Entrepreneurs in Finance Podcast

With your host, Kris Roglieri

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**Business Loan Broker Training | Commission Checks Soon After Training**

Meet Eric who attended our virtual training in November of 2020 and his partner in January of 2021. Listen to Eric’s success he is having as a gold package graduate only being in the business for 4 months and is already getting commission checks from our lenders.

[#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)

Eric Levine of Triple L Capital

00:08

all right you ready eric

00:09

okay i'm ready i even cleaned up for you

00:11

i look like grizzly adams this morning

00:14

like i was auditioning for either

00:15

grizzly adams or the grizzly bear i'm

00:17

not sure which

00:18

could we do a before and after can we

00:20

get a picture before do you have any

00:22

pictures before

00:22

you know what i might somewhere have a

00:24

picture before with the full beard and

00:26

it looked like duck dynasty oh that

00:28

would be the best that would be the best

00:30

chris eric called me at eight o'clock

00:31

this morning goes oh it's today i gotta

00:33

go clean up

00:33

[Laughter]

00:36

all right all right let's let's roll

00:40

there are just too many commercial home

00:41

brokers that don't have a damn clue of

00:43

what they're doing

00:46

all we're trying to do here is better

00:47

the industry for everybody

00:49

[Music]

00:51

at the end of the day you can make great

00:52

money in this industry but in the end

00:54

it's all about helping people

00:57

you know people always say chris how can

00:59

i be a successful broker

01:01

it's two words hard work and dedication

01:04

if you don't like talking to people you

01:06

probably shouldn't be in this greatness

01:08

hey everybody welcome back to

01:09

entrepreneurs and finance where we

01:10

explore the daily lives of cctg

01:13

graduates uh and also lenders as well

01:16

and on this episode i'm very excited to

01:20

interview eric levine of triple l

01:22

capital

01:23

hey eric hey chris how are you today i'm

01:26

doing good how are you

01:28

i was doing any better i'd be twins

01:30

[Laughter]

