08:13

don't try to do everything to everybody

08:14

at one time which is the best advice

08:16

ever but it's hard too though chris

08:18

because you don't know or for me i

08:20

shouldn't say i shouldn't broad brush

08:21

but it's really hard to know what do i

08:23

want to focus on i like all of this and

08:25

i didn't know enough to know

08:27

better so sure so so

08:30

30 days after training that that first

08:32

month you obviously went home you spoke

08:35

to uh

08:36

you know your your wife i assume right

08:38

yeah yes correct and uh your family and

08:40

so talk to me about that first 30 days

08:42

was it

08:44

fun exciting confusing

08:46

it was a lot of that time i actually did

08:48

i i took your advice and re-read through

08:50

all my notes and you know really tried

08:52

to get the uh the business part of it

08:55

set up right i mean

08:57

you know um all the website stuff the

08:59

emails the cards the uh what groups do i

09:02

want to be a part of who do i know

09:04

currently versus who do i need to meet

09:06

um and really a lot of that was um

09:09

i don't want to say analysis just just

09:11

really a post um you know reinforcing

09:14

re-emphasizing my first couple phone

09:16

calls in in leads that that you sent and

09:18

i was just like oh my gosh what am i

09:20

doing i'm not ready for this i had all

09:21

the information but it was just that

09:23

kind of nervous it wasn't comfortable um

09:26

until i got to practice it more but i

09:28

really just

09:29

it's funny someone jokingly referred to

09:31

me as the introvert in one of my little

09:33

uh leads groups that i'm in right now

09:35

she's like yeah you're the introvert

09:37

introvert until you start talking about

09:38

what you do and i realized i do get

09:40

passionate and emotional and i was

09:42

really trying to to listen to what the

09:45

clients say and really uh drill down on

09:48

what was needed so that's what i was

09:50

working on through a lot of that well

09:52

and i think i think we're all born into

09:53

this world as introverts but it takes

09:55

experiences to get us out of that right

09:57

so this could have been this could be it

09:59

for you

10:00

i mean you know historically you're an

10:01

introvert but if you're passionate about

10:03

something it shows and that pushes past

10:06

that wall of

10:07

introvertedness if that's a word what i

10:09

mean exactly

10:11

um

10:12

so okay yeah that's and that's a natural

10:14

natural thing and we always say right

10:15

that instinct you get

10:17

better and better and more confident you

10:19

simply have to just look at more deals

10:20

and each deal that you go through

10:22

you know each opportunity that you see

10:24

you're going to get better and better at

10:25

it right would you agree with that

10:27

absolutely definitely now it and now i

10:29

jokingly think okay i can't believe the

10:31

opportunity that i had and i didn't know

10:33

what i was doing um

10:35

now i'm much more comfortable i mean

10:37

there's still sometimes a little bit of

10:38

preparation i think is needed but i

10:40

don't feel that sense of what if they

10:42

ask me this and i don't know the answer

10:44

yeah yeah you get more and more polished

10:46

as as time goes on so

10:48

um i have to ask and i've interviewed

10:50

many graduates uh that have come from

10:52

actually probably even your class

10:55

um

10:56

i don't know who yet i i can't think of

10:58

who but i know right around that january

11:00

february march we've interviewed a bunch

11:02

of graduates we call them the

11:04

the right before the world-ended class

11:06

you know group of of people um

11:09

so tell me about how you feel when well

11:10

first of all when did you do your first

11:12

deal like what was your first deal money

11:14

in the bank yeah first deal was probably

11:17

two months after class it was uh the the

11:20

end of march um and it was uh actually

11:23

someone local someone that i knew a

11:25

local car dealership he had a couple

11:27

things that were happening he just

11:28

needed some cash real quick to get

11:30

through to the end of the month

11:31

basically like an mta deal yeah exactly

11:33

just quick mca fairly small it was a 10

11:36

uh i'm sorry

11:38

ten thousand dollars just under and he

11:41

needed it really quick you know someone

11:42

i had known for a long time and it was

11:45

interesting too because the first person

11:46

that committed everything was set turn

11:48

sheet was going out tomorrow and that

11:51

was the day that kova just got

11:53

catastrophic because i got a call first

11:54

thing and tomorrow morning hey we can't

11:56

fund this deal anymore i'm like wait a

11:57

minute i already committed everything

11:59

was set and it was due to you know

12:01

lockdowns things are happening and so

12:02

fortunately i had a backup

12:04

um you know it was nice nice little

12:06

little check and just to be able to say

12:08

okay there's money in the bank and

12:10

to your point

12:11

the world changed so the world changed

12:14

yeah so how did you

12:15

how did you you know i know i know for a

12:17

couple of months lending got tight a

12:19

little bit um through some sectors

12:22

particularly real estate but um

12:25

what were you thinking i mean here you

12:26

you invested in an opportunity you're

12:28

excited you're getting things rolling

12:30

and boom you know the world yeah

12:33

and it's it's interesting too chris my

12:35

wife my wife and i had that conversation

12:37

too where

12:38

on one hand yes this was a terrible time

