Entrepreneurs in Finance Podcast

With your host, Kris Roglieri

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**8 Years After Loan Broker Training | Still Going Strong**

Meet Bill. Bill Hubbard came through CCTG's training back in 2011 and is still going strong -- if not better than ever. Hear Bill's experiences and note how Bill is turning deals away because he is used to the 6- to 7-figure deals that pay out huge commissions.

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Bill Hubbard of First Merchants Financial Services

00:08

did you get involved in any of the ppp

00:10

helping people with ppp

00:12

you know i went through the whole

00:14

training when i got to the very end i

00:17

told myself bill

00:19

i think it'd be better for you to give

00:21

these these people to someone else

00:24

i thought that money was not

00:27

reasonable enough

00:30

they didn't pay out those commissions

00:31

you were the bigger commissions

00:33

yeah yeah so you know i said i i i i

00:37

went through all that training and

00:42

bill hubbard can't be bothered with

00:43

anything less than six or seven zeros

00:45

isn't that correct

00:49

i ain't gonna deal with that yeah but it

00:51

was good i love it at least you're

00:53

honest

00:54

there are just too many commercial home

00:56

brokers that don't have a damn clue of

00:58

what they're doing

01:00

all we're trying to do here is better

01:02

the industry for everybody

01:05

at the end of the day you can make great

01:07

money in this industry but in the end

01:09

it's all about helping people

01:12

you know people always say chris how can

01:14

i be a successful broker it's two words

01:16

hard work and dedication

01:18

[Music]

01:19

if you don't like talking to people you

01:20

probably shouldn't be in this business

01:22

hey everybody welcome back to

01:24

entrepreneurs in finance where we

01:25

explore the daily lives of cctg

01:28

graduates lenders and beyond and before

01:30

i begin this don't forget to subscribe

01:32

to our youtube channel where you can see

01:34

uh daily monthly interviews of cctg

01:37

graduates and other content so with that

01:39

being said i am so proud delighted happy

01:44

elated there's not enough words to

01:46

describe what i'm about to get into

01:48

uh to interview this graduate and i'm

01:50

gonna introduce them like this so i am

01:52

very proud to introduce to everybody

01:55

the world famous

01:58

world famous undisputed heavyweight

02:01

champ of cctg he's he's an og okay let's

02:05

just say that he's an og

02:07

of cctg

02:09

mr

02:11

william hubbard of first merchant

02:13

financial services

02:15

good morning good morning good morning

02:17

good morning

02:19

glad to be here glad to be here how'd

02:21

you like that intro

02:22

that was fantastic uh it was one extra

02:25

great great that you probably put in

02:27

there though okay all right so i missed

02:29

out on a couple extra grades all right

02:31

[Laughter]