01:31

um yeah you know i was just talking to

01:33

joe and joe informed me that um

01:36

yeah he was just telling me you in the

01:38

morning you gave him a call and said you

01:39

had to clean up because you had this big

01:41

interview so i appreciate you for

01:42

shaving all your hair off

01:44

and putting a good shirt on today for me

01:47

you know months and months of wearing

01:49

sweatpants and t-shirts i figured you

01:51

know for this i might as well

01:53

see what it's like to look like a human

01:55

being again yeah well just don't stand

01:57

up because we don't know if you're

01:58

wearing pants but

01:59

no i even put on pants today really okay

02:02

i gotta admit they're a little tighter

02:03

than they were the last time i put them

02:05

on now

02:05

yeah i know we're all finding that out

02:07

we are all finding that out

02:09

um but no all seriousness uh eric thank

02:12

you for joining us today

02:13

um i got a lot of questions for you um

02:16

and

02:17

and uh you know and i'd love to explore

02:21

you know different aspects of what

02:22

you're experiencing since you've been

02:24

out of training

02:25

and i think what's interesting is you

02:27

know what what prompted this

02:29

interview is you know you closed two

02:32

deals with us

02:33

uh i i believe actually we've closed

02:36

three deals with you

02:37

so far when i say three deals just for

02:40

our viewers

02:41

you know out of the 50 plus lenders that

02:43

you know you have access to

02:45

i own one one lender one lending company

02:47

where we do real estate lending and

02:49

merchant cash advances and so but what

02:52

crossed my desk is i kept seeing this

02:53

name

02:54

eric levine triple l capital when i have

02:56

to sign off on the checks that we send

02:58

out commissions

02:59

and i'm like wait a minute this guy has

03:00

closed a bunch of deals with us let's

03:02

get him on the podcast and so here we

03:04

are today

03:06

i appreciate it i like doing business

03:07

with you guys so there you go

03:09

yeah no we're pretty simple to do

03:10

business with but we'll get to that in a

03:11

little bit so

03:13

all right eric take me back to um

03:16

what did you do prior up prior to cctg

03:20

so i for two years prior to cctg

03:24

i had opened and owned an allstate

03:26

agency

03:28

in the greater atlanta area

03:31

it really wasn't my passion it wasn't

03:33

something i had done before

03:36

my real career prior to that

03:39

was in the financial securities industry

03:42

i had started out as a broker at smith

03:44

barney way back when

03:46

i actually had hair that was like normal

03:48

hair

03:49

and spent about 25 years in that

03:52

industry

03:54

i was an advisor i then worked in the

03:57

back offices of a broker dealer

03:59

worked my way up to being the director

04:01

of marketing and practice management for

04:03

a midsize bd

04:05

with 500 advisors eventually ran a bd of

04:08

my own

04:09

for a few years and then decided that i

04:13

wanted to do the last part which i

04:15

hadn't done

04:15

just go to the sponsor side of the world

04:18

and i spent another 10 years raising

04:20

capital

04:21

for public and private entities mostly

04:24

real estate investment trusts

04:26

and reg d programs private placements so

04:29

yeah and so why what what was there a

04:32

significant change in what you were

04:34

doing where you're like i had enough i

04:35

want to do something else and

04:37

what did you actually find us no so i

04:40

there was a change

04:41

um you know i i'm not a young man

04:43

anymore or at least not as young as i'd

04:45

like to be

04:46

um you know i used to travel 50 weeks a

04:48

year

04:49

wow and then my wife would take me away

04:51

we'd go on vacation for two weeks a year

04:53

and so uh i was never home uh home was

04:56

saturday and sunday

04:58

and then back out on monday on the road

05:00

again and the truth be told is the wear

05:02

and tear after a while in your body

05:04

gets old the money was great i made a

05:07

lot of money doing it

05:08

i had a great time i built up a

05:10

tremendous network

05:12

of relationships uh and we can talk

05:16

about that later because relationships

05:17

are really the key to everything we do

05:20

over many many years and i just decided

05:23

i wanted to kind of settle down a little

05:25

get off the road try something a little

05:27

different

05:28

try the insurance side at allstate um

05:32

wasn't really thrilled with it was

05:34

locked into the state

05:35

it was all you know auto insurance is

05:38

boring man

05:39

it's it's boring um you know the

05:42

commercial parts not

05:43

but the company i was with didn't really

05:46

have a big

05:47

hand in that space um

05:50

you know he had the staff he had the

05:52

office it was just and then

05:54

and then covet hit and that just kind of

05:56

you know

05:57

people give up their insurance before

05:58

they give up anything else right sure

06:00

and so i i looked at it and i'm not the

06:03

type of person

06:04

i don't know if you've ever watched

06:05

restaurant impossible um you start

06:07

sailing restaurants and they put every

06:09

last time of their money into it

06:11

i'm not that guy if i see the numbers

06:14

are not trending the direction i want to

06:15

go

06:16

it's time to get out yeah right you move

06:18

on

06:19

so i have been looking for something to

06:21

do

06:22

and i have a very good friend of mine

06:24

who's now one of my two partners

06:26

and we were looking for an idea to to

06:29

kind of come up with a venture that we

06:30

could do together

06:32

and one of the things we ran across was

06:35

commercial lending

06:37

we looked at as an industry that's

06:38

essentially

06:40

recession proof secondarily

06:44

if you can't sell people money you

06:47

probably shouldn't be in sales at all

06:49

um and third is something everybody

06:51

needs

06:52

but we also didn't want the headache of

06:54

of doing consumers

06:56

um you know consumer lending is a

06:58

different a beast

06:59

different type of beast different animal

07:02

so we did a lot of research we went

07:04

online we talked to some other training

07:06

groups

07:08

um none of them offered no look there's

07:11

two things none of them had

07:13

the amount of testimonials and

07:16

more importantly i was able to look up

07:18

those people

07:19

today that you had done testimonials

07:23

with