12:40

on the other hand it was a great time

12:42

because it really went from

12:43

the deals the people that i were talking

12:45

to were growing their businesses there

12:47

were things that were happening people

12:48

were expanding there was a lot going on

12:50

and then it really became a quick shift

12:52

to keep the doors open um

12:55

and fortunately i got exposed to quite a

12:58

few ppp opportunities so i was able to

13:01

help a lot with those

13:02

and really got to meet quite a few more

13:04

i think it really

13:07

increased my pipeline so to speak my

13:09

network just through local people and

13:11

banks and things people were connecting

13:13

me to help them with that

13:15

so that got me through

13:17

um

13:18

and really there was there's not any

13:20

real deals until

13:22

probably december things started

13:24

happening again um so that was that was

13:26

an awful long time to go from march till

13:27

december so you did you gravitate

13:30

towards ppp stuff

13:32

you started

13:34

right okay yep yes correct yep yep so

13:36

you kind of morphed you kind of i mean

13:38

that's what a lot of graduates

13:40

had to do right i mean they went where

13:42

opera where the most opportunity was and

13:44

at that point it was

13:45

ppp i mean every month you heard about

13:47

ppp exactly and that's what people were

13:49

asking for um people just out of the

13:52

blue i mean a lot of my leads that came

13:53

through and and people that i was

13:55

connecting with were

13:57

that's what they were inquiring about so

13:59

i think we almost had to adapt to that

14:01

so then um you know pandemic kind of

14:04

evens out um and things start getting

14:07

back to normal and um so you know and

14:10

you start kind of getting back to your

14:12

regular

14:13

core book of business i i would assume

14:15

right you start getting opportunities

14:19

yeah

14:20

and i do i remember it was almost like a

14:22

switch it was mid-december and all of a

14:24

sudden things were happening again there

14:26

was a lot of activity lenders were

14:27

constantly saying there's new things

14:29

we've uh

14:31

loosened some of the restrictions some

14:33

more opportunities and quite a few

14:35

people were reaching out again with the

14:36

planes they had for the new year looking

14:38

for funding good um and and i mean you

14:41

know and seems like you've had a fairly

14:43

decent 2021

14:45

um you know

14:47

the deals that you've closed in 2021 are

14:49

they more on the business side real

14:51

estate side or just the in between

14:54

no i i'd say most of them have been on

14:56

the business side um

14:58

a couple

14:59

working capital lines of credit a couple

15:01

biz business acquisitions

15:03

um

15:04

startups i've i've done quite a few

15:06

seven days got a quite a few of those

15:08

that have happened and actually it was

15:10

surprising to me how many acquisitions

15:12

were happening so there was quite a few

15:13

of those that were going on some real

15:15

estate some non-real estate uh factoring

15:17

deal

15:18

and then just recently

15:20

shifting more into the real estate side

15:22

more straight commercial real estate so

15:24

it's been it's been a mix chris i

15:26

wouldn't say i'm still

15:28

really narrow narrowly focused down on

15:30

this is it these are the two or three

15:32

things that i offer but i'm not here's

15:34

my 27 things that i can do for you yeah

15:36

no

15:38

right right right and and and so i have

15:40

to ask the question how are you

15:42

where's this business coming from what

15:44

activities are you doing

15:46

to that you may have learned from class

15:48

that's generating business for your sure

15:49

that's and that's a great question

15:51

because initially i had a dead set okay

15:53

i'm going to be walking into banks i'm

15:54

going to be talking to people i'm going

15:55

to physically be in person in front of

15:58

people and we really didn't have that i

16:00

mean it's kind of transitioned away from

16:01

having that ability so i got real active

16:04

with uh both my local chambers in my

16:06

town and the town next to me which are

16:07

both fairly small towns but i've had an

16:10

incredible amount of success just

16:12

through them either directly or with

16:13

people that they know

16:15

um just recently joined the bni group

16:18

and that's gone great and it really um i

16:22

just try to focus on who are my core

16:24

people and we we mentioned 80 20 rule in

16:26

class and i really uh i take that to

16:28

heart i think okay 20 of my my business

16:31

my referrals my everything

16:33

um

16:34

comes from or i'm sorry eighty percent

16:37

twenty percent right and i drill it back

16:39

even more and i say okay from that

16:40

twenty percent take the top twenty

16:42

percent of that so now you've really

16:44

narrowed it down to the top four percent

16:47

produced the top sixty seven percent so

16:48

that's who i want to focus on the 20

16:50

percent of the 20 so i i have a great

16:53

business broker i have a great sba

16:55

lender i have a great um commercial

16:58

realtor and a residential realtor and i

16:59

don't want to say just that's my four

17:01

but that is my top four that's

17:04

what's going on today how are you doing

17:05

yeah yeah

17:07

yeah you're i mean those are your those

17:08

are your assets so to speak and you're

17:10

you know you want to just protect those

17:11

assets and be nice to those assets and

17:13

check out what you will say

17:15

um

17:17

so but really it comes down to you being