02:33

bill my friend how have you been i

02:35

haven't seen you in a while i know

02:37

you're always in my thoughts you're

02:39

always in my thoughts thank you you know

02:41

what it's been amazing um

02:43

actually i had uh

02:45

some surgery done

02:47

earlier this year this summer

02:49

well okay everything good so uh i'm

02:52

recovering

02:53

uh from that surgery but business has

02:56

gone well uh i just added a new guy in

03:00

uh philadelphia that i had met

03:02

probably 20 years ago

03:06

and uh i got an office down in um

03:09

houston texas

03:11

and then i got a guy in atlanta georgia

03:14

so

03:15

uh

03:15

outside that

03:17

health thing i've been doing pretty good

03:19

you're crushing it crush it

03:21

now i remember let when you came through

03:24

here back in 2011 so you're an og that

03:28

by

03:30

you you didn't have a beard what's going

03:32

on here is this coconut is this is this

03:34

that cobalt or what

03:35

is this

03:37

yeah this

03:38

is interesting i got my vaccine shot

03:41

back in january uh-huh february me and

03:45

my wife and we're waiting to get our

03:47

booster shot

03:49

okay all right

03:51

so this summer

03:52

i i don't know what it was

03:55

i started growing this little beard

03:57

and everybody started saying man bill

03:59

that looks good

04:00

that's it

04:07

it makes you look more i think it makes

04:09

you look more distinguished you're like

04:10

a professor did i call you doc bill

04:13

hubbard right now i mean call me doctor

04:15

that's right i'll call you dr bill

04:20

all right so

04:21

as always always a pleasure bill i i uh

04:24

i enjoyed the relationship we've had

04:26

over the years um

04:28

i still talk about you with the cctg

04:30

graduates believe it or not every month

04:32

about uh about how animated you are and

04:34

just a great overall individual so let's

04:37

take it back a little bit for some of

04:38

our viewers so

04:40

tell me about like how did you find cctg

04:42

what were you doing back in those days

04:44

2010 2000 yeah you know what's

04:47

interesting about that

04:49

i was already in the bank card business

04:54

i had been in the bank caught business

04:55

for

04:56

about probably nine ten years

04:59

and i had a young and i met a young lady

05:01

from baltimore

05:03

and she came in and she said mr hubbard

05:05

i like what you do

05:07

so

05:08

i said well i'll train you

05:10

and when you go back to baltimore you'll

05:12

be ready to be a a bank card agent well

05:16

on her way back to baltimore she went to

05:18

atlanta georgia

05:20

and back then you had an office in

05:23

atlanta georgia i can't remember that

05:25

guy

05:25

i can't everybody yeah god rest his soul

05:28

gary barnett right so she went i don't

05:31

know who told her

05:32

but

05:33

she met that guy

05:36

and she told him about me

05:38

and she told me about him

05:42

and so i called him

05:44

and she said

05:45

she said bill

05:46

i'll i'll pay half

05:49

you know if you want me to when she

05:52

found out it was more than half of more

05:54

than what she wanted

05:59

she said i don't think i would pay half

06:01

of that

06:03

so if you remember

06:05

i my accountant

06:07

of all people came with me mm-hmm i

06:10

remember that yeah and he came and he

06:13

was look mainly he was there for

06:16

churches

06:17

right and anytime y'all had nobody

06:22

he

06:22

learned all this stuff but nothing about

06:25

church

06:28

and so we came back home

06:31

and uh i was excited i met i had been

06:34

one to

06:35

find

06:36

something different rather than just the

06:38

bank card was good to me bank oh man

06:41

bank card helped me put three of my kids

06:42

through college so

06:44

the money was good

06:46

but the commercial aspect was something

06:48

that i really was

06:50

happy about i remember i remember when i

06:53

was i i remember when i was teaching

06:55

class

06:56

specifically every product we went over

06:58

you were like man yes like it was oh i

07:02

can't believe this i remember each

07:04

product each day that went past you were

07:05

excited i remember that

07:09

it was just exciting i called home every

07:11

day tell my wife i learned something new

07:12

today

07:15

so all right you get back to class or

07:17

you get back you get back to home after

07:19

class tell me about that first

07:21

year tell me about that first year you

07:23

know the first year was real interesting

07:25

because

07:26

i remember i think i still got some of

07:29

the files i don't know but there was i

07:31

must have had about a dozen

07:33

uh deals come across my desk

07:37

the thing that my wife was surprised at

07:39

though

07:40

was that

07:41

we got 20 million 10 million

07:44

i mean it was amazing how we got these

07:46

different deals but for some reason it

07:49

always will come up at the very end we

07:52

did we did one or two

07:54

yeah but

07:54

i was thinking we would do 100

07:58

and uh i think we probably did about

08:01

maybe five but i remember i called you

08:04

because i had one guy

08:06

i think it was 25 million dollars yeah

08:10

it was 25 million dollars or something

08:12

to that effect

08:14

and man i was so mad when i told the guy

08:16

i knew all about that area it was in