07:23

as far back as six years ago right right

07:27

and see that they're still in business

07:29

right and

07:30

so to me that really caught my attention

07:33

and then the level of services that you

07:35

were offering in the packages

07:38

really just kind of stood out to us and

07:41

we said you know what

07:42

this is a great business and you guys

07:44

seem to

07:45

not seem you've given us the great

07:48

opportunity

07:49

to be able to get access to a variety of

07:52

different

07:53

lenders right that cover a

07:56

vast array of different products right

07:59

so that we can be nimble

08:01

and it was it's been fantastic and then

08:03

to back off the support

08:05

you know gary and and mac mac cracks me

08:08

up

08:09

both of them cracked me up for different

08:10

reasons so let me just stop you real

08:12

quick

08:13

because i i i do want to dwell on this a

08:16

little bit because it's exciting and

08:17

and uh and and and please please get on

08:20

record that you and i didn't speak about

08:22

this beforehand so it's not like i

08:23

queued you up

08:24

at um so i want to hone in on this

08:28

because i

08:28

oftentimes people get you know people

08:31

get dragged in different directions

08:33

um and get misleading but so you

08:35

actually sp when you found

08:37

a bunch of and there's not a lot but

08:39

when you found a couple of other

08:40

training companies did you actually

08:41

speak to them

08:43

i did we did we spoke to them um

08:46

what was that experience like and i'm

08:47

not you know you know you're more

08:49

interested in selling a program

08:51

right right and then you were kind of on

08:54

your own from there right

08:55

right um you know the biggest

09:00

benefit we felt was the lifetime support

09:04

right that you know my partners are

09:06

bright guys

09:08

i'd like to say they're brighter than i

09:10

am but they're younger than i am so

09:12

um but i realize that

09:15

i only know what i know and i don't know

09:17

what i don't know

09:19

what i don't know is i don't know the

09:21

industry as in depth say as i do the

09:24

financial securities industry

09:26

right so for me having the ability to

09:29

have

09:30

people that i can talk to who've been

09:32

doing this for 20 30 plus years

09:34

yeah who are going to guide me in the

09:36

right direction whether it's

09:38

your form or somebody else's firm

09:41

but do the right thing and guide me in

09:44

that process

09:45

really was was to me the main selling

09:49

feature

09:49

see but here's the problem though right

09:51

and i don't mean to keep

09:53

hyping on this but i think it's an

09:54

important point you brought up to what

09:55

we call

09:56

due diligence prior to investing with us

09:59

there's guys out there and i'm not going

10:01

to mention names that's not what this

10:02

podcast is about but

10:04

they'll say anything to anybody just to

10:05

get their money and so we have guys that

10:08

say oh we got lifetime

10:09

support we have guys that say we've been

10:10

doing this for you know 10

10:12

15 years we've been training people for

10:14

20 years but here's the deal they have

10:16

no testimonials

10:17

right or they have fake ones you know

10:19

the ones that say like oh great training

10:21

five star like

10:22

there's no actual legitimate testimonial

10:25

so

10:25

you know we're always when people bring

10:28

them up to us we're always like

10:29

you know what do your it doesn't take

10:30

you don't do your homework like

10:33

ask them for testimonials ask them for

10:36

proof that they've been training people

10:38

month after month because a lot of these

10:39

guys are

10:40

kind of one-man shop operations the

10:42

other thing we always encourage to ask

10:44

is

10:44

you say you have this whole support

10:46

staff show us your staff

10:48

we can do that here right we can gladly

10:50

do that here but

10:51

where's all this support staff you're

10:53

saying and that a lot of times that

10:55

answers the questions and

10:56

people like oh yeah you're right did you

10:58

do any of that did you kind of put other

11:00

companies on a hot seat to say yeah so

11:02

when i was one of my earlier jobs in

11:04

life in the financial securities

11:06

industry when i first went to the back

11:07

office of the broker dealer

11:08

right was i was a due diligence officer

11:11

okay it was my

11:12

job you know people misunderstand due

11:15

diligence the role of the due diligence

11:16

officer is to find a reason to say no

11:18

yep absolutely it's not the same yes

11:22

um and so you know is there a risk

11:25

involved in anything you do

11:26

absolutely sure but if you do your

11:29

homework

11:30

and then you put the side-by-side

11:31

comparisons and the testimonials

11:34

were very strong because they were

11:35

videotaped you know and you could look

11:38

these people up and you could see they

11:39

were still in business today right

11:42

putting up joey y

11:43

said this is a great program is not a

11:46

testimonial

11:47

right that's that's like going to amazon

11:50

and saying this is a good product

11:51

right or yelp reviews that's my other

11:54

favorite one right

11:55

right it's it's different when you can

11:58

hear someone say it

11:59

then you can look them up and we also

12:01

took it an additional step

12:03

that we called some of those people sure

12:05

and we had conversations with some of

12:07

them

12:08

right and that in itself you know

12:11

reinforced

12:13

not only what we heard in the

12:14

testimonial right but in what you guys

12:17

had said

12:17

the two came together there weren't

12:20

different stories when you get different

12:22

stories that's how you get head on

12:23

collisions on the railroad

12:25

yeah right yeah these trains were

12:27

passing by the way they were supposed to

12:28

it was the same story

12:30

everybody was on the right track right

12:32

that to me

12:33

was a closing argument yeah for why we

12:36

needed to do this

12:37

yeah and why why you guys eventually

12:38

chose us yeah

12:40

exactly okay well i appreciate it and we

12:42

love the training too

12:43

i wish we could have done it live yes

12:46

and one day i will get up there

12:47

no absolutely so what so what month did

12:50

you come through what year and month ago

12:52

my partners did january i did uh

12:54

november

12:55

november november of 2020 i did november

12:58

of 2020.