17:19

active

17:20

in your community

17:21

and what i say going out to people

17:24

who are centers of influence to business

17:26

owners

17:27

and getting them you know explaining who

17:29

you are networking and and and uh paying

17:32

them to send you business right exactly

17:35

absolutely yeah

17:37

um well that's awesome uh i mean it

17:39

sounds like you're

17:40

you're doing you're practicing kind of

17:42

what we at least try to preach

17:44

and um and and what's interesting is you

17:47

know

17:48

so most of your business comes from your

17:49

local community i would say so yeah

17:51

probably 90

17:53

i have a little bit around the country

17:54

california michigan florida you know

17:56

that kind of thing but i think i'm a

17:58

little bit of an anomaly most every week

18:00

we kept up sorry jumping but uh we kept

18:03

uh uh communication with everyone in our

18:05

class everyone that graduated together

18:07

we had a whatsapp group and we and we do

18:09

zooms together and we just reach out

18:11

what's working and i think there's a

18:12

little bit of surprise that i do so much

18:14

local business but it's just the nature

18:16

of my you know my area it's just how

18:19

it's worked out here just yeah yeah and

18:21

it is kind of an anomaly i can tell you

18:22

from where i said most people

18:25

you know 70 or so business comes from

18:27

outside their local area but then again

18:29

you know there's variables right i mean

18:31

if you're doing constant lead generation

18:33

internet lead generation you're going to

18:34

get that you're going to get all over

18:36

the country you're particularly not

18:38

doing that at least i don't think you

18:39

are correct um because you're a gold so

18:41

um but hey either way works you know it

18:44

really does either way works um

18:47

you know having been in this business

18:49

now for a little bit two years

18:52

you know what

18:53

what do you absolutely hate about the

18:54

business

18:57

um

18:59

i would say

19:01

for me it's really just the waiting game

19:03

the waiting process you know developing

19:05

the patients because i get

19:07

i want to go go go

19:09

and it just seems like from the time you

19:10

get a client on board and docs are being

19:13

shared but still you're waiting for more

19:15

from them and you're waiting for the

19:17

lender you're waiting for the sba you're

19:18

waiting for the you know it's just

19:20

there's always that okay i want i want

19:22

to go from i start till i'm done and i'm

19:23

going to close this right away and it's

19:25

going to be a done thing it's six to

19:27

nine months sometimes uh not always but

19:29

you know depending on the nature of the

19:30

deal and the client and things like that

19:32

so

19:33

that the waiting as well is it's a

19:35

little bit of a roller coaster i think

19:37

it is it's it's a sales game um you get

19:40

excited about the big deals and then you

19:42

have the letdown and i hope i get

19:43

approval tomorrow and you know that kind

19:45

of thing so there's there's an emotional

19:48

component to it i think that can be a

19:49

little this business can be an emotional

19:51

roller coaster it can be challenging

19:54

it can be challenging and i i've been in

19:55

it so long i even i mean even today i uh

19:59

you know in today's age i still it's

20:01

still an emotional rollercoaster for

20:03

even certain things that we're working

20:05

on here right are deals that we're

20:07

working on with our own company so

20:09

i get it and that by the way that never

20:11

leaves

20:12

you know that that's just it is you have

20:15

to learn how to manage it that's the

20:17

best the best advice i can give to you

20:19

right it happens you have to you know

20:21

you you

20:22

as much as i always love to say you

20:24

can't get emotional about deals

20:27

i still break that rule i get emotional

20:29

all the time

20:31

so it's it's a

20:32

never-ending quest to try to

20:35

respect that you know

20:37

and i agree and that is good advice

20:38

though i mean part of it too is the fact

20:40

that it these are local people these are

20:42

you know i don't do very many things

20:43

that are just over telephone and

20:44

computer i'm seeing them they're in my

20:46

community i'm going to meet them we're

20:48

going to have you know coffee or

20:50

cocktails whatever it is right and so i

20:52

do get a little more emotional attached

20:54

i've been called someone's bff i've been

20:56

called a family member because we spend

20:58

so much time together and um you know so

21:00

it is there's there's been called an

21:02

yet have you oh absolutely

21:05

all right

21:06

yeah because all i asked what for was

21:08

for documents he didn't want to send me

21:09

anything to prove that he was a company

21:10

so i was an

21:12

yeah so you're an right yeah oh

21:14

yeah how that works yeah that's how that

21:16

works

21:18

um

21:19

yeah and that's the other part of it too

21:20

right i mean sometimes

21:22

people are just you know you could only

21:24

do your job uh

21:26

to the best of your ability

21:28

and sometimes people just are you know

21:30

borrowers can be unreasonable we all

21:32

know this right absolutely it's it's the

21:34

world you know

21:36

how how serious do you want to take it

21:38

and just deal with it do your best and

21:39

go from there so yeah go from there what

21:42

do you love about the business compared

21:43

to like like like what what's the

21:45

fundamental different

21:47