08:18

atlanta georgia and i called you gave me

08:21

the the company to call and i called

08:25

those people and they were very excited

08:27

about it but this guy had no doubt pay

08:30

me

08:31

no money yeah

08:33

i was so i was talking about why i said

08:35

i was just so bad she didn't i thought

08:37

she gonna beat me up saturday

08:40

well and that's great you know because

08:42

now you're a veteran obviously but

08:45

you know that there's

08:46

tell me i mean there's guys out there

08:48

that will talk a big game but when it

08:49

comes down to it they don't have a cent

08:51

in the bank i mean that's just a reality

08:53

you you know what chris that's the part

08:55

that's

08:56

even until today it's still

08:58

mind-boggling that somebody will pick up

09:00

the phone

09:01

call our office or call any office for

09:04

that matter right and ask for 10 million

09:06

dollars it ain't got five thousand

09:09

dollars

09:11

i don't understand it i know it's weird

09:13

it is weird i i've been in this 22 years

09:15

and i don't even still understand it

09:17

today i don't know what makes

09:18

individuals do that it's just i know

09:20

yeah it's shocking

09:22

i i tell you what though it's

09:24

interesting you said that i got an

09:26

interesting call last night

09:29

because

09:30

as you know

09:31

um after i left uh your school

09:35

it took about maybe a couple years or so

09:38

that me and my accountant we did find a

09:41

bank

09:42

that wanted to help us with the churches

09:44

and then finally we got involved in the

09:47

churches well last night i got a church

09:50

last night they called me that wanted to

09:52

want me to do a refi here in north

09:54

carolina for 11 million dollars

09:56

wow

09:58

wow congratulations yeah so i mean so it

10:01

was amazing it was just amazing it was

10:03

just amazing so yeah but i've been i've

10:06

been happy i've been happy it's been

10:07

great it's been good yeah you know

10:09

what's what's great too is everybody

10:11

that um interacts with you here alex

10:13

your buddy alex says hi by the way oh

10:15

yes yes yes yes everybody alex says hi

10:18

you know and uh everybody enjoys when

10:20

you when you call and uh we look you

10:22

know we look forward to

10:24

always everybody here looks forward to

10:25

talking to you and i was that's why i

10:27

was so excited to talk to you so

10:29

tell me about the progression of your

10:31

business i mean you know you've been

10:33

yeah you know what what have you really

10:35

been focusing on churches we know that

10:37

right yeah yeah actually believe it or

10:39

not

10:40

the first

10:42

i'll probably say the first three or

10:44

four years after i left the school

10:47

i was about maybe

10:50

60

10:51

mcas which i had already

10:53

uh were familiar with before coming

10:56

there right and then 40 commercial after

10:59

leaving there

11:00

well now

11:02

i do very few mcas at all i i just i

11:06

went straight

11:07

i i digress straight into in the

11:10

commercial you know the 5 million

11:13

dollars in the 10 million dollars and

11:15

12. i mean i've had my share of 25

11:18

million dollars

11:20

deals come across my desk that if we

11:23

just got

11:24

a fourth of them approved

11:27

i wouldn't be talking to you now i'd be

11:28

in island somewhere

11:32

you went from mca's to chasing

11:35

i should just call you the million

11:36

dollar man

11:40

you don't want to do anything if it

11:41

doesn't have uh six or seven zeros i'll

11:43

tell you i i just told my wife she

11:45

called my wife always

11:47

she always bugged me she said well wait

11:49

a minute what about the mca i said i

11:51

don't want them to fit the thousands

11:57

but no we've been we've been we've been

11:59

humbly blessed um

12:01

with uh some deals like i said what i

12:03

got last night

12:05

that was really amazing because it's a

12:07

17 million dollar church

12:11

god bless you and so i told my wife i

12:13

said if i get this i'm gonna go up to

12:16

albany kiss chris and say goodbye

12:25

i'll buy you lunch

12:28

lunch yeah

12:29

it's not me um

12:32

so you just when we sat down you

12:34

you you were talking about you got some

12:36

people on board you got people now tell

12:38

me about that tell me about that

12:39

strategy i mean we taught in class but

12:41

it sounds like you got some people now

12:43

underneath you oh yeah yeah i've been

12:45

very blessed um over the last

12:48

i'll say five six years

12:50

but what i did was i came up with a

12:52

strategy

12:54

i knew a lot of people already so since

12:56

i knew a lot of people i would talk to

12:58

them about

13:00

working with me part-time sometime that

13:03

type of thing right well i knew that

13:07

if i could get someone to get a loan

13:10

and then make you know two or three

13:12

thousand dollars

13:14

or what have you

13:15

they might say well bill i might want to

13:17

do this

13:19

more often

13:20

and so then my wife said well why don't

13:22

you do it like we had with our cleaning

13:25

company that we used to own

13:27

and she said find you somebody

13:29

that will believe in it up front

13:32

and let them pay a small fee

13:35

to become an agent and you split

13:37

everything 50 50.