12:59

they came through january all right

13:01

recently

13:02

you know it's hard to start a business

13:04

at the end of the year i did that with

13:05

my last one

13:06

i started in december i really honestly

13:08

think that's a horrible month to open a

13:10

business

13:11

uh unless you're like retail uh unless

13:14

so

13:14

but what we tell our graduates is if you

13:16

do come in december it's great because

13:17

it's a little bit of downtime

13:19

and you have time to prep for boom when

13:21

jen when january hits

13:23

as you know what we did yeah that's what

13:25

you did we spent december

13:28

literally i mean my partners were not

13:30

had gone through training

13:31

but we were already accumulating a

13:33

pipeline okay

13:35

without ever having turned on the

13:36

marketing yet we still haven't turned on

13:37

the market yet we haven't scheduled but

13:40

what package did you choose too just so

13:41

we chose the basic package

13:44

um we may um

13:47

once we've grown a little larger

13:48

upgraded to the full platinum package

13:50

sure uh there were some benefits we

13:52

liked in there but we wanted to see

13:54

how we could do on our own and see how

13:57

viable it was

13:59

just doing it and also because i think

14:02

part of the learning process is you need

14:05

to be the lone processor yourself at the

14:06

beginning

14:07

you need to learn how the process works

14:10

understand what they're asking for

14:12

see the forms hear the questions i was

14:15

on an underwriting call

14:16

yesterday for a 1.9 million dollar sba

14:20

and you know i wanted to hear what does

14:23

the underwriter ask

14:25

you know what are the questions you're

14:26

looking for and see how the client

14:28

answered it and

14:30

so you know down the road

14:33

yes we want to have a loan processor

14:35

behind i i

14:36

hate paperwork i'm a left-brained guy

14:39

not a right-brained guy

14:40

right and uh you know my desk looks like

14:43

a mess generally

14:44

yeah but i know where everything is your

14:46

office looks neat from here though

14:48

i mean yeah i cleaned it up a little bit

14:50

okay i can't see why

14:51

you but yeah but i mean

14:55

i think it's important to fully

14:58

understand

14:59

the process from a to z because

15:02

on top of that we've also hired

15:04

independent contractors that we just

15:05

took on three

15:06

okay so if we can't explain what we do

15:09

to them

15:10

and how the process works then

15:13

then we're just messing around right you

15:15

know we're destroying leads against the

15:17

wall and see what sticks

15:18

right right we can be proactive if i

15:21

know what the process is

15:22

i could see the troubles coming in

15:24

advance

15:26

and already get answers before the

15:27

underwriter asked me

15:29

which again improves our relationship

15:33

with that lender because when they get a

15:35

deal from

15:36

us they know that it's going to be a

15:40

complete package

15:41

so we're already going to look at where

15:42

the problem spots are right and so yeah

15:44

you

15:45

you practice that i mean we teach that

15:46

in class um and it sounds like

15:49

short and it hasn't been that long but

15:51

you guys have uh already excelled to

15:52

that level and like you said you're even

15:54

hiring independent contractors that's

15:56

that's great we teach that yeah

15:57

that's that's good we think it's a good

16:00

way to grow it's uh we have a very

16:01

detailed plan on how we want to grow

16:03

that side of the business

16:04

yeah yeah it sounds like you're

16:05

executing it though you what was your

16:08

what was the first deal that you that

16:10

you closed

16:11

so the first deal we closed was a 50 000

16:14

unsecured working capital line

16:16

um for a young entrepreneur up in

16:19

virginia

16:20

and um he found us through facebook

16:25

and um he was in the process of doing an

16:28

sba on a building that he

16:29

uh which i'll kind of get to that part

16:31

in a minute but he needed some some

16:33

unsecured capital for a big job he was

16:35

doing

16:36

and so um i said well i can help you out

16:39

you know

16:39

let me tell you it's gonna be expensive

16:41

money but it is instant liquidity we can

16:42

get it to you right away

16:44

i said more importantly your credit

16:45

score is a little low if you do good

16:47

with these guys

16:49

then when you're done you can always

16:50

come back and get more right yeah

16:53

and so that was the first deal um

16:56

as as you always like to put it you know

16:57

the pay the bills money

16:59

um and uh making a deal

17:03

i'm still and that's where we're going

17:04

to try and do the marketing with you

17:05

guys is

17:07

in that area because that's the one area

17:09

that we don't have connections at right

17:10

that we don't have relationships

17:12

um so that was the first deal that we

17:14

closed let me

17:15

close this another small one with you

17:17

and then we closed a

17:19

another ninety thousand about two weeks

17:20

ago

17:22

um and then we've just been building up

17:25

a pipeline since then

17:26

