Entrepreneurs in Finance Podcast

With your host, Kris Roglieri

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**Fresh Review Of Training The Minute It Ends | Loan Broker Training**

Listen to three graduates who purchased our Legacy package talk about their experience immediately after training concluded. This is as fresh as it gets to hear about the experience they just went through as well as their experience with our add-on package to offer digital marketing services to business owners.

[#loanbrokertraining](https://www.youtube.com/hashtag/loanbrokertraining) [#cctg](https://www.youtube.com/hashtag/cctg) [#beyourownboss](https://www.youtube.com/hashtag/beyourownboss) [#workfromhome](https://www.youtube.com/hashtag/workfromhome)

00:08

this is a first ever episode

00:10

a very unique episode uh we are fresh

00:14

off of training after what seven seven

00:17

ten days almost um i'm sitting here with

00:19

some very talented people

00:21

and before they wanted to leave the

00:23

building i trapped them here

00:24

and we're gonna get a real account of

00:27

what class is like

00:29

that they just took part in there are

00:32

just too many commercial home brokers

00:34

that don't have a damn clue of what

00:35

they're doing

00:38

all we're trying to do here is better

00:39

the industry for everybody

00:41

[Music]

00:43

at the end of the day you can make great

00:44

money in this industry but in the end

00:46

it's all about helping people

00:49

you know people always say chris how can

00:51

i be a successful broker

00:53

it's two words hard work and dedication

00:56

if you don't like talking to people you

00:58

probably shouldn't be in this greatness

01:00

hey everybody welcome back to

01:01

entrepreneurs and finance i'm

01:03

christopher larry president ceo of

01:04

commercial capital training group

01:06

and this is a first ever episode a very

01:09

unique episode

01:11

uh we are fresh off of training after

01:14

what seven

01:15

seven ten days almost um i'm sitting

01:18

here with some very talented people

01:20

and before they wanted to leave the

01:21

building i trapped them here

01:23

and we're gonna get a real account of

01:26

what class is like

01:27

that they just took part in and before i

01:31

make introductions here

01:32

i have three individuals who purchased

01:35

our legacy program

01:36

and also attended our enhancement class

01:38

they literally just got done about

01:40

20 minutes ago so this is as fresh as

01:42

that as it can be

01:44

previously you've watched people that

01:45

have been out months years

01:47

couple years but this is as fresh as can

01:49

be about their experience of what they

01:52

did here so without further ado let me

01:54

introduce

01:55

our our group to us um so guys

01:58

i will start with uh sunny and then

02:00

we'll go around the table if we'll do it

02:02

that way so sunny do you want to

02:03

introduce yourself name where you're

02:05

from and um

02:07

you know just name it where you're from

02:09

and then we'll then we'll get to bios

02:10

yeah

02:10

sunny sandu i'm from uh toronto canada

02:13

uh

02:14

i've been looking at this program for a

02:16

long while i'd love to come here

02:18

uh this is a beautiful place to be okay

02:21

all right how long have you been looking

02:22

at us for roughly since 2015

02:24

actually end of 14 you can call it 2015

02:27

2015 and under 14. okay

02:29

all right all right next up uh jared

02:31

klock i'm from the hartford connected

02:33

area

02:34

and uh i've been looking into doing

02:36

something similar

02:37

with your program right 2018. 2018.