13:39

you know what that's a good idea so i

13:42

got a guy out of atlanta i got a guy out

13:46

of houston texas i had a guy out of

13:48

oklahoma

13:50

and then i got a new guy out so what i

13:52

did was

13:53

i duplicated myself

13:56

probably half a dozen times

13:58

you have to do that to grow yeah

14:00

and that's that's what it happened so

14:03

i might have six offices but i got

14:06

probably 20 people

14:08

right indirectly

14:10

between those officers you know now how

14:12

do you manage now i'm just i know how

14:14

you would do it because we taught it but

14:16

like i'm asking you how do you get along

14:18

managing all those people you got to

14:19

crack the whip once in a while

14:21

you know you know what it's been

14:23

interesting uh

14:25

the the the the people that i've

14:27

recruited

14:28

most of them are already retired okay

14:32

because i got a retired banker

14:35

in one offices i got a retired professor

14:38

in another office and i got a retired

14:41

church leader in another office so

14:44

all of these people are either

14:47

50 55 or older about my age you know and

14:52

they they they like what they do

14:55

they don't they're not they're not

14:56

needing no money so i don't have to

15:00

crack the whip very much every now and

15:01

then i'll tell them i'm gonna report

15:03

them to you but you know that's crazy

15:05

[Laughter]

15:08

but

15:08

they you know i assume they come with

15:10

networks right you guys probably have

15:13

networks that can feed you deals right

15:15

yeah yeah most uh i think

15:18

each one of these guys when they first

15:21

join and most of them have built me for

15:23

a couple years that's the part that's

15:24

amazing right and so uh

15:27

when they came they they started hitting

15:30

their network one guy i really was hurt

15:32

uh my former banker out of florida

15:36

he actually had

15:38

three deals that

15:41

first week he was with us

15:44

i mean i never understood this and i

15:46

learned this from uh

15:48

mark falzone you know mark i know mark

15:50

yeah

15:51

so

15:52

me me and mark in about a 45-day

15:56

maybe 60-day period

15:59

he approved three deals for me

16:02

yeah great

16:04

and when we get down to it

16:07

each one of the people talking about

16:08

they didn't want to pay a fee and they

16:11

got to talk about it

16:12

i said wait a minute sir i said i don't

16:14

think mr falzone approved this deal only

16:18

because he wants your money

16:23

talked about that for a long time i mean

16:26

he's probably done

16:28

oh i know he's done

16:30

15 at least 15 deals for us yeah through

16:34

the years well people don't realize that

16:36

you know you gotta you gotta pay for

16:38

things you gotta you gotta you know you

16:40

got lenders charge fees to to you know

16:42

pay these big appraisals and

16:45

you know these guys think they're gonna

16:46

walk into a deal with nothing don't have

16:47

to do anything and that's just not how

16:49

the real world works you know let me

16:50

tell you i talked to a guy

16:52

monday this week

16:55

who wanted to buy 16 million dollars

16:58

but he said mr hubbard now i'm not

17:00

paying you no up front feeder

17:05

his son emailed me yesterday

17:08

said now look we ain't paying no fees

17:11

i said sir how do you expect somebody to

17:14

loan you 16 million right and you don't

17:18

you don't have you don't have nothing in

17:19

the deal that's right right right right

17:21

i mean

17:22

it's ridiculous chris i i like i said i

17:25

i don't understand it i told my wife

17:28

mark falzone was the one the first one

17:30

that told me he said bill you got to

17:33

stop doing these deals with these people

17:36

if they don't want to pay i never get

17:38

that i have

17:39

i bet you for five years

17:41

after i left the school

17:43

i didn't charge anything i didn't charge

17:45

nothing you know because i heard this

17:47

room about you know meeting the money

17:51

mark job said bill you better stop doing

17:53

this because that's what's happening

17:55

you're getting good people they want to

17:56

borrow money but they ain't got no money

17:59

and you ain't charging no money so guess

18:01

what

18:02

it's just a waste of time yeah yeah

18:05

um

18:08

you know what's so let me just ask you a

18:09

couple of highlights here what's the

18:11

what's the biggest deal you've worked on

18:12

in terms of dollar amount

18:15

well largest deal you've worked on

18:17

actually believe it or not mark and i

18:19

did one for 60 million

18:21

wow okay yeah

18:23

yeah this guy this guy was gonna buy

18:26

all this property in atlanta georgia oh

18:29

never forget that

18:30

that was amazing he was gonna build this

18:33

he was gonna make

18:34

atlanta the

18:36

hollywood

18:37

of the east coast okay i mean and i knew

18:41

exactly

18:43

where the property was i i had did a

18:45

deal

18:46

we had closed the deal down there for