before you answer that question here's

21:48

another one

21:49

what do you

21:50

what's

21:53

the biggest change about this business

21:55

than in the business you were in before

21:58

oh wow

21:59

um that you ultimately i would say just

22:01

the internalization it's me it's it's my

22:04

business i mean it's people that i work

22:06

with and things like that chris but um

22:09

all seriousness aside it's allowed me to

22:11

have such a better quality of life

22:13

previously i could never take off more

22:14

than one week vacation time there's just

22:18

if you did if you weren't there to do

22:19

your job someone else has to do it and

22:21

that was it whereas now

22:23

i i mean a phone and a computer and i

22:25

can work from anywhere uh yes i like to

22:27

be in front of people i like to be local

22:29

things like that but just to have that

22:31

convenience in my my kids joke when we

22:33

were camping and i was on a phone call

22:35

and and they was like dad how come

22:37

you're on a phone call and i said well

22:38

i've never been able to take two weeks

22:40

off before so this is kind of the give

22:41

and take i'm going to spend two hours in

22:43

the morning doing what i need to do but

22:44

yet i was still there for the rest of

22:46

the 22 hours of that day

22:49

so i'd say really the fact that it is me

22:52

it's my rules it's my success but at the

22:54

same time 100 of the the earnings the

22:57

revenue that the good is 100 me i'm not

23:00

sharing that with

23:02

corporate uh you know all the ancillary

23:04

parts of a typical company so to speak

23:06

so yeah okay all right

23:09

and what do you love about the business

23:11

itself like what's what's um like what's

23:13

your best i asked what's the most that

23:16

you know what do you hate about it what

23:17

do you love about it besides what you

23:18

just talked about sure um and i know

23:21

it's a cliche and we hear this all the

23:22

time and there's really two to

23:25

uh to be able to help people and it's

23:27

just such a rewarding thing to say

23:28

congratulations uh you know you're

23:30

helping people realize their dream it's

23:32

either stay in business to grow their

23:33

business start their business whatever

23:35

it is and that's just such a great

23:37

feeling i mean it's it's a with the tree

23:39

behind me it's the santa claus moment of

23:40

congratulations we're able to do

23:42

something that somebody else wasn't able

23:44

to do and that is just an absolute great

23:46

feeling

23:48

especially especially when like i know

23:50

um i don't get a chance to meet

23:52

borrowers that my own company finances a

23:54

lot

23:55

um

23:56

maybe really large deals that we do i'll

23:58

meet the borrower but

24:00

the thing that always gets me when i'm

24:02

have the pleasure to see it from this

24:04

vantage point is when you know that you

24:06

provided let's say half a million

24:07

dollars to a company for working capital

24:10

then

24:11

you somehow stay in contact with them

24:14

and it could be via email or in person

24:16

and then you find out you know they they

24:18

hire 25 more people you know and so

24:21

that's what that's that's what i love

24:22

about the business right because

24:24

absolutely now it's like wow okay with

24:26

with that capital

24:27

it was actually used the way it was

24:29

supposed to be used and uh now 25 people

24:32

have a job you know

24:34

that and i can tell you that's the being

24:36

in the business that's the feeling that

24:38

that um

24:40

never

24:41

yeah it just compounds like yes

24:43

you did good you helped the borrower but

24:45

then

24:46

the effects of that money going to use

24:48

and put to work and the amount of jobs

24:50

created or allow that company to move up

24:52

to the next level

24:53

um

24:54

gratifying

24:56

exactly yeah and there's and really i

24:59

can't think of a better thing and when

25:00

we were growing up and at various times

25:02

in life you kind of hear that that that

25:04

phrase of find something you like to do

25:06

um you know you're blessed if if you can

25:09

like your job and i actually do i really

25:11

do and chris i can't thank you and

25:14

everybody there enough um

25:16

just for the opportunity and not to be

25:18

too preachy or sappy or anything but it

25:20

really has it's it's changed my life and

25:23

i enjoy what i'm doing and i actually

25:25

had a broker we just closed a good deal

25:27

and we had a conversation we met face to

25:29

face and and he said do you wish you'd

25:31

have done this earlier i said oh my gosh

25:32

i wish i had done this three years back

25:34

or prior you know right and just because

25:37

it's changed changed my life it really

25:39

has and i enjoy being able to say what i

25:41

do and the fact that i enjoy it

25:43

how's your how's your family uh put up

25:46

with your new your new job now being i

25:48

mean are you

25:49

at each other's throats because you work

25:51

from home i take it or no um it's funny

25:53

you say that there were some moments um

25:55

my wife's a teacher and my kids were

25:57

home from school so this summer i'm like

25:59

i'm going to the office i can't work

26:00

from home and uh you know and i pretty

26:02

much split my offices seriously five

26:04

minutes from my house um oh so you do

26:07

you do have an office then i do yeah i'm

26:09

in the office now it's in our chamber of

26:11

commerce buildings

26:13

i thought you were at home okay no no

26:15

this is an office i could

26:16

pull you around but um but no i uh

26:19