uh yeah you had a real estate deal we

17:28

were gonna do with you yeah

17:29

unfortunately the appraisal did not come

17:32

back where we needed it to be and then

17:34

at that point the deal didn't make any

17:35

sense anymore right um because the

17:37

client was trying to get some money out

17:38

to do some

17:39

repair roof and expand a little yeah and

17:42

so you know it hadn't moved in three

17:44

years since they bought the building

17:46

but you know what's interesting about

17:48

that deal and it's a side note

17:50

is that the rate was actually going to

17:52

be higher

17:54

than what they were paying but it wasn't

17:56

going to be a reset it was going to be

17:58

fixed it was going to be 30 years

18:00

and um but like i said unfortunately you

18:02

know we

18:03

you and i have no control over

18:04

appraisals of appraisals no no

18:07

so you know that deal unfortunately fell

18:09

through and um

18:11

so you know listen every 20 is going to

18:14

get you one or two i'd like to think

18:15

it's going to give us three or four

18:17

right i'd like to think we're a little

18:18

pickier about who we do business with

18:20

sure um but we were excited to get those

18:23

deals done

18:24

gary was fantastic he really worked with

18:27

me on these deals

18:28

yeah so your first couple of days were

18:30

merchant cash advanced deals

18:32

yeah these were merchant cash advances

18:33

advanced sales and you i remember the

18:35

last

18:35

i mean the last check we sent you was

18:37

what 7 800 or roughly uh yes 7 800

18:40

700 that's good all right and um

18:44

we've got an equipment deal equipment

18:45

leasing deal that's closing

18:47

uh any probably in a week i hope okay

18:51

we've got a 2 million sba that's closing

18:53

hopefully we went to

18:54

ghost alone community today nice uh

18:57

we've got a

18:58

another one and a half million sba we're

19:00

doing for uh acquisition of a gas

19:02

station

19:04

we have an eight million dollar data

19:06

storage facility that we're working on

19:08

right now uh

19:10

out in nebraska i did write the guys

19:12

insurance i still do it as a side hustle

19:14

so

19:14

okay 130k premium in that with 18 grand

19:19

it's a great cross-sell opportunity so i

19:21

would tell anybody that's looking at

19:22

this business

19:23

if you have a business that is um

19:27

what's the word i want to use um

19:30

synergetic

19:31

right with what we're doing there are

19:34

opportunities for you to expand your

19:36

model

19:37

to cover other areas right absolutely

19:40

opportunities absolutely that sounds

19:43

like what you're doing so you wow

19:44

you got i mean well that's not even half

19:46

of it i've got i got one huge deal

19:48

we'll see if they get the property but

19:50

it's uh in eagle rock which

19:52

is an outside downtown l.a a very old

19:54

neighborhood

19:55

uh there's a mall for sale uh 22 acres

19:58

it's 107 million acquisition they're

20:01

going to tear them all down and they're

20:03

going to put it multi-use

20:04

so there's another 268 million in

20:06

construction over three years on it

20:08

wow and uh they like what we have to do

20:10

they like that we have

20:11

lenders that are capable of handling it

20:13

yep and the only question is whether

20:15

they

20:16

you know we'll see how far the bidding

20:17

more for the property goes yeah yeah

20:19

yeah that that's actually

20:21

you know the most important part and

20:22

then you know you guys take over after

20:24

that

20:25

exactly situated um wow so it's only

20:28

been what

20:29

three four months yeah i mean four

20:31

months and you guys

20:32

have closed a bunch of deals you got

20:34

stuff working in the pipeline

20:36

um what would you attribute

20:39

that deal flow to i mean are you you

20:41

know are you doing networking are you

20:43

yeah so i've attributed to a couple

20:45

things one is

20:46

you got to get up and go to work in the

20:47

morning even if you're working at your

20:49

house

20:50

um you know you got to take a shower and

20:52

you got to put clothes on and

20:53

you got to well i don't always do that

20:55

part but shave your head

20:58

it's usually sweat pants and a t-shirt

21:00

but um you know

21:02

it's you get out of work what you put

21:04

into work right

21:05

sure um and what we decided to begin is

21:10

and the way i've tackled at least from

21:11

my side is

21:13

we market ourselves in a very different

21:15

way one we we use our existing network

21:17

of contacts right um you know i i spent

21:20

25 plus years in the financial

21:21

securities industry

21:23

i know people with money you got cops a

21:24

lot of people with money i know a lot of

21:26

business owners with money

21:27

right all over the country and outside

21:29

the country

21:30

um linkedin facebook especially linkedin

21:34

for that

21:35

um i put posts up i've done a video i'm

21:38

gonna start doing more videos

21:40

um i reached into the phone book you

21:42

know i would have said the roller decks

21:44

but we don't have those anymore

21:46

literally when we started this calling

21:48