02:40

finally pulled the trigger and i'm glad

02:41

i did uh last but not least

02:44

yeah hi my name is bill canny and i'm

02:46

also from the harford connecticut area

02:49

particularly a small town called canton

02:51

connecticut

02:52

canton okay all right well guys thank

02:55

you for being here i know

02:56

it's probably a little weird the last

02:58

thing you want to do is spend more time

02:59

in this room since uh

03:00

particularly you sonny you've been here

03:01

for like almost a week right a week and

03:03

a half

03:05

eight days um now you guys

03:08

bill and and uh you you guys came

03:11

you guys attended virtual right so you

03:14

were in what the mate was it the may

03:15

class

03:16

may class of 2021 you attended virtual

03:20

tell me about your experience of and now

03:23

you came back for enhancement which is

03:25

the extra add-on for digital marketing

03:28

tell me about just being here in two

03:29

short days to come back what's your

03:32

experience

03:33

of class to place because you've only

03:35

seen it from one

03:36

one camera angle last month right right

03:39

right

03:40

i mean the virtual program was fantastic

03:42

i thought it really did

03:44

it exceeded my expectations i'm not one

03:46

to sit in front of a computer for

03:48

all day long right i can't i can't

03:50

usually go more than two hours you know

03:52

without you know

03:52

right and it was it held your attention

03:54

there was a lot of information it was

03:56

presented well it was fantastic

03:58

and then it was great to come up here

03:59

when we had the chance to come up to to

04:01

do the uh

04:02

the digital marketing package uh to do

04:04

it in person we just wanted to kind of

04:06

meet everybody and see what was like it

04:08

was it's just been a great experience

04:10

yeah and what about you bill yes same

04:13

thing

04:13

so you know um jared when he approached

04:17

me about this i i was

04:18

pretty excited as i knew something i

04:20

wanted to do

04:21

now having to do the virtual uh

04:24

session uh online it it it went really

04:28

smoothly

04:29

um we knew it was gonna be six days of

04:32

intense

04:33

you know uh information but

04:36

you know jared and i were talking after

04:38

each day i'm like man that went by so

04:40

fast

04:40

right yeah it does no it was smooth you

04:43

know there weren't

04:44

lulls it was just like it went bang bang

04:46

bang bang

04:47

and it was very well professionally done

04:49

yeah and and you and you guys uh i

04:51

always i have to ask i mean

04:54

you guys actually sat in a chair for

04:55

eight hours each day you can't believe

04:57

it

04:57

yeah well listen we're in sales

05:01

that's our background right right so um

05:03

and i was with the same company for 24

05:05

years

05:05

right uh and jared was my territory

05:08

partner for 10 of those

05:10

on the on the more recent end right um

05:12

and we'd we would always dread sales

05:14

meetings only in the sense that

05:16

we can't sit still for five minutes you

05:18

know i i

05:19

you know with an 80d and whatever you

05:21

got going on right i

05:22

it's like break me free right sure so

05:26

you know it we we were thinking about

05:28

that going into your training and like

05:30

well how's that going to go well

05:31

after the first day we didn't worry

05:33

about it yeah it kind of kept saying

05:34

it's attentive yeah

05:36

it just was you know right right so it

05:38

was great that's good

05:39

that's good so you know sunny i'll i'll

05:41

just i'll turn it around to you i mean

05:42

you've been looking at it since 2015

05:44

right yes

05:45

and uh what took you so long well

05:48

i don't know sometime it's not the right

05:51

time

05:52

right i guess right uh actually what

05:54

happened was i was looking at it and

05:55

then

05:56

all of a sudden my

05:59

wife got pregnant with my first daughter

06:01

that's important yeah so

06:03

my most beloved so and then

06:06

that took us time that took me a little

06:08

bit away from it i kept looking at it

06:09

once in a while but

06:10

it took me away from the whole project

06:12

and then

06:14

then the second one in 2019

06:17

and then after that man it's been too

06:19

long now and i go with hit actually

06:20

right which will change the whole center

06:22

because i've never been

06:24

uh in my whole life i've never done an

06:27

online marketing

06:28

ever right or ever had a google adwords

06:30

or a ppp

06:31

program or anything like that right

06:33

always been a

06:34

door knocking kind of a guy or you can

06:36

call it a person-to-person interaction

06:38

so that

06:39

shook my world basically right so i

06:41

wanted something different and this is

06:43

the way out i get it

06:45

i don't know man it was a hard sell to

06:46

my wife but yes she

06:48

sold well it's a lot easier selling it

06:50

when she's not pregnant i would think

06:52

right

06:52

i mean that's yeah you're right focus

06:55

right and you come from the residential

06:57

mortgage background correct yes 14 years

06:58

of residential residential mortgage okay

07:00

and you being from canada and what's i

07:03

mean explain your your game plan i mean

07:05

you're planning to

07:05

move here right yes and set up operation

07:07

in the states that's definitely i was

07:09

actually

07:10

uh first of all i was i was thinking

07:12

that okay maybe i'll just stay in canada

07:14

it's all online and i'll just work it

07:15

from there

07:16

but then somehow i know man i got to go

07:19

there and do it myself

07:20

right so then i planned up okay around

07:23

cincinnati area

07:25

and then i was in sitting with you on

07:27

the last year for when you

07:29

went to the dinner the dinner yes the

07:32

dinner

07:33

over there you asked me a question why

07:35

cincinnati and i asked my question why

07:37

cincinnati

07:39

that totally shook me you know though i

07:40

had few drinks down but i

07:42

i remember that question yeah so and

07:45

the whole day in the morning and by the

07:46

end of the day man no no cincinnati and

07:48

then you asked me why not here

07:52

yeah well i think you had you had said

07:54

you know you said you don't want to be

07:56

you thought new york was too crowded

07:57

there was too many people yes yes

07:59

i told you it really doesn't matter how

08:01

many people i mean i think we

08:03

we must have gosh 15 20 or more

08:06

graduates in new york city and they're

08:08

all doing this you know

08:10

yes it doesn't really matter where you

08:11

are i was actually thinking wrong

08:13

in my way right right okay all right

08:16

um so from your perspective now you went

08:19

through the whole training

08:20

in person what did you think oh man

08:23

first of all there is nothing like it

08:26

this is my first train this is my first

08:28

training ever

08:30

ever in my lifetime in finance business

08:33

if i had this plan like these are eight

08:35

days