internet's not so good we're in the

26:20

mountains at my house so i'd get much

26:22

better reception here um but yeah during

26:24

the summer i'm like i'm going to the

26:25

office i'm not trying to even work from

26:27

home because everybody's there

26:29

and um but no they they love it

26:31

i think sometimes my wife thinks i don't

26:32

work you know because i have the

26:34

flexibility to yes i can take someone to

26:36

where they need to be and do what i need

26:37

to be i'm the boss so to speak even

26:40

though it's still her um but no it's

26:42

been a great a great thing for our

26:44

family it really has yeah that's um

26:47

that's uh that's good i i personally

26:49

hate working from home

26:50

it's like i'm missing out i'm um you

26:53

know i i i'm missing out on things i'm

26:55

just kind of on an island and so i don't

26:57

i particularly don't do well from

26:59

working at home right i mean if i need

27:01

to be home for some specific reason i

27:02

would but yeah i

27:05

that's funny i touched on that real

27:06

quick chris um my wife asked recently

27:09

where i felt more productive and

27:11

there's times where you okay there's too

27:13

much snow there's whatever i'm gonna

27:14

work from home today but i feel more

27:16

productive here but the the thing about

27:18

being at home is okay after dinner i'm

27:20

gonna go work for two hours i'm gonna

27:21

get up it you know an hour early before

27:23

i go to the office do you have there's

27:25

no real set hours i feel when i'm at

27:27

home versus the office it's a little bit

27:29

more of that nine to five even though

27:30

that doesn't exist but you know what i

27:31

mean um i have to kind of break that

27:34

that spell sometimes when i'm at home to

27:36

not force myself to work just because i

27:38

can't

27:39

yeah and and the other side to that is

27:40

you know when you're working at home

27:42

i mean

27:44

you don't

27:45

treat it like an

27:46

office home right

27:49

and uh and some and sometimes other

27:51

people in your family

27:52

don't treat it like it's your office

27:54

exactly

27:56

you know case in point you have kids and

27:57

et cetera so it could be challenging

27:59

yeah

28:00

um

28:01

well it sounds like i mean it sounds

28:03

like you're you're um doing well and you

28:06

know i i wish you continued success

28:09

heading into 2022 you got any you have

28:11

any goals or aspirations for 2022 that

28:13

you've

28:14

kind of set for yourself and your

28:15

business

28:16

um i do i would say um

28:19

really to get better at what i'm doing i

28:21

do want to kind of tighten some of the

28:23

opportunities a little better

28:26

i

28:27

just had a real good real estate deal so

28:29

i definitely want to push a little bit

28:30

more to that i think i've been spoiled a

28:32

little bit

28:34

and

28:36

want to

28:37

expand on that a little bit more really

28:39

just to get to know more looking at

28:41

other investment opportunities a lot of

28:43

you know people are coming to me looking

28:45

for equity partners and just kind of

28:47

realizing how many other opportunities

28:49

are out there um

28:52

just really trying to broaden the

28:53

horizon and lifelong learning continue

28:55

the education and and get better at what

28:58

i'm doing

28:59

okay all right yeah that's that's that

29:00

sounds like a good group of uh

29:02

group of goals there to work towards um

29:06

did you and i didn't apologize if i if

29:08

you were there now did you go to naclb

29:10

recently i did not i was hoping to chris

29:12

i had uh two closings that week and it

29:15

was just uh which is a good reason to

29:16

miss i did want to go initially i was

29:18

scheduled to and then i had to back out

29:20

but back now okay definitely next year

29:22

yeah well hopefully we'll see you next

29:24

year

29:24

um all right so now we come to this time

29:26

in the podcast where um

29:29

you could uh i always allow our you know

29:32

our guests to ask me anything you want

29:33

and it doesn't have to be business

29:34

related it could be personal it could be

29:37

it could be anything you want

29:39

okay um no and i appreciate that yeah

29:41

and

29:42

i like hearing about you know i love

29:44

this segment i like when you do these

29:45

and i've listened to quite a few um i've

29:48

heard about cars and driving in your

29:50

schooling and history so i'm sorry if

29:52

i'm spoiling it for other people but one

29:55

thing that i've always kind of wondered

29:56

about was there a time

29:58

in your um you know transition i guess

30:01

to getting where you're at now did you

30:02

ever

30:03

like what was the moment that that was

30:05

the catalyst for doing everything that

30:06

you're doing now like did you say

30:09

i can teach brokers to do this so they

30:11

can learn to do this without going

30:13

through the pains that i went through

30:15

and i'm not really doing the question

30:17

right but was there because at some

30:18

point in time you had to have that

30:20

feeling of i can teach other brokers to

30:22

be better at this yeah that's i mean

30:24

that's so sure that's an easy one um

30:27

uh uh you know there there was a time

30:30

where

30:31

um

30:32

i had my business up and running

30:33

obviously my own brokerage business

30:36

which ultimately led to a lending

30:37

company which i have now so we do both

30:40

right we do brokered loans but there is

30:42

a time where um

30:44

a couple of other brokerage firms

30:48

a friend of mine owned one down in

30:49

atlanta and he said hey can i