up everybody i know

21:50

saying hey listen this is what i'm doing

21:52

now we're here to help

21:54

if we can help you that's great if you

21:56

know someone we can help

21:58

that's also great and by the way there's

22:00

a benefit for you if you help us

22:02

you know we pay referrals we pay 10 on

22:05

any deal that's referred to us

22:07

back to the person referred it and if

22:09

they come back for a second bite at the

22:11

apple

22:12

we'll give it to him again okay uh

22:15

because we

22:16

we want we think that when you build up

22:18

strong relationships and you do that for

22:20

people

22:21

they're going to continue to feed your

22:22

pipeline oh sure um

22:24

so that's one way we've been at it uh

22:26

another way

22:27

and i know you're gonna love this is my

22:30

partners are i a car guys

22:32

um you know you don't drive around 150

22:36

200 000 plus dollar cars

22:38

and not have friends that are business

22:39

owners that are wealthy and wealthy

22:41

people understand the power of other

22:43

people's money

22:44

and how to leverage it right and so we

22:46

do a lot of car events

22:48

a lot of car shows uh my partner just

22:51

did the lambo run down to miami what was

22:53

it two weeks ago

22:54

had the big lambo run down there there's

22:56

about

22:57

500 lamborghinis that showed up from all

23:00

around the country

23:00

yeah that was uh that started out of um

23:03

prestige right

23:04

yep started out of prestige yeah um but

23:06

i'll tell you what

23:07

we did that was interesting is we got

23:09

five or six guys here in atlanta

23:11

and they put triple o logo stickers on

23:13

their cars oh cool

23:15

throughout the event we have triple l

23:16

capital logo

23:18

on cars at the lambo event oh wow so

23:21

you know if you think that didn't

23:23

generate some questions

23:25

it did it generated conversations and

23:28

you know conversations create

23:29

opportunities and opportunities create

23:32

pipelines and pipelines create business

23:34

right so we try and think a little a bit

23:36

out of the box you know

23:39

i think we're lucky in that

23:42

we are have our my partners have all

23:44

been successful in our previous

23:46

endeavors

23:47

and it allows us to have existing

23:50

relationships

23:52

that we can utilize and turn on

23:55

to find business right

23:59

and i think a lot of people don't

24:00

realize that the business that you're in

24:03

now

24:04

a lot of people don't realize that it's

24:06

it's not even so much if you're thinking

24:09

gee all right

24:10

i i don't know a lot of business owners

24:12

but i know people but they're not

24:13

business owners

24:14

it's not so much you know it's okay if

24:18

you don't know what business owners but

24:19

it's

24:19

it's a one to two or three degrees of

24:21

separation right

24:23

but it's also not hard to just go meet

24:25

people i mean every time i go to a

24:26

restaurant now

24:28

i don't get out that much during coven

24:30

but every time i go out

24:32

i have this card called i just ordered a

24:34

new one of it because i

24:35

misplaced the other uh it's called a

24:37

mobilo card and it's an electronic

24:39

business card

24:40

i tap someone's phone and i can set it

24:42

to tap it for social media for click

24:44

here to apply

24:45

or just to give you my contact

24:46

information and every time i go to a

24:49

restaurant for example

24:50

i don't care if the food was good or bad

24:52

i still asked to see the owner and i

24:54

tell them how much i enjoyed the meal

24:56

and oh by the way i'm in the business of

24:59

helping small businesses with you if you

25:01

ever need

25:01

some capital funding let me give you my

25:04

contact information

25:05

smart and if i follow up with them on a

25:07

phone call by doing that my phone number

25:09

is already in there with my name

25:11

it doesn't come up as spam or unknown

25:13

caller or block call

25:15

yeah right you could do that with any

25:17

business i did it with my dry cleaner

25:19

it doesn't matter who you're talking to

25:22

right everybody you talk to is a

25:24

potential opportunity

25:26

or they know somebody who could be they

25:27

know somebody right

25:29

right um and facebook by the way is

25:31

another one i joined um

25:33

different groups on facebook and people

25:37

will ask for money on there they'll be

25:38

like i'm looking for it and

25:40

i respond by private messaging and then

25:41

also responding directly to the

25:44

to the link and i got a deal in arizona

25:47

that way

25:47

uh that i didn't do with you guys i'm

25:49

sorry uh did it with one of the other

25:50

letters

25:51

but it was a fixing rehab with a 1031

25:54

role which is a little bit more

25:55

complicated

25:56

yeah because there's some additional

25:57

paperwork in the 1031 role

25:59

sure and then after we did that deal

26:04

i said to him i said you know i noticed

26:05

in your reo in your real estate holdings

26:07

that you own three million dollars of

26:08

properties

26:09

so how many loans do you have on those

26:11

he's got it he's like i got like 12.