08:36

forget about the money part even if i

08:38

had spent like one day

08:39

training anybody had trained me one day

08:42

in residential mortgages to do it

08:44

and get on the streets and do your own

08:46

work

08:47

let me do do your own work whatever you

08:49

do like whatever the business you do you

08:51

do your thing

08:53

i would have been way more successful

08:55

yeah well you

08:56

and you you and i had a conversation you

08:57

started out with like one or two lenders

08:59

one lender yes i started in 2007 with

09:02

one lender

09:03

right now after 14 years i have 32

09:05

lenders but then again you go it takes

09:07

time to

09:08

develop a rapport with them and you

09:10

walked out of here with 50

09:11

in one week or on eight days yeah that's

09:14

all thanks to you

09:15

well no it's it's um you know it's my

09:18

pleasure and it's

09:18

it's interesting to hear the different

09:20

backgrounds guys tell me as a

09:22

as a team you know coming into this

09:26

what did you just wake up one day and

09:27

say i i want to

09:30

well actually tell me the story about

09:31

how you found us because i remember in

09:32

the hallway

09:33

that was kind of funny how one of you

09:34

found us and then

09:36

bill you found us but then you didn't

09:38

know you both found us and then you came

09:39

together so who wants to start that

09:41

story that's a good one

09:42

you start jared all right yeah well i

09:44

had uh like i say i had been looking

09:46

since 2018

09:47

yeah and uh i just needed a change and i

09:50

had my own business previously a couple

09:51

different businesses i've been

09:53

doing some other things business broker

09:54

and that and then i just had a few sales

09:56

jobs and that's where billy and i met

09:58

and i said i'm i'm doing something else

10:00

and like i say i got involved with this

10:01

and uh

10:03

looking at it and and watching the

10:05

podcast and just

10:06

yeah but just never pulled the trigger

10:07

you know and i was ready to pull the

10:08

trigger then covet hit and i was like uh

10:10

and i should have because all these

10:11

people

10:12

all these people shows how much i know

10:14

right

10:15

right so uh i i finally said you know

10:18

what i've been looking for someone to

10:19

partner up with because i didn't really

10:20

want to do it just by myself

10:22

right and i was looking around and i had

10:24

uh

10:26

i just said you know what i'm gonna just

10:27

do it i'm pulling the trigger i talked

10:29

to the wife she goes yeah go for it

10:30

whatever

10:30

and then we have had a conversation with

10:32

billy and i said listen billy yeah i

10:33

said i found a great opportunity i'm

10:34

doing this

10:35

and he said wait a minute he named it he

10:38

said cctg

10:39

right what yeah and i had just that week

10:43

been looking

10:44

myself um and i stumbled across cctg and

10:49

i sent it to myself as a reminder okay

10:51

because it was

10:52

on a list of other franchises sure

10:55

you're really not a franchise but right

10:56

um and i sent it to myself and when he

10:59

mentioned

11:00

it to me i'm like jared hold on a second

11:02

and i showed him

11:03

i'm like i was just looking at this

11:05

myself

11:07

so let's do this let's do this yeah it

11:09

was like a match made in heaven wow

11:10

yeah so that was a connection that was a

11:12

sign we were both kind of ready how

11:15

crazy is that i mean how long have you

11:16

guys known each other for

11:17

10 years all right 10 years but you were

11:19

at the same company and now

11:21

and then you were looking at something

11:22

and you were looking at something and

11:23

you both came together i mean

11:25

that that is a sign yeah and we were

11:27

both ready like i

11:29

you know being there that much longer um

11:31

i just saw the changes

11:33

right it was a great company you know i

11:35

had a lot of success there i was doing

11:37

well

11:37

but i just wanted more you weren't happy

11:40

i wasn't happy you got to be happy i

11:41

wasn't happy

11:42

right i saw the changes in how it's

11:43

affecting me you know and i've got a lot

11:46

of work left in me i got a lot a lot of

11:47

life left so

11:48

i hope so and i always i

11:51

always wanted to be part of my own

11:53

business

11:54

you know being in sales with a company

11:56

you know i

11:57

yes i'm making money for myself but i'm

11:59

really making money for that sure right

12:01

well for sure yeah

12:02

um i always wanted to have my own

12:03

business to make money for me right now

12:05

i'm helping other people

12:07

it's what i'm good at right i like

12:09

people i love talking to them it's easy

12:11

for me

12:12

right um so so that's how i became

12:14

successful

12:16

of course with the hard work and

12:17

determination all that kind of stuff

12:19

yeah um but do be able to do it for

12:21

yourself now is

12:22

it's a totally different game well it is

12:25

i mean i think

12:25

you know um as opposed to sunny i mean

12:28

you've been

12:29

you've been kind of on your own with

12:30

your own business from your angle you

12:32

guys

12:33

i think it's a it's a it's a fun and

12:36

exhilarating but also scary

12:38

transition right because you're used

12:40

even though you're you're

12:41

you know you guys are good at sales now

12:43

you wake up in the morning and like it's

12:45

just you

12:45

it all falls on you right it's not it's

12:48

not like you get the memo from the

12:50

company and you get this

12:51

it like when that structure is removed

12:53

are you guys still doing that or

12:54

did you totally sever tizen no so that's

12:57

another interesting thing

12:58

yeah do you want to go ahead so um

13:03

when we first decided to do this we had

13:05

both planned that we were going to try

13:07

to

13:07

do both you know work and do this so

13:10

yeah so

13:11

so um we we first got the gold package

13:14

okay that's how we started out

13:15

um thinking that's the way we're going

13:16

to do it so we're going to start out

13:18

with the gold package

13:21

and still do our existing jobs work at

13:23

the same company together right you know

13:25

just try to do it together

13:26

so training started um monday

13:30

great tuesday great wednesday comes okay

13:33

and diane rosencrantz comes on

13:35

from it yep and she discusses the whole

13:38

pension trust rollover

13:39

401k deal and that was our like

13:43

aha moment where we realized wait a

13:45

second

13:47

maybe what we can do is upgrade to the

13:49

to the legacy package

13:51

and have that stability to do it and

13:54

leave our other job so that we can now

13:55

concentrate on we really should be doing

13:57

which is our own business

13:59

it gave us the freedom to cut loose and

14:02

now focus

14:02

upgrade and focus because that's what we

14:04

want to do we don't want to we didn't

14:06

want to be doing both

14:07

right we knew it would kind of be sub

14:08