18:48

like three and a half million dollars

18:51

and

18:52

the the area was about about a mile it

18:55

wasn't very far

18:56

from where this guy was

18:59

oh man it was a it was it was just

19:01

amazing but that 60 million was the only

19:04

one that was the largest i've had i've

19:06

had several at 25 million though right

19:09

right right yeah yeah 60 million is the

19:11

largest that i worked on um

19:14

i probably already know the answer to

19:15

this question but

19:17

what do you what don't you like about

19:18

this business oh man because i hate you

19:20

i hate you

19:25

i thought you never asked

19:28

oh man let me tell you something i've

19:30

had people ask me

19:32

when was i going to retire i said retire

19:34

for what

19:36

right right i said look i said if i stay

19:39

home my wife gonna beat me upside the

19:41

head so i gotta get out of there

19:44

you gotta get out of the house for a

19:45

little bit hey i like this i got my own

19:48

office building i got my own space i

19:51

ain't got to worry about nothing i said

19:52

look i ain't got to worry about a cover

19:55

hopefully

19:56

because i i don't go to nobody's office

19:59

and don't nobody come to my office i

20:01

handle everything by the telephone so

20:03

hey i i just love this industry man it's

20:06

been the most interesting thing

20:08

uh truthfully and i'm not bragging

20:11

but if if like i said if a

20:15

small portion of what we have done

20:18

was approved and had gone through the

20:21

system i'm not kidding i'd be you'd be

20:23

taking me to the dylan in new york in

20:25

albany because i'll be visiting you

20:28

yeah

20:29

yeah yeah but it's been it's been fun

20:31

it's been fun yeah no and i think so

20:32

what do you think it takes

20:34

to be success obviously you're after

20:36

class you've been very successful

20:39

um you got a great personality and i

20:41

think uh stamina for this business but

20:44

what do you think

20:45

people looking into this what do you

20:46

think it takes to be successful in this

20:48

business

20:50

well i'm glad you asked that because you

20:52

remember i think i told you at the last

20:54

meeting whenever we had together that a

20:56

lot of people

20:58

i've had quite a few people call me

21:01

when they left the school

21:03

and they asked well what do you think

21:05

what's the

21:07

success magic formula well it's a little

21:10

magic formula i said but

21:12

you got to tell people what you do

21:17

i think when i came back here

21:19

i had nobody but myself in my account

21:23

and we just started telling everybody

21:25

what we did and asked if we could help

21:27

them now

21:29

it's hard or more difficult i should say

21:32

if it's just one person but you don't

21:34

really have to have a lot of uh

21:37

contacts i mean depending on what city

21:39

you're in i mean

21:41

would you believe this year alone

21:44

already

21:46

our city has already processed

21:49

about

21:50

three or four hundred million dollars

21:53

already

21:55

maybe more that's an apartment

21:58

uh

21:59

sales this year wow wow

22:02

so

22:03

i tell people i said depending on what

22:05

city you're in i said if you got some

22:07

connection with the city you can talk to

22:09

the city if you got connection with the

22:11

church you talk to the church and that's

22:13

actually that's what i think that's what

22:15

i i think

22:16

i think my wife and i we talked to a lot

22:18

of churches when we first got back

22:21

trying to do some some response with

22:23

churches and uh that's that's that's

22:26

pretty much how we got going because a

22:27

lot of church i mean the backbone of

22:29

every church is usually the small

22:30

business man or small business woman in

22:32

a way sure that's true that's true

22:35

it's a great place to meet a lot of

22:37

successful people yeah yeah yeah

22:39

absolutely so that's how i think we've

22:41

been uh really good and i just hand

22:44

picked the ages

22:46

that's one thing i did i hand-picked

22:48

ages and every now and then you pick out

22:49

you'll get a few bad ones

22:51

but hey at least one thing for sure

22:55

i've had those that try to be slick

22:58

those that try to be

23:00

fast hey they get caught

23:03

you know it'll take them long they'll

23:05

get caught and i just drop them and go

23:07

on to the next one yep yep yep well

23:10

um

23:12

it's all right so let me ask you a

23:13

couple of things here kind of off off

23:16

topic questions you ready yeah i'm ready

23:18

ready all right

23:19

so

23:20

just to get our viewers a little bit

23:22

about your personality which you had

23:24

with you

23:26

yeah you know you i don't like to talk

23:28

yeah you don't like to talk you

23:29

obviously don't like to talk

23:33

uh oh is that you

23:36

is that one of those deals

23:39

hello

23:42

well

23:43

one of them crank calls

23:44

[Laughter]