30:51

can can i hire you

30:53

to train this is way before cctg to

30:56

train

30:57

other brokers

30:58

brokers that he was bringing on you know

31:00

his staff can you teach them kind of

31:03

because he saw the model of prime which

31:05

that's what cctg is based off of the

31:07

model of you know having all these

31:09

products and

31:10

you know one-stop shop

31:12

so he asked me i'll pay you to come down

31:14

for two days or so it wasn't like an

31:15

official cctg that wasn't even in

31:17

existence i thought to myself

31:20

i actually i

31:21

ignored him the first time

31:23

because it wasn't of importance to me

31:25

but then he kept pestering me and i said

31:27

okay

31:28

fine what are you gonna pay me right and

31:29

he goes uh you know i'll pay you this

31:31

and i said all right well

31:33

all right

31:34

why not and and i went down and i

31:36

trained in a conference in his

31:38

conference room these salespeople

31:40

and i walked away that day finding

31:42

something that i never thought i had the

31:45

ability to do nor would i love to do

31:48

and that was kind of educate or train

31:50

other people from that experience

31:53

if you would have told me i'd be

31:54

training people

31:55

at that time like we do now i would have

31:58

said you're out of your mind but i

32:00

walked away with that and so

32:02

that gave me the the burning desire

32:06

to

32:07

uh start doing this along with some

32:09

other things that contributed to that

32:11

one one of which is that we used to ask

32:13

people all the time that came to my firm

32:16

other brokers that would want to

32:17

co-broker deals how'd you get in the

32:18

business

32:19

and you know most of them

32:22

and the reason we'd asked that because

32:23

they didn't know what they were doing

32:25

and we quickly realized that

32:27

um and some of them said they went to

32:29

another training company which at that

32:30

time there was only one existence and

32:33

there's still only one in existence in

32:34

my opinion um

32:36

the other ones are kind of chop shops

32:38

but in any event you know and so we knew

32:41

that told me that

32:42

even though they went to this other

32:43

training that existed back then they

32:46

still weren't being taught

32:48

how to conduct themselves there were

32:50

basic things that they were lacking in

32:52

terms of understanding the deal itself

32:54

so that told me there was an opportunity

32:56

um plus i liked teaching from my

32:59

experience with you know um educating

33:02

being hired to to train other

33:04

individuals and so that was kind of a

33:07

big catalyst for me to say you know what

33:09

i'm gonna i'm gonna go out and create

33:11

a training company the way i see fit the

33:13

way i see that's needed in this industry

33:16

and do it the right way right and so

33:18

that you know that was kind of the

33:19

origins of how that

33:21

took place in 2009 cctg started

33:25

excellent yeah okay i was just curious i

33:27

didn't know

33:28

i wish i could you know i always tell

33:30

people i wish i could sound a lot

33:31

smarter and say i had this vision of

33:34

this training company no i actually got

33:36

dragged into it by mistake of somebody

33:38

saying can you train you know some

33:40

salespeople and i ignored it and finally

33:42

i just went with it and then that you

33:43

know kind of opened my eyes up a little

33:45

bit

33:46

wow that's interesting okay no that's

33:47

good i just yeah i didn't know how that

33:49

ever worked and

33:52

that's how it happened um excellent

33:54

anything else anything else that's on

33:56

your mind this

33:58

kind of maybe feeds into that just a

34:00

little bit and was there and you

34:02

mentioned you kind of alluded to the

34:04

fact that some people didn't really know

34:05

what they were doing

34:06

is there something either in your

34:09

specific history or

34:11

maybe in other people whatever you think

34:13

is the best answer

34:15

where brokers spend x amount of time

34:18

doing something where they should be

34:19

doing something else

34:20

or maybe some missed opportunities that

34:22

you had because i was like man i was

34:24

smiling and dialing him but not out

34:25

meeting people or i spent too much time

34:28

you know

34:29

i don't and i know there's no and you

34:30

say it it's hard work and dedication i

34:32

get that i'm well i know there's not a

34:34

bam if you do this you'll be successful

34:36

um

34:37

but is there kind of a

34:39

don't do this do this type thing chris

34:42

again it's it's

34:43

i'm thinking of the question as i'm

34:45

asking that's fine i see a lot of

34:47

brokers

34:49

um

34:51

they worry about the wrong things

34:54

at the wrong time right for instance

34:57

i and i have i'm very qualified to say

34:59

this because i see people come out in

35:00

the first year right

35:03

as brokers you you guys

35:05

and oftentimes there's a lot of

35:07

graduates

35:08

slash new brokers that just

35:11

you know they're

35:12

they're they'll they'll spend

35:15

you know

35:16

40 hours in a week worrying about what

35:19

an image looks like on their website

35:23

and whereas you know and i you know i

35:25

always teach

35:27

time right i teach you know value your

35:30

time

35:31

do things that are going to best give

35:33

you an roi for for the time that you

35:35

spent

35:36

worrying about an image that there's a

35:38

male instead of a female

35:41

on your website under a particular

35:43

product is not going to bring you

35:45