one would suffer right right this is an

14:10

investment

14:11

sure so it that that was a great day for

14:14

us like we were walking

14:16

on air and we like called diamond you

14:19

called diane immediately that thing

14:20

had lunch she spoke in the morning lunch

14:23

came

14:23

we're dialing her number wow you know

14:26

this is bill and jared by what yeah

14:27

she assured us yeah you can do this you

14:29

can do this because you still didn't

14:31

believe it

14:31

right but it was a great moment a lot of

14:33

people don't know about it yeah they

14:34

don't they don't

14:35

they don't know about it and i said to

14:36

myself

14:38

right even cpas believe it or not they

14:40

don't they don't know about it because

14:41

we get a lot of cpas that come through

14:42

here and

14:43

they're like wow i didn't even know you

14:45

can do that tax-free

14:46

yeah right so that's wow so then all

14:49

right so you guys came through gold you

14:51

found out about one of our service

14:52

providers

14:53

uh which our graduates use to help

14:55

people turns out

14:57

you guys were a great candidate for it

14:59

sure and that led you to

15:01

kind of put in that notice and be on

15:03

board full-time it was the week later

15:05

i resigned and then a week after that he

15:08

resigned

15:08

wow so you know some heads were spinning

15:11

at our old place what's gonna say

15:12

yeah two people yeah wow um but

15:16

it is what it is yeah yeah and and and

15:19

here you are

15:20

i mean that's brave actually very brave

15:23

we've had people do that before but it's

15:25

just how was that feeling

15:27

i mean like take me through that feeling

15:29

that you were

15:31

when you resigned i mean that's it was

15:33

it was a good feeling like you're

15:35

closing down a chapter in your life and

15:36

opening up it was bittersweet

15:37

right i had built up some great

15:39

relationships yeah it was a fantastic

15:41

company

15:42

um but i had a it was a more of a better

15:46

feeling than it was any kind of sour

15:48

feeling sure

15:48

um it was it was liberating right you

15:51

know

15:52

i i had trust in this i mean we already

15:54

knew you guys were the real deal

15:55

yeah going through training and all that

15:56

so there was there were no doubts right

15:58

um yes it's it's a little nerve-wracking

16:01

but you know you got to take risks in

16:04

life you do right

16:05

and and we just we think this is a great

16:08

risk

16:09

it's yeah something that's going to pay

16:10

off so and here you are

16:12

and and that's a great story and sunny i

16:14

mean you i would add to his last term

16:17

it's not a great risk i would say it is

16:21

it's the best opportunity yeah well i

16:24

mean

16:24

it's to me i would say i would start in

16:27

a different way i would

16:28

explain it in whatever i did it before

16:31

when i started i started alone

16:33

nobody was there to teach me you've got

16:35

to understand from a single guy

16:37

no knowledge no information no lenders

16:40

you have but

16:40

you have a deal right now somehow i

16:42

found a deal but then i have to process

16:44

the deal

16:45

that's the hard part right i can buy i

16:48

i did screw a lot of deals i used to

16:50

have a table full of stacks of

16:53

deals but i can process them now

16:56

i have i was in such a situation that

16:58

time before sales people are not good

17:00

processors by the way

17:01

i'm i'm a i'm a shining star of that

17:05

yeah i don't like paperwork but yeah

17:06

that's the thing i i used to run around

17:08

all day and at night i used to start to

17:10

process and when i start to process

17:12

and then you have this information

17:14

missing and that information missing and

17:15

then you want all it combine it together

17:17

and then the package is not complete and

17:19

the mortgage is declined

17:21

you got to understand this is what i was

17:24

trying to

17:25

get rid of myself right right and

17:28

here i got that opportunity yeah i don't

17:31

have to process my deals

17:32

that's the most awesome part of this

17:34

this whole project

17:35

is that the most valuable thing you

17:36

found out of the legacy package that's

17:38

for you i mean it sounds like that

17:39

that's the processing that's me

17:41

processing is the most valuable that's

17:43

the

17:43

big bucks that's the most bucks for my

17:45

money so

17:46

it's interesting you brought that up and

17:48

i know you guys are new and you know

17:50

you don't have all these deal this deal

17:52

flow coming in but i can tell you guys

17:54

word of advice going out there that

17:56

since you both

17:57

all of you guys are legacy here people

18:00

don't realize that once they start

18:01

getting out there they start getting

18:03

leads

18:04

and they start talking to people their

18:05

network it gets busy really really quick

18:08

and there's an old saying you you you

18:10

know you never

18:11

you never expect more out of a sales guy

18:14

than sales

18:15

meaning you know you don't and you you

18:17

guys come from sales you when you start

18:20

doing things that prohibit you from

18:22

doing what you do best

18:23

it's all and what i say doing training

18:25

it's rot return on time right

18:27

you start you're not spending your time

18:28

on you know what can give you the best

18:30

roi

18:31

which is processing paperwork so is that

18:34

what you found

18:34

valuable of the legacy package and you

18:36

learned about the processing team that

18:38

you have

18:38

i think the whole team i mean the whole

18:40

support team yeah paperwork process but

18:42

i mean just the whole

18:44

just having everybody here as a sounding

18:46

board right

18:47

you know just the whole team i think the

18:49

whole setup is great yeah the benefits

18:51

of the legacy package is is one of the

18:54

main reasons why we wanted to do it

18:56

yeah i mean i know that sounds kind of

18:58

no i i mean i didn't tell you to say

19:00

that

19:00

so i i appreciate that but i mean just

19:02

interesting to hear your perspective on

19:04

you know what made you guys tick and buy

19:06

that package

19:08

you talk about time management right

19:10

right so one of the

19:11

one of the most um one of the main

19:14

reasons

19:15

that i was being i was so unsatisfied at

19:17

my last job was

19:18

apart from doing it a long time in the

19:21

same old same old

19:22

um they were changing their customer

19:24

resource management

19:25

so crm um which just required me

19:29

to be on the computer more than being

19:31

out selling which is why i was hired and

19:33

what i was good at

19:34

right i'm great when i'm out in front of

19:37

a client or customer or potential

19:38

customer right

19:40

i'm i'm not so great when i'm behind my

19:42

computer

19:43

having to do all the paperwork portion

19:45

of it and it was just increasing

19:47

right jared it was crazy it was just

19:49

increasing like you're taking away from