23:46

so

23:48

if you could if you could sit down and

23:50

meet with anybody for like two hours and

23:52

pick their brain dead or alive

23:55

anybody who would it be who would it be

23:59

oh man

24:00

well i know martin luther king would be

24:02

one okay i know john f kennedy would be

24:05

one mm-hmm

24:07

uh

24:09

yeah

24:11

that would be tough job uh i actually i

24:14

wouldn't mind i would love to sit down

24:15

with joe biden say true okay yeah i

24:18

think that uh with joe

24:21

uh after being in congress for all these

24:23

years he i think he would be an

24:25

interesting character to talk to okay

24:28

all right fair enough fair enough

24:31

um tell me about something

24:34

somebody wouldn't normally know about

24:36

william

24:37

dr hubbard

24:38

uh aside from this interview what what

24:40

like what would they be amazed about

24:42

learning about you just it could be

24:44

anything personal wise yeah well

24:47

i think i think this i think the thing

24:48

that shocks people is number one

24:51

uh my wife and i own our own cleaning

24:53

company

24:55

for 17 years

24:57

okay

24:58

and so

24:59

i've actually had

25:01

two careers

25:03

in my life i've had this career

25:07

and i've had my

25:09

cleaning company career

25:11

so

25:12

but you put them two together

25:14

there's 40 plus

25:16

yeah i didn't realize until uh

25:18

just recently this is my 22nd year

25:23

in this business right here wow

25:25

yo congratulations i i had two i have

25:28

two careers from when i started

25:31

to when i came to y'all's school and

25:33

when i came to school i branched in to

25:36

do other things so uh 22 years on one

25:39

and 19 on the other so that's 41 41

25:43

years right there so uh

25:45

yeah and my wife and i've been together

25:47

47 years

25:50

wow so hey at least you found a wife

25:52

that

25:53

loved you before you had all this money

25:55

i paid a five dollars every week

25:57

[Laughter]