26:13

i said great let's have a conversation

26:15

about doing a portfolio loan

26:16

let's consolidate those 12 payments into

26:18

one payment

26:19

and maybe even at a little better rate

26:21

because we've got a larger group holding

26:23

here yeah so

26:24

you know even from facebook you can get

26:26

leads

26:27

without doing anything you know just by

26:29

putting time and effort in

26:31

a little bit of effort into it wow um

26:34

and so what is tell me about the

26:36

dynamics of your partners are each of

26:37

you first of all where are you located

26:39

and where are your partners located

26:40

so i'm located in mcdonough georgia

26:42

which is about 30 miles south of

26:44

downtown atlanta

26:46

one of my partners rob rob lewis he's up

26:48

in uh lives up in kennesaw

26:50

uh i'm the full-time partner i'm 100

26:54

120 it feels like most the time

26:57

every day this is what i get up and this

26:58

is what i do

27:00

rob is also works for a real estate

27:02

developer

27:04

and he also handles as a ceo for their

27:06

franchises that they franchise

27:08

and also they are franchisors of another

27:12

business

27:13

so he runs that so every time somebody

27:15

comes to us for a franchisor

27:17

we have the ability to say well we can

27:19

also get you to funding for it right we

27:20

can get to the sba for that

27:22

yeah my other partner lives in charlotte

27:24

north carolina

27:26

also a young guy in his 30s like rob

27:28

he's in charge of the expansion of

27:31

geico agency offices in the southeast

27:33

united states

27:34

okay so again opportunities there um and

27:38

a lot of connections

27:39

um they both probably put in

27:43

four or five hours a day into the

27:45

business at this point so i put in

27:47

like 12 14 16 sometimes

27:51

um and they're putting in less but

27:53

what's great is they're

27:54

they're constantly feeding me new leads

27:56

and additional leads i'm getting

27:58

that's great and i've taken kind of the

28:00

role of of

28:01

doing um you know the paperwork the

28:05

processing to follow up in addition to

28:07

my own leads

28:08

um and each of us has a kind of a little

28:10

specialty so rob knows real estate

28:12

really well

28:13

right he goes you know franchise

28:14

business as well

28:16

uh joe obviously knows you know

28:18

something about franchising

28:20

joe also manages a team of staff

28:24

so joe has actually put together a

28:26

subset training course

28:27

for our independent contractors and we

28:29

send them a big book

28:31

with materials in it um and works with

28:33

them on getting them up to speed

28:35

okay and it's something he enjoys doing

28:38

and i'm

28:39

jack of all trades master of none um

28:42

and just kind of go wherever you know i

28:45

fit in everywhere else and i

28:46

i do everything else we do everything

28:49

you know

28:49

but it is a true equal partnership

28:53

um that we put together that's awesome

28:56

that's awesome tell me about um

28:59

you know tell me about what are some

29:02

people looking into this

29:03

right uh that may be viewing this i mean

29:05

what what are some

29:06

really good words of advice you would

29:08

have to them in terms of what it takes

29:10

to be successful which you know you're

29:14

you guys are young in the business but

29:15

you're already successful by

29:17

by our standards yeah so i i think the

29:20

the most important thing you have to be

29:21

able to do is you have to have you have

29:23

to have a work ethic

29:24

um you know i used to keep a sign in all

29:26

my offices for my employees that always

29:28

said

29:29

there's 10 things that require zero

29:31

talent and

29:32

number one on that list is work ethic

29:35

you have to want to get up and get it i

29:37

know there are guys out there that do

29:38

this

29:39

that sit in your pajamas in bed and

29:41

generate maybe enough money to pay their

29:43

bills for the quarter

29:44

right and then they that's all they do

29:46

right

29:48

if that's what you want to do i would

29:50

tell you go find something else to do

29:51

right you're not doing yourself or your

29:53

clients any real services

29:55

right um you got to be passionate you

29:58

know one of the things i

29:59

love about this business that makes me

30:00

passionate when i get up in the morning

30:02

is every deal i look at is different i

30:05

love no two deals are alike they might

30:09

be both

30:09

sbas but that doesn't mean that they

30:11

have anything in common with each other

30:13

correct you know i think you you know to

30:16

be successful you have to have

30:19

great work ethic you have to be highly

30:22

motivated

30:23

you have to be capable of developing

30:25

relationships

30:27

i know i've probably mentioned this a

30:28

couple times

30:31

a lot of people look at sales and they

30:33

think of of it as a transactional

30:35

business

30:36

uh because in some cases there may not

30:38

be a repeat on that customer right

30:41

i never look at anything from a

30:42

transactional point of view

30:44

everything i do is is is envisioned with

30:46

a relationship behind it

30:48

right i've already gotten past the step

30:51

that i'm going to get your business

30:53

i'm already thinking how am i going to

30:55

use you next

30:57

to find more business or another deal

30:59

right

31:00

and and so you know you know every

31:03

morning i get up i come upstairs

31:06

um i've got a picture on a wall you

31:08

can't see

31:09

uh that is a temporary picture of my of

31:11

my next purchase my next endeavor

31:13

okay to add to the garage okay and

31:16

you know that's that's kind of my

31:18

motivation in the morning is

31:20

i want that car in my garage and i want

31:23

it in 12 months

31:24

and what is it oh i'm looking at getting

31:26

a mclaren so that's

31:28

that's the next toy that's going to go

31:29

in i just bought a new car a couple

31:31

weeks ago

31:32

one model of mclaren well so you're

31:34

gonna laugh um

31:36

you know everybody's trying to talk me

31:37

into like you know five or six

31:39

yeah but truth be told from a pure

31:43

aesthetic standpoint i'm a 12c guy

31:47

okay i just love the look of it i like

31:49

the tail better

31:50

yeah you know the front end of the new

31:52

mclaren's is nicer but the tail the rear

31:54

the way the spoiler pops up separately

31:57

uh but flattens out

31:58

you know built into the frame is just

32:01

yeah

32:02

it's just gorgeous i i just love it you

32:04

know i've had a lot of exotic cars in my

32:06

time

32:08

not a ferrari guy i hate to say that

32:10

yeah i do like lambos but mclarens are

32:13

just

32:14

you like them all right my thing you

32:15

know mclarens and porsches those are my

32:17

my my toy cars and then you know as you

32:20

know i'm a car guy driving m8 i just

32:22

picked up a new one

32:24

about four weeks ago and um loving that

32:27

thing

32:28

i feel sorry i feel sorry for you i know

32:31

it's a terrible thing it's

32:32

you know it's a car is a terrible thing

32:34

to waste