19:50

me

19:52

yeah yeah so so to be able to have that

19:55

with the legacy package here

19:58

um and not have to i mean know about it

20:01

but not have to really

20:02

uh toil with it right that is a great

20:06

feeling

20:06

and you know i i think now that you guys

20:09

have been through training

20:11

granted you haven't really started

20:13

working the model but you know what you

20:14

get at this point you've been through

20:16

the training

20:16

you kind of know the products um i'll

20:19

ask this question because a lot of

20:21

people will say

20:21

gee you know a hundred thousand dollars

20:23

it's a lot of money and it is a lot of

20:24

money

20:25

there's no one disputing that but do you

20:28

have a different

20:29

angle looking at the package and

20:31

learning um

20:33

i guess the value that comes in with

20:34

that package outside of

20:36

like before you got here have you

20:40

have you um has become a lot clearer

20:44

in terms of the value of the package now

20:46

that you've been through training and

20:47

i'll say for

20:48

all of you guys just just in terms of

20:50

because like first thing people don't

20:52

realize

20:53

and they don't even get is that people

20:55

that they bought legacy

20:57

and then they realized wow i didn't

20:59

really realize that you know to bring on

21:01

a processor in today's age is like

21:03

40 to 60 grand a year and and that you

21:06

get this now you have a processor

21:08

yes you know really for life that's

21:10

that's like the first thing that

21:11

that clicks and then you know when alex

21:14

goes through adwords and

21:15

the leads you get for three years in a

21:17

row and they go oh that's how you

21:18

generate it and that's what that's about

21:20

wow i didn't really realize even i think

21:22

you told me you didn't even realize that

21:24

you didn't realize what the leads were

21:25

until the last week of the trade or the

21:28

last day of the training yeah i

21:29

i wasn't i i looked into the podcast and

21:32

i

21:32

listened to the podcast so much but i

21:35

wasn't

21:36

actually understanding the lead part

21:37

because i have no uh

21:39

knowledge of uh you didn't do that i

21:42

never did my in my in my experience

21:44

i had no experience of how the online

21:46

leads generation works right

21:47

so it was new but this is to me looks

21:50

like it's a bonus

21:52

well no i mean it's yeah a lot of people

21:54

get it just for that too never mind

21:56

the processing but some people come at

21:58

this angle of wow we get three years of

21:59

leads which

22:00

i told you know training i teach is it's

22:03

all about opportunities you have to

22:04

generate opportunities

22:05

um and that allows you to constantly see

22:08

opportunities yes opportunities out

22:10

there definitely

22:10

absolutely absolutely um

22:14

guys what's the thing that you hated

22:15

most about the training

22:19

you could say joe i mean joe's joe's

22:21

here

22:22

i mean that was good what did you hate

22:25

about the training

22:27

i really don't know i mean i can't you

22:29

know maybe

22:30

it's almost like drinking through a fire

22:32

hose it is a lot of info

22:35

but it's great you just need to take

22:36

time a couple hours after class

22:38

to just sit back and digest a little bit

22:40

of it and we're still digesting it

22:42

right did you guys find yourself doing

22:44

that after each day

22:46

like kind of compare notes to one

22:47

another yeah yeah

22:49

yeah thursday we were just burnt out

22:51

thursday

22:53

thursday's a weird day but yeah i don't

22:54

know how many cocktails did you drink on

22:56

friday

22:58

i don't know yeah uh i would say

23:01

i would jump in a little bit i would say

23:03

the only thing i didn't like about the

23:05

training was

23:06

it was uh it was there i wanted a more

23:09

of it actually

23:10

you wanted more of the training yeah you

23:11

wanted more days okay more days added to

23:14

it maybe

23:14

another like 10 days or something yeah

23:17

yeah okay

23:18

that would be actually helpful for me i

23:19

know that'll be cumbersome a lot of it

23:21

yeah yeah but that'll be for helpful for

23:24

me actually that's why i was asking you

23:25

maybe if i can listen to you guys again

23:27

yeah you know well that's the thing you

23:28

guys can always come back these guys

23:30

came back to finish up the

23:32

enhancement portion but you could always

23:33

come back we're not you know that's

23:35

that's the

23:35

one positive thing that happened with

23:37

the pandemic is since

23:38

we've got so good at you know virtual

23:41

now

23:41

um you know even if you attend live you

23:44

want a refresher you could always jump

23:45

in a day or

23:46

jump in a couple of days yes you know um

23:50

what did you you know any funny moments

23:53

like

23:54

i'll ask you sonny i'll ask you that

23:56

last but

23:57

for you guys being that you you attended

23:59

virtual were there any funny moments in

24:01

virtual where

24:02

you wanted to strangle somebody one of

24:03

your classmates they're like what

24:05

you know what i mean we took we sat

24:08

together during the course it wasn't

24:09

like i was at my house you know we were

24:10

together

24:11

you were together okay so all right you

24:12

know we're always bouncing stuff off

24:14

each other but then

24:14

like i told you before you got the

24:16

patience of a saint because sometimes

24:17

it's like

24:18

you just covered something and someone's

24:20

asking a question okay i just want to

24:22

you know strangle them but you know

24:25

yeah and i will tell you one other thing

24:27

i had thought about going legacy right

24:28

from the very beginning right right um

24:30

but it's it's it's expense you know

24:34

so i figured i'd the leap of faith for

24:35

sure i was going to dip my toe in with

24:37

the gold package right and i said you

24:38

know what you got to just jump in and do

24:39

it

24:40

yeah yeah i think it was a great

24:42

decision so

24:43

uh how about you sonny i mean any funny

24:45

moments doing training you were here

24:46

with us

24:47

the whole time in person with your yes

24:49

lots of moments actually lots of moments

24:52

the best moments i would say were the

24:53

mornings and the evenings when we would

24:55

spend time with mack

24:56

at the hilton okay mac at the hilton

24:59

yeah interesting

25:00

yeah because at that time me me and

25:02

daryl darrell a guy

25:04

who didn't get a package he was from

25:06

nashville nashville uh yeah tennessee

25:08

tennessee yes

25:10

we were both set in the morning over

25:11

there have a breakfast and then mac

25:13

would be there

25:14

uh then evening we would go there have a

25:17

drink and then the mac would be there

25:18

and then whatever we were talking meg

25:20

would come

25:21

he would bash us don't think too much

25:23

this is what you have to do

25:24

[Laughter]