26:02

you know what i mean

26:03

man it's a different story if you found

26:05

a wife after you came through cctg

26:07

because that's you know you got a

26:08

question but she was before before all

26:11

this money oh man let me tell you what

26:13

it was amazing man i've been blessed we

26:15

got nine grandkids by the way i want to

26:17

tell you this wow

26:19

i think i had two

26:21

right i met right we had two you have

26:24

nine i'm up to nine

26:27

and i told them nine and no more

26:31

so what do those sundays look like or

26:33

holidays it must be like oh man it's it

26:36

is amazing chris i tell you my wife and

26:38

i we got our pictures

26:42

just covers our whole house i don't care

26:45

what's going on that that the

26:47

pictures of the grandkids

26:50

oh christmas time is fun because

26:52

all the kids come to the house

26:55

and my wife for the flash she was the

26:58

first year she was so afraid with his

27:00

covet

27:01

that she told everybody just come

27:04

let the kids come get the gifts and go

27:06

back home that hurt huh that hurt me

27:10

but that's the first time in 40 years

27:13

that has ever happened wow

27:15

wow but you know hopefully this year

27:18

matter of fact i you know what i need to

27:20

tell you now

27:22

i'm i may not i'm gonna have to see what

27:25

my doctors say but i might not and i

27:27

hate this i'm even though i paid last

27:30

year to come to the conference

27:32

i don't know whether they're gonna let

27:34

me come

27:36

well i can tell you yeah i i mean i and

27:39

i get it i get it um i was just in vegas

27:42

two days uh real i was in and out for

27:44

two days to to kind of meet with the

27:46

caesars there to

27:48

come off the way

27:49

everything is somewhat back to normal

27:51

everybody's required to wear a mask

27:53

inside the establishment correct um you

27:55

know and so

27:57

you know uh

27:58

i i think um most people feel like with

28:01

the precautions everybody's taken

28:03

vaccines that it's going to be okay but

28:05

you know i'd love to see you there you

28:07

know that oh man let me tell you my wife

28:10

my wife put on my on my case she says

28:13

that that ain't gay tell

28:19

this is your procedure okay yeah yeah i

28:21

said oh yeah so anyway i told her i said

28:24

well i got to go out there and see the

28:26

sugar because he i used to i have a

28:29

friend of mine that live right around

28:32

the corner from sugar ray leonard in

28:34

maryland

28:35

yeah we're having sugar ray leonard

28:36

we're having sugar i don't know i'm

28:38

going to interview him on this podcast

28:39

actually yes yes yes so so i i i'm gonna

28:44

i'll let scott know within the next uh

28:46

week or so

28:48

uh what the doctor tells me to do but

28:50

man i tell you how about this i'll make

28:52

a deal with you if you come on out

28:54

i will arrange a personal meeting with

28:55

you and sugar ray all right fantastic

28:59

all right all right

29:01

okay um

29:03

all right let's flip the script what do

29:05

you want to ask me it could be anything

29:07

it could be what kind of hair gel i use

29:10

it doesn't matter what it is

29:12

well i think the thing that the thing

29:14

that i asked god or

29:16

joe i'm not sure which one but they're

29:19

saying bill we've had a good year

29:22

i said really

29:24

so what do you think would be the what

29:26

you what do you consider

29:28

the uh the advantages that you've

29:31

offered

29:32

this year despite the pandemic

29:35

when you say the event are you do you

29:37

mean um

29:39

the number of kids or students coming

29:41

through oh yeah what do i attribute that

29:42

to yeah

29:44

yeah well that's um that's a that's a

29:46

pretty easy question so

29:48

this year we made ink the ink 5000 list

29:51

again

29:52

twice so uh so we're one of america's

29:54

fastest growing private companies

29:57

um based on 2020 which was the year of

29:59

the pandemic right and what i attribute

30:02

that to is

30:04

people got fed up with their jobs i mean

30:06

yeah so number one you know as you know

30:09

this is a business you can work from

30:10

home yeah that's true and people all of

30:13

a sudden found themselves home some

30:15

people found themselves without a job

30:18

and people just wanted to take control

30:20

of their own destiny right they

30:22

particularly think about it guys who own

30:24

restaurants that all of a sudden a week

30:26

later they're closed down yeah and so

30:28

they had to react they had to motivate

30:30

our model was actually the perfect i

30:32

hate to say this i don't want to brag

30:34

but i am

30:35

it's one of the perfect models

30:37

um you know with something with the

30:39

pandemic because what we saw as business

30:41

owners

30:43

that demand went up for financing right

30:46

to not only grow but for a lot of people

30:49

just to survive

30:50

yeah and you could work this model from

30:52

home people were already sitting at home

30:54

or some people just had to find a model

30:57

that uh flourished in something like

30:58

this so that's what we accredited to one

31:01

of our largest years ever because people

31:03

had to rethink their lives and say gee

31:05

is there a better option out there than

31:06

what i'm doing now that's true yeah yeah

31:09

we had my wife and i i was telling

31:11

people uh

31:12

last year was a good year for us and i

31:14

said it was i said yeah the pandemic

31:18

had i got more calls because of pandemic

31:22

right

31:23

without it yeah right right and uh

31:26

and so like i said now like i said

31:28

almost i started today

31:30

working on the uh

31:32

this other church

31:34

i think the church

31:36

helped me out a lot i mean i closed two

31:39

to two church loans last year doing the

31:42

pandemic for about five million dollars

31:44

okay all right so you know uh so i had a

31:48

i had a decent year did you get involved

31:51

in any of the ppp helping people with

31:52

ppp

31:54

you know i went through the whole

31:56

training