business it's just not right

35:48

go out and get but go out and network at

35:50

the chamber like you just said right

35:52

that's spend 40 hours doing that right

35:54

not worrying about you know critiquing

35:57

an image that we have made we have

35:59

possibly put up

36:00

um you know i i i i i that

36:05

uh uh coupled with the fact that i think

36:07

you know what i see brokers doing is

36:09

they

36:10

they

36:11

they don't want to go out and apply

36:13

themselves the way they need to

36:16

to be the way they need to do it i mean

36:17

they

36:18

they oftentimes just rely on leads and

36:22

and leads are great lead what people

36:24

don't understand is leads are one piece

36:26

of a multi-piece puzzle to have a

36:29

successful business right

36:31

um

36:32

oftentimes graduates you know they they

36:36

they don't that's all they want to do

36:37

they don't want to go out and network

36:38

they don't want to go out and build that

36:40

referral network and i say you're

36:42

missing out on a huge portion of

36:44

business if you're not doing that

36:46

um

36:48

the last thing i'll say and and i'll get

36:50

off my high horses

36:52

we do we see brokers give up on

36:55

opportunities too soon whether that be a

36:58

lead or someone or or maybe a net

37:00

someone that referred them business what

37:01

i mean by that is

37:04

you know they may talk to a borrower and

37:06

then they follow up maybe two three

37:08

times they don't hear from them back and

37:09

then they give up

37:11

you know and in this business it's it's

37:13

the guys that follow up seven eight nine

37:15

ten twelve times

37:16

that's where most of the business is

37:18

getting done not

37:19

not at one two three or four follow-ups

37:22

and and oftentimes brokers give up too

37:23

easy

37:25

they have they have poor follow-up

37:26

skills

37:27

um

37:29

and not realizing that you know a lead

37:30

you get in today you may close eight

37:32

months from now but you gotta keep at it

37:34

you gotta keep following up or a lead

37:36

may come in they call three times person

37:38

doesn't answer

37:40

then they throw it away

37:41

not realizing that you gotta understand

37:43

business owners

37:45

real estate investors they're busy

37:47

running their business

37:49

right they're busy running their

37:50

business so they're not going to pay

37:51

they may not pick up the phone even

37:53

though they filled out a form or left

37:55

you a voicemail they may not get back to

37:56

you until a couple of weeks and brokers

37:59

oftentimes give up give up too easy and

38:02

then and then they sit there and they

38:03

complain i i have no business and it's

38:06

like well you know you're not you're not

38:07

doing it correctly you know and that's

38:09

so those are probably three

38:11

things that i see

38:13

brokers do wrong

38:15

that's good and i can relate to a lot of

38:17

those i've had that surprise call that

38:18

comes six months after you gave up on

38:20

one and they're ready to talk now or

38:23

something's happened um but i can i can

38:25

take some of those to heart too that i'm

38:27

i'm guilty of so that's good good

38:29

insight yeah there's always a you know

38:31

there's always reasons that you have

38:34

you have no way of comprehending of what

38:36

could be going on with that other party

38:38

that you know the client i mean who

38:40

knows there could be a it could be a

38:42

million different reasons why i didn't

38:43

pick up the phone three times

38:45

um but your mind right your mind

38:48

automatically wants to go dude they're

38:49

not interested

38:50

right

38:52

well who knows what could have happened

38:54

maybe there was a death in the family

38:55

maybe you know maybe all of a sudden

38:58

they they they got a win full of cash

39:00

flow but maybe they're gonna need you

39:02

three months from now i mean you just

39:04

don't know

39:05

what it what what any individual's day

39:08

is like so

39:09

um don't ever assume i guess is that

39:10

right that's my point you know good on

39:13

it's tough

39:14

um

39:15

finally what i mean what words of advice

39:18

would you have to anybody um let's let

39:21

uh actually this is a first so i'm gonna

39:23

put you on the spot here bill

39:25

what words of advice would you have to

39:27

an existing cctg graduate

39:30

that may be watching this and maybe

39:32

they're struggling a little bit maybe

39:33

they're you know trying to figure out

39:34

any words of wisdom to an existing cctg

39:37

graduate

39:38

and that's good and i've actually talked

39:40

to some other people and there was some

39:41

advice that i was giving uh you're

39:43

watching this you mean after watching a

39:45

podcast yes

39:46

yes exactly

39:48

and some of it is just really you know

39:49

just stick with it don't over analyze it

39:51

but at the same time take stock of what

39:53

you're doing um you know what what's

39:56

working what's not working and reach out

39:58

connect obviously with everybody that

40:00

you have there i'm

40:01

in close contact with a lot of people um

40:04

as well as other brokers and and other

40:06

other graduates ask them and and what i

40:09

like to do is as we get calls we get

40:11

emails from lenders and i ask them hey

40:13

what are you saying what's happening

40:15

what are your lead sources what are the

40:17

people that are top performers for you

40:18

where do they get their

40:20

um business and i've got some good

40:22

information from them various from stick

40:24

to a special industry you know a certain