25:25

he always had a plan and an answer for

25:27

us well we were thinking because as the

25:29

students we don't know what it is

25:30

we're trying to learn it we always have

25:32

our own ways of looking at things but

25:34

that's not the right way of doing it

25:36

listen to the experts listen if we don't

25:39

the best thing i

25:41

i remember he said was call me call me

25:44

call me

25:44

if is there anything just call me

25:47

everyone said that i mean

25:48

that's the great thing yeah

25:52

you guys had a chance to interact with

25:53

some of the team now being that you came

25:54

in

25:55

you attended may i mean what how's that

25:57

experience been

25:58

for you so far everybody's very

26:00

responsive yeah you know i mean you

26:02

shoot an email you get it right back you

26:03

know they

26:04

and they keep you on point too which is

26:06

good you know because sometimes you need

26:08

that

26:08

we got a lot of things going different

26:09

ways right they keep them on track yeah

26:11

everything's great

26:12

yeah um i will tell you what mac i know

26:15

mac

26:15

he's he's got that breakfast thing down

26:17

at the at the hotel i mean he knows

26:19

he knows the senior citizen discounts he

26:21

knows the hilton honors discounts and he

26:24

you know i think he used to bring two

26:25

breakfasts he used to have a breakfast

26:26

there and then

26:27

in training he'd bring another breakfast

26:29

wow something about getting old and

26:31

having breakfast i don't know what it is

26:33

but he loves this because he loves his

26:36

eggs man that's yeah he loves his ass

26:40

i'll ask you guys what do you plan to

26:42

focus on i mean what so what's your game

26:44

plan in the next

26:45

what are your aspirations you know all

26:47

the pro well you've been exposed to all

26:49

the products

26:50

what's your game plan for the next

26:51

couple of months here yeah it's funny we

26:53

had just discussed that a couple days

26:54

ago before we came up here and uh

26:57

uh you know we talked uh billy has some

26:59

mortgage experience from

27:00

uh way back when so he's he's gonna

27:03

concentrate on the commercial

27:05

real estate and the uh the flip fix

27:08

and flip that stuff out and and i have

27:10

actually

27:11

got some factoring experience for when i

27:13

have my business i use the factor so i'm

27:14

familiar with factoring in

27:16

voice uh or ar uh factoring and also po

27:20

financing you kind of got a potential

27:21

deal working right you're someone you're

27:23

you're

27:23

kind of working with now right yeah yeah

27:25

you know yeah okay yeah we got a couple

27:27

actually a couple deals that we're

27:28

working on right now so

27:28

good but uh yeah i'm gonna stick with

27:31

that and billy's gonna

27:32

state and we'll probably good yeah

27:35

and i encourage you guys to uh one of

27:37

our lenders are

27:38

inc you guys are from connecticut right

27:40

yeah in connecticut rcn actually yeah

27:42

we've already talked to them oh you have

27:43

did you go visit them or we're gonna

27:45

have lunch with them next week yeah all

27:46

right great

27:47

yeah yeah i encourage that for a couple

27:48

times both of you guys yeah awesome what

27:50

about you sonny

27:52

well what's your game plan i would still

27:54

um

27:55

go the old tried and tested way the way

27:57

i did it before

27:58

referrals meeting clients meeting

28:01

bankers

28:02

what about products like real estate

28:04

since your background is a real estate

28:05

product

28:06

real estate is my first product right

28:08

fix and flip is the next one

28:10

merchant finance or factoring is the

28:12

second one okay then equipment finance

28:14

okay

28:15

so those are the products i'm going to

28:16

focus on right now that's the niche

28:18

market i can i think

28:19

i know a little bit more about right

28:21

maybe there are like 10 different more

28:23

products i

28:24

know but i have to take my time to learn

28:25

all of them how does it feel

28:27

to finally come to the cooler side of

28:29

the pillow of the country

28:30

you know telling you canada dream come

28:33

true

28:36

you know guys you weren't here but we

28:38

were busting stunning chops all week

28:40

just because he's like wait a minute

28:42

we don't have this in canada how could

28:44

you get away with this and here we don't

28:46

you can't do this in canada canada is so

28:48

strict and you know i said relax honey

28:50

this is the cooler side of the pillow

28:52

[Laughter]