31:57

i i did everything matter of fact i i

31:59

got with one of the uh

32:01

ppg ladies she was a counter

32:06

but you know

32:07

when i got to the very end

32:10

i thought i went through all of that

32:12

i told myself bill i think it'd be

32:14

better for you to give these these

32:17

people to someone else

32:19

i thought that money was not

32:22

reasonable enough

32:25

they didn't pay out those commissions

32:27

the bigger commissions yeah yeah so so i

32:30

i have i had i had a graduate a matter

32:33

of fact this lady she graduated from the

32:34

school

32:35

and uh she was in

32:37

alabama

32:39

and so we got to be friends and uh i

32:42

just i just sent all my referrals to her

32:45

i said this is what you do

32:47

i said you go ahead on

32:49

you know i said i i i don't i went

32:52

through all that training and

32:54

because

32:56

bill hubbard can't be bothered with

32:58

anything less than six or seven zeros

33:00

isn't that correct

33:03

i ain't gonna deal with that yeah but it

33:05

was good i love it at least you're

33:07

honest i love it i appreciate you all

33:10

right any what any other questions you

33:11

want to ask me no no i you know what i

33:14

i'm just i'm thrilled that uh we got the

33:17

uh

33:18

conference coming back up that that to

33:20

me was something that uh i was i've been

33:23

really looking forward to that so i

33:25

wasn't expecting to have the surgery

33:26

done but

33:27

i told my wife i said hey i'm gonna try

33:30

to uh get out there uh because now

33:34

since i had the surgery

33:36

my dad don't want me to walk up and down

33:38

these steps

33:39

and when you go to vegas

33:41

they got escalators brother they got an

33:43

escalator there you go there you go

33:47

you know what we don't do you know you

33:48

know we don't do things half-ass all

33:51

that's right so

33:52

i said baby i ain't gonna do that much

33:54

yes you do

33:57

all right we'll tell you what this if

33:59

you should find yourself in a scenario

34:01

where you have to walk upstairs

34:03

i'll give you my cell phone i'll come

34:05

and i'll just pick you up and bring you

34:06

upstairs about that there you go

34:09

everybody did a conference role that's

34:10

right there you go there you go

34:14

thank you all right well

34:15

listen bill um

34:17

we've said a lot here it's been my

34:20

distinct pleasure to interview you um

34:23

you're one of our

34:24

our uh you know it's a family cctg is a

34:27

family you're one of our family members

34:28

one of the original family members back

34:30

in 11. that's right

34:32

you know it's so glad just to still talk

34:34

to you after all these years and see

34:36

that you're doing well and you're doing

34:37

good yeah

34:39

well i've been blessed i'm honored to

34:41

have gone through the school

34:43

i've had dozens i'm still waiting for my

34:45

referral check that you promised me

34:47

years ago

34:50

hey hey i i think you remember i when i

34:53

come out to the school i always tell you

34:56

uh chris and i had about five more

34:58

people called

35:02

so i think there's some kind of way in

35:04

this envelope that you need to send me

35:07

send me a little

35:11

all right well i'm going to surprise you

35:12

how about that oh mr surprise dude all

35:16

right

35:17

it's it's fun i thought you know and i

35:18

just tell i tell the kids because see a

35:21

lot of kids

35:22

they they really are this they really

35:24

are disturbed because they don't

35:26

understand i said look

35:28

there is no magic formula to this

35:31

industry there is no magic i said

35:33

depending on where you live depending on

35:35

who you know depending on who contact

35:37

with all those factors come into play

35:40

and the first year

35:42

truthfully for most people

35:44

is probably the toughest year sure

35:48

absolutely because you're out there

35:49

building that network yeah i said so you

35:51

know i i said even my first year i did i

35:55

had a lot of deals

35:56

come across my desk

35:58

i didn't close them but they came across

36:01

my desk so if you get deals coming

36:03

across your desk at least that keeps you

36:06

busy sure yeah and so you know and you

36:09

close one or two and it takes a while to

36:11

develop that instinct right of

36:13

separating the people that don't have

36:15

any money in the bank at all to people

36:17

that are real players you know what i

36:19

mean

36:20

yeah

36:21

well

36:22

i've been i i just tell people i said

36:24

hey you know i i my wife keep bugging me

36:27

but i tell i said now i gotta go for

36:29

this zeros

36:31

now you can't be bothered with petty

36:33

stuff like that you just that's right

36:35

six seven zeros that's right there you

36:37

go seven zero's the way we gotta go

36:40

well listen bill

36:42

thank you so much for being on this and

36:44

everybody i hope you enjoyed this

36:46

podcast um i i enjoyed it uh and i it

36:50

was a pleasure for me to see an old

36:51

friend again

36:53

you were here a long time ago so uh

36:55

without being said um thank you

36:57

everybody for watching this don't forget

36:58

to subscribe to our youtube channel and

37:01

we got the cctg app for android and

37:03

iphone you can download that and see

37:05

exclusive content bill thank you

37:08

and uh hopefully i'll see you in a month

37:10

all right all right

37:12

thanks everybody all right be blessed

37:15

there are just too many commercial home

37:16

brokers that don't have a damn clue of

37:18

what they're doing

37:21

all we're trying to do here is better

37:22

the industry for everybody

37:26

at the end of the day you can make great

37:27

money in this industry but in the end

37:29

it's all about helping people

37:32

you know people always say chris how can

37:34

i be a successful broker it's two words

37:36

hard work and dedication

37:38

[Music]

37:39

if you don't like talking to people you

37:41

probably shouldn't be in this business

ABOUT THE PODCAST

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