40:26

industry that you know

40:28

um you know and it can be whatever

40:30

whatever it specifically is or what's in

40:31

your area um but really just just take

40:34

in as advice from as many people as you

40:36

can get and give it a little while it's

40:38

not going to happen tomorrow i mean for

40:40

some people yeah you might have that one

40:41

off here and there but a lot of it truly

40:44

takes

40:45

jumping in you know find three four five

40:48

people and a couple different you know

40:49

your centers your

40:52

your main spheres

40:53

and really seek them out and you don't

40:56

have to go out and meet 500 people you

40:58

can meet five one person one business

41:00

broker one commercial realtor one

41:01

residential realtor

41:03

one banker and just

41:05

ask them what do you do

41:07

good where do your leads come from and

41:09

where do you turn people to when you

41:11

have to decline them and that's what i

41:13

was able to get the most out of was just

41:15

a couple people it's really a i mean

41:17

it's a much bigger referral network but

41:19

the real main focus is just a couple

41:21

people that i keep in real close contact

41:23

with yeah sure and you may have to meet

41:25

10 people to meet that one yeah that

41:27

would lose business on a monthly basis

41:29

or buy money you know every other month

41:31

so yeah you

41:33

always keep that in mind that's a great

41:34

answer i appreciate that um great

41:37

insight and the last question is what

41:39

would you say to somebody looking at

41:41

cctg now that maybe comes from a similar

41:44

background not in what you did but a

41:46

corporate job and you know now they

41:49

don't have really any experience but

41:50

they want to this seems attractive to

41:52

them what would you say to them because

41:53

that's that was kind of your deal

41:54

absolutely yeah it was exactly chris and

41:56

i and again i'm very much um i analyze

41:59

everything

42:00

in depth i go over every single possible

42:02

scenario and how much can i have and

42:04

then make a decision and my mind's made

42:06

up you can't deter me um and i know some

42:08

people they i remember thinking they

42:11

went to class and they just found out

42:12

about it a couple days before or weeks

42:14

before and they just jumped right away

42:16

i'm not that person but i would really

42:18

say reach out and and if you have

42:20

questions you can get there's so much

42:22

information on the website there's so

42:24

much information from these uh podcasts

42:27

themselves the individual testimonials

42:30

i think all that information is out

42:31

there it is hard work it is dedication

42:34

it does not happen instantly overnight

42:36

but for me again i wish i had done it

42:38

three years prior i really do when i

42:40

first found out about it

42:42

if you have questions everybody that i

42:44

know that i've talked to is very

42:45

receptive to ask to answer i'm sorry to

42:48

answer my questions

42:50

and i just felt so much more comfortable

42:52

after speaking okay if that person can

42:53

do it i can do it or if these all these

42:56

people can do it i can do it um

43:00

and i think that's it i like the

43:01

industry i like the people i like

43:03

everybody that i've met from do it i

43:04

think it's a great extended family so to

43:06

speak everyone

43:07

involved in the cctg group

43:10

has gone out of the way i mean i send

43:11

mac pictures out my window of deer

43:13

walking in my yard i swear he wants to

43:14

come hunt in my backyard um but you know

43:17

we've we've kept it on a lot of levels

43:18

so yeah mac that's uh don't send deer

43:21

pictures to back because he'll look

43:23

funny he'll show up at the front door uh

43:25

the next day later

43:26

with a shotgun

43:28

um that that is funny well okay

43:30

listen i i really enjoyed this um

43:34

this is great i i appreciate your time

43:36

and um look forward to serving you here

43:39

more in the future

43:40

great thank you chris great to be here

43:42

and thanks for everything you've done

43:43

and everybody on your whole team

43:45

thank you so much bill i i appreciate it

43:48

so that wraps it up for this episode of

43:50

entrepreneurs in finance um again don't

43:52

forget to subscribe to our youtube

43:54

channel where you can catch more

43:55

insightful interviews of uh people just

43:57

like yourself

43:58

um that taken the program and a little

44:01

bit behind the scenes of what we do here

44:03

so thanks everybody and have a great day

44:06

there are just too many commercial home

44:08

brokers that don't have a damn clue of

44:10

what they're doing

44:12

all we're trying to do here is better

44:14

the industry for everybody

44:17

at the end of the day you can make great

44:18

money in this industry but in the end

44:20

it's all about helping people

44:23

you know people always say chris how can

44:25

i be a successful broker it's two words

44:28

hard work and dedication

44:29

[Music]

ABOUT THE PODCAST

*In our quest to give you the best possible content to see what life is like as a commercial loan broker and/or a lender, CCTG has created the industry’s only podcast of its kind: "Entrepreneurs In Finance" hosted by our CEO Kris Roglieri. Kris and his stellar guests dive deep into the lives of CCTG graduates or the lenders the CCTG broker graduates work with daily.  
Far from stuffy, the podcast’s appeal and success rides hot on the heels of authenticity as it feels more like old friends chatting over dinner or a drink.*

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