28:54

it really did open my eyes a lot yeah

28:56

yeah i really know what the

28:57

actual financing is you know right well

29:00

it's not like they don't know financing

29:01

there but that's over there is quite

29:02

strict

29:03

very strict over here like it's so much

29:05

uh

29:06

access to the capital right if you

29:09

really want to do it you can get a

29:11

capital anyway like the landcraft

29:13

products

29:14

that's like simple yeah very simple

29:16

anytime

29:17

right um some other products like

29:21

you can rebuild your credit which is not

29:23

there in canada at all interesting

29:26

very interesting um so i

29:29

you know not to hold you guys here any

29:31

longer i really do appreciate you guys

29:32

doing this but is there are there any

29:34

questions you want to ask of me

29:36

at all personal business doesn't matter

29:39

no

29:39

no question is uh i answer all of them

29:43

joe right

29:43

there's not one question i haven't

29:44

answered how did you decide to get

29:46

involved in

29:47

an actual training group about i know

29:48

you had prime and the other things but

29:50

actually training people to do it

29:52

okay so he must have been asleep during

29:55

the introduction billy i think right

29:56

now i'm only kidding i'm just giving you

30:00

a chance to

30:00

i don't know i don't know sonny what are

30:02

you doing for the next few days

30:06

no um to pimp yourself a little bit yeah

30:09

no i don't know honestly so the uh

30:13

the the you know the short version then

30:15

it'll probably bring back the

30:16

presentation it's uh

30:19

i never intended on doing training at

30:21

all i mean it wasn't if you would have

30:22

asked me before

30:23

training and i was you know running a

30:25

finance business in a brokerage business

30:27

i would have said

30:28

you're nuts but um people

30:31

so the model of prime you've you've all

30:34

been taught the model of

30:35

prime commercial lending right that's

30:36

where this model had stemmed from

30:38

and so as i gradually over the years

30:40

added more products to prime

30:42

that's broker and expanded and then

30:45

eventually became a direct lender

30:47

um in 2006. um

30:50

people in my industry other brokerage

30:52

shops would come to me

30:53

and say hey they would see the model and

30:57

even brokers i would deal with that send

30:58

business to us and they would say look

31:00

we're thinking about expanding into a

31:01

product segment

31:02

can we hire you we'll we'll pay you for

31:05

however many days to come down and train

31:08

our sales force

31:09

and um so i thought about it and i go

31:13

gee okay you're gonna pay me to come

31:14

down for a day or two to train you guys

31:16

on factoring or whatever

31:18

this product may be sure and so i did it

31:20

i said what the hell

31:21

and once the first time i did that which

31:23

actually was in atlanta

31:26

i went down and trained a brokerage firm

31:28

a fairly large one that was expanding

31:31

they previously just did equipment

31:32

financing and they wanted to get into

31:34

ask

31:34

the baselining and factoring and right

31:35

around that time too i had started a

31:38

factoring business a direct lending

31:41

factoring business

31:44

i was i found something within myself

31:46

that i actually love to do

31:48

and i'm like wow this was pretty

31:50

exhilarating you know i love

31:52

i love teaching after i walked away from

31:54

that and so then it happened a little

31:56

more

31:57

throughout the years leading up to 2009

31:59

where i was asked to

32:00

to teach and then i thought to myself

32:02

there's a bunch of things that all came

32:03

together number one

32:05

i was already doing it and it wasn't

32:06

cctg back then it was just kind of a

32:08

one-off

32:08

you know as as it come in the door i

32:11

said to myself

32:14

i love doing it number two the industry

32:16

needed it

32:18

because what was out there was not up to

32:22

standards at least to our standards at

32:24

least to my standards and i would ask

32:25

brokers how did you get in this business

32:27

and you know occasionally people say i

32:29

went through

32:29

a training and i you know i knew i've

32:32

heard of it before and

32:33

it just wasn't you know it's amazing

32:36

what they weren't being taught

32:37

so i knew there needed to be improvement

32:39

in the space and then

32:41

last but not least 2008 happened

32:44

and um you know we all

32:47

heard of businesses that could not get

32:50

capital in those days basically the the

32:52

markets shut down um no banks were

32:54

lending

32:55

but the crazy thing is is you could have

32:58

got capital you just

32:59

had to know where to find it i didn't

33:00

know what to look for and the average

33:02

business owner at that time alternative

33:03

lending

33:04

wasn't even popular people didn't even

33:06

know that there was other angles when

33:08

they couldn't get capital

33:09

but there was and i thought to myself

33:11

okay you know

33:13

it's i think it's time here's a calling

33:14

all these things came together i love

33:16

teaching

33:17

i i the firm that was already doing

33:19

training wasn't doing it

33:20

up to where i think it should be so

33:22

there need to be improvement and at the

33:24

end of the day and i think you opened up

33:25

jeremy with this

33:26

one of you guys and at the end of the

33:29

day this is all about helping people

33:31

and so to think gee what if we can

33:33

create an opportunity for people to get

33:35

into the industry

33:36

the right way you know i'll add that the

33:38

right way

33:39

but at the same time that will create a

33:41

force which will go out and help

33:43

people right and and navigate through

33:45

this complicated world

33:47

of financing commercial financing and so

33:49

if you take all those things and you add

33:50

it together that's what gave me the

33:51

motivation to start cctg

33:53

in 2009 and it's um you know it's grown

33:57

beyond my wildest dreams in terms of

33:59

where we were where it's grown today the

34:01

mark we've had in the industry

34:03

um it's it's been a um absolute

34:06

pleasure to see it from my angle and

34:08

it's a lot of hard work it didn't happen

34:09

overnight

34:10

obviously how do you manage the time

34:12

between doing this

34:13

training and then still closing deals at

34:15

prime that's interesting yeah

34:18

well and that and then the finance

34:20

marketing group

34:21

and the naclb and all this stuff i know

34:24

um

34:24

and then you know a nine and 11 year old

34:27

um

34:28

you know i think i mentioned this on

34:30

friday you guys remember when i talked

34:32

about growing the business

34:33

um if you guys remember here's a little

34:35

quiz let's see if you guys

34:36

retained information what was

34:40

the constant word that i said one of the

34:42

key factors

34:44

to grow a business what was one of the

34:47

key not this business but any business

34:49

what was the

34:50

one of the key factors to grow this

34:53

business start sort of deep

34:55

determination no well determination you

34:57

need that but

34:58

what was the word the art of starts with

35:02

a d

35:05

delegating delegating right i do

35:08

remember that now

35:08

okay so the art of delegating

35:12

and and that is something that i think

35:14

whether you have one employee 10

35:16

employees

35:17

that people um fail at a lot of

35:20

entrepreneurs fail and they get stuck in

35:21

a

35:22

rut is you have to br there's

35:25

there's two problems people think okay

35:28

if i'm going to bring somebody on to

35:29

delegate i got to pay them something

35:30

which you do

35:32

and they think well i'm going to have

35:33

less for me right i don't want to do

35:35

that

35:35

also i don't want to give up control

35:37

because as an entrepreneur we're all

35:39

control freaks we want to control

35:40

our own destiny and i think those two

35:43

principles prohibit people from growing

35:45

in any business in any business because

35:48

they don't want to give up control they

35:49

don't and they want to do everything

35:50

themselves

35:51

to get used to that and then if they

35:54

think to grow they go

35:55

well then i got to take less i can't

35:56

make as much because i got to pay this

35:57

guy something or just girl something

36:00

that's kind of the thought process and i

36:02

learned very very early on that

36:04

look at the end of the day you're going

36:06

to take less

36:07

give it to somebody else but the roi is

36:11

going to come back

36:12

because not not realizing that like two

36:14

things that person

36:16

that you're going to bring on is going

36:16

to bring roi right hopefully

36:19

and then two it's going to free your

36:20

time up so you can concentrate on

36:22

growing the business which is going to

36:23

generate roi so you get it back two-fold

36:26

so it's a long answer to your question

36:28

but essentially

36:29

how do i divert my time well i have

36:31

people that manage

36:33

different ends of that of all these

36:34

businesses and so my time is spent

36:37

managing them right which which helps me

36:40

get an introspective what's going on

36:41

with each company

36:42

and then so i could focus my time to

36:44

focus on

36:45

you know higher level things um you know

36:48

one of the one of the greatest quotes

36:50

from today's modern greatest

36:52

entrepreneurs is jeff bezos and

36:54

the question was asked of him like how

36:55

do you what do you focus on your day

36:58

what i found interesting in in that

37:00

interview of

37:01

jeff which a couple years ago he said

37:03

the things that i'm working on

37:04

now are going to be coming out 15 years

37:08

from now right he's not he's not worried

37:10

about the operations of the business

37:11

he's not worried about the payroll of

37:13

the business he's not worried about any

37:14

that

37:14

he's working on things that you know

37:18

are going to come out 10 15 years so

37:19

that's like the real high level real

37:22

high level of

37:23

you know what are moves that we can do

37:25

now which are going to affect us 15

37:26

years from now

37:27

and that's that's what i'm trying to get

37:30

at not that

37:31

i'm planning 15 years ahead um but i'm

37:34

you know it's high level stuff that

37:35

allow

37:36

i can apply myself to when other people

37:38

are handling kind of the day-to-day

37:40

stuff so it's a

37:40

it didn't happen overnight it's a it's a

37:42

slow crawl that's a slow crawl that's a

37:44

great question though

37:45

great question how about for you sonny

37:48

anything

37:48

we've talked a lot through the week so i

37:50

don't know i asked you so many questions

37:52

i forgot all of them

37:55

i think you answered a lot of them in

37:57

person actually in person

37:59

yeah well we had a great dinner which

38:01

you guys did miss you didn't get

38:02

the chance to party with us but you're

38:03

only in connecticut so you could always

38:05

you guys can always come back they

38:08

already had it

38:09

yesterday they went to prime well

38:11

yesterday they went to prime yeah

38:13

well um well listen folks i know that

38:16

you guys want to get out of here

38:18

you donated your time to spend a little

38:19

more time with us this was

38:21

i appreciate you guys doing this just

38:23

because uh you know sometimes people

38:25

it helps you guys watch this podcast can

38:27

you believe you guys are actually on the

38:28

podcast

38:30

the first time i come here and you put

38:32

me on a podcast it's

38:34

totally our pleasure it's a pleasure

38:37

it's a pleasure to be here well no

38:40

welcome to our family and

38:41

and it's a you know it's for me it's a

38:44

pleasure to meet

38:45

each and every one of you and i'm so

38:46

glad we're back to live now and in

38:48

person and you guys came back for the

38:50

last part of the enhancement class um

38:52

real quick we didn't really talk about

38:53

that but

38:54

one last question what'd you think of

38:55

the enhancement class i mean

38:57

it's just another one of those add-ons

38:59

yeah are going to make such a huge

39:01

difference in uh succeeding

39:04

yeah i mean it's another add-on not to

39:07

mention like

39:08

we didn't mention this before but um the

39:11

credibility that

39:12

the cct g grads have with all your

39:15

lenders

39:17

like you like to hear that we're from

39:18

cctg you know

39:21

oh yeah they they they changed your tune

39:23

a little bit

39:24

right yeah yeah well you can't buy that

39:26

even though you can buy that but yeah

39:27

you know what i mean right right

39:28

right yeah yeah well because they've

39:29

been used to a certain level of success

39:32

as i said our people say is the model

39:34

really work and i

39:35

say these guys are not here every month

39:38

um dealing with the new broker crap and

39:41

you guys are trained well but they still

39:43

have to deal with a little bit of

39:44

naiveness

39:45

they wouldn't do that if they haven't

39:47

seen deal flow i mean believe me so that

39:49

but that's where their credibility is

39:50

correct so correct that's what you

39:52

developed over

39:53

years i'm sorry that's what you

39:56

developed over the years with them

39:57

that's right repetition it's a

39:59

reputation yeah i mean as you said the

40:00

first thing while you did it

40:02

i remember your word it's a reputation

40:04

right so that's the way i have to build

40:06

my business

40:07

can you imagine you guys came through if

40:08

we were only doing this for a year or

40:09

two i mean

40:10

it you know the lenders were still

40:12

feeling out

40:14

you know what's the ri but by now they

40:16

already know what the rri is in terms of

40:17

deal flow from you folks that's right

40:20

well yeah and for you sonny anything

40:23

about the

40:24

digital aspect digital is something uh

40:27

it's an eye-opener for me

40:28

yeah because it's something i have never

40:30

heard of before you used to go in a

40:32

door-to-door

40:33

yes so it's something new to me so

40:34

totally new so i

40:36

i it's something yes definitely i would

40:38

dive into to

40:39

increase my business sure to get the

40:41

cash flow maybe

40:43

i'll hire an ic for that sure yeah

40:46

that's

40:46

that's something which i know i'm not

40:48

expert on that i know it's difficult for

40:49

me it's a hard sell for me

40:51

right but definitely why do i have you

40:53

guys

40:54

yeah no well i mean you're dealing with

40:55

the business owner that's what hopefully

40:57

you guys realize it's not like you're

40:58

trying to sell them

40:59

something they don't need or they're

41:01

never going to need your it's

41:02

you know when you're preparing financing

41:04

for them it's a great add-on it just

41:06

makes sense so

41:07

but none of the joy's there at the end

41:09

of the day joe is there right

41:10

[Laughter]

41:13

all right well guys uh again it's my

41:16

distinct pleasure thank you so much for

41:18

for taking the time to do this this is

41:20

our first ever podcast to see

41:22

what the sentiment is right after class

41:23

so i appreciate it

41:25

um safe travels home and uh i bet you

41:28

guys are glad to get the hell out of

41:29

here

41:31

it's been a long time i need to go home

41:34

your wife is wondering what's going on

41:36

um

41:37

all right well thank you guys appreciate

41:39

it and hopefully we maybe do a follow up

41:41

maybe six seven months 12 months down

41:43

the road

41:43

and see that would be awesome all right

41:46

well thank you everybody for this

41:48

episode of entrepreneurs and finance

41:49

hopefully you found this valuable don't

41:51

forget to subscribe to our youtube

41:52

channel commercial capital training

41:54

group

41:54

and download our app the cctg app for

41:57

androids and

41:58

uh iphone so we will catch you on the

42:01

next one thank you

42:03

there are just too many commercial home

42:05

brokers that don't have a damn clue of

42:07

what they're doing

42:10

all we're trying to do here is better

42:11

the industry for everybody

42:12

[Music]

42:14

at the end of the day you can make great

42:16

money in this industry but in the end

42:18

it's all about helping people

42:21

you know people always say chris how can

42:23

i be a successful broker

42:24

it's two words hard work and dedication

42:26

[Music]

42:28

if you don't like talking to people you

42:30

probably shouldn't be in this business

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.
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