32:36

uh well no little thing against guys

32:39

with ends i mean i

32:40

i'm more of an amg guy so you and i

32:42

already had this conversation

32:44

i have this conversation with one of my

32:46

best friends

32:48

they're they're they're kissing cousins

32:50

essentially yeah no i know i know well

32:52

that's a great visual goal to have i

32:54

mean and you'll get there

32:55

i'm at the right phone with the pipeline

32:57

absolutely no

32:58

i mean you know we have and you got to

33:00

have a longer term you know the other

33:01

thing i would tell you is

33:03

when you go into a business you got to

33:04

have an exit strategy right

33:06

um there's always got to be an exit and

33:10

you know when i when my partners and i

33:12

went into this i had an exit strategy

33:14

already planned out

33:15

there's a reason my partners are 20

33:17

years plus younger than i am

33:20

and that is not so they can necessarily

33:23

buy me out

33:24

but so that i can retire and work at

33:26

this part time from the islands

33:29

right and and

33:32

and live my dream in retirement and then

33:36

when my wife and i don't have children

33:38

when we die

33:39

everything goes to that they get they

33:42

get my part of the company back

33:43

sounds like a plan and all the equity

33:45

that's built into but you gotta you

33:46

gotta have an exit you gotta have

33:47

long-term goals

33:49

you know you can't just wake up and and

33:51

i guess this would apply even to the

33:52

business of the day to day you can't

33:54

just wake up and go

33:55

what am i going to do today you know

33:58

we've got you know we have a crm you

34:00

know it spells out what am i

34:02

going to do all day long including what

34:04

free time i have to make

34:06

new calls or you know what free time i

34:08

have put aside to do

34:10

problem solving but you know you've got

34:13

to schedule

34:15

as much as you can in your work day

34:18

to be as efficient as possible yeah yeah

34:21

no that's

34:21

that's i i mean i think you you're

34:23

nailed on the head for the first

34:25

you know the first lesson is work ethic

34:27

i mean this is

34:28

as good as you are when you come out of

34:30

here you got to work

34:32

i mean you can't it's not easy i mean

34:34

you gotta work at it

34:35

you gotta get a lot of no's i mean it's

34:37

not like it's everybody's a yes

34:39

right right right yeah yeah and you

34:41

gotta you gotta follow up and you gotta

34:43

i mean we've we've preached just on

34:45

preach this all these points on other on

34:46

other podcasts but it's good

34:48

sometimes i believe repetitive talk is

34:51

good for people

34:52

that are you know wanting to know uh you

34:54

know

34:55

not the secret but you know what what

34:58

are some common traits

34:59

a lot of successful grads have in common

35:00

it's work ethic that's

35:02

it is and you also have to have the

35:03

ability to be able to take the nose

35:06

and to take the lost deals with a grain

35:07

of salt right you know

35:09

and understand that every lost deal and

35:11

every no is just another get you

35:12

that much closer to the next yes yep or

35:15

the next close

35:16

you know and sometimes people have

35:18

difficulty with that

35:19

that's good advice i don't because i was

35:21

a young co-caller as a broker so

35:23

i've heard no in every language known to

35:25

mankind and

35:27

probably you've heard no with a lot of

35:28

four little words after that oh yeah

35:30

uh and none of them were golf none of

35:32

them were golf but at the end of the day

35:34

is

35:34

you know who cares if you're told no or

35:37

someone calls your name you know you're

35:38

not going to jail

35:39

i mean that's the you know who cares

35:42

they're lost not mine that's how i look

35:43

at it

35:44

right um tell me about

35:47

george bush

35:51

prior to seeing my buddy let's see oh

35:54

wow let's see

35:56

come up a little closer

35:59

wow all right if you don't like that one

36:02

i got others

36:03

tell me about that i was asked hey ask

36:05

him about george bush so

36:07

so i had the opportunity when i worked

36:09

in the financial world

36:10

to hire george bush several times okay

36:13

as a keynote speaker

36:15

and um he is an absolutely

36:18

fascinating man

36:24

he could teach me some things about

36:26

relationship building

36:27

one of the stories i tell people is the

36:30

first time that i met him

36:31

so i always wore a certain tie and on

36:34

every suit i wear i have a navy lapel

36:36

pen

36:38

and so you know as we were setting this

36:40

up the first time i met him

36:42

uh he noticed a navy lapel pin and he

36:44

asked me when i served

36:45

i said i served under your father during

36:47

the first gulf war

36:49

and so he thanked me for my service and

36:51

we ended up talking about military and

36:53

he was explaining how he takes disabled

36:55

vets to his ranch every year in texas

36:57

for a couple weeks

36:59

and he works with these guys because he

37:00

takes personal responsibility

37:03

for his actions and what the resultant

37:07

you know tragedies that happened to them

37:09

while they were at war

37:10

yeah yeah but what i really thought most

37:13

interesting about him was when i met him

37:15

again up several years later

37:17

and he saw me he took one look at me and

37:20

he goes

37:21

you're the guy who served under my

37:22

father and he remembered because of the

37:25

lapel pad

37:26

right and you know it was just

37:30

what a great feeling i had that

37:33

the former president of our great united

37:35

states right

37:37

remembered me not not that i don't think

37:40

i'm a memorable guy

37:42

but you know how many people does george

37:44

bush meet no talk to right

37:46

right right i'm a nobody um you know and

37:50

he remembered

37:51

and that just made me feel

37:55

great he's just he's just a great guy

37:57

you know i think he's misunderstood in

37:59

many ways

38:00

um but i found him to be a man of great

38:04

integrity

38:05

of great honor um and and

38:08

someone i'm glad that i had the

38:10

opportunity to be acquainted with

38:12

yeah um at several events and uh

38:15

it it it's great memory to be able to

38:19

have done that uh it truly is you don't

38:21

very often get to meet presidents

38:23

there's not a whole lot of them

38:24

no there's a whole lot of them that is

38:27

that that's a great story

38:28

great story and in fact they remembered

38:29

you that's a good networking tool right

38:32

i mean it is it absolutely is that yep

38:35

oh

38:36

absolutely i i talk about it all the

38:38

time and

38:39

you know not with everybody some people

38:40

you know you gotta know who your

38:42

audience is

38:44

sure for sure but uh

38:47

yeah now that that was that was a great

38:49

experience um

38:51

he gives great presentation uh he

38:53

doesn't do it standing at a podium

38:55

uh he does it sitting they we put up two

38:57

arm chairs

38:58

uh like smoking chairs and there's a

39:01

moderator and they ask questions

39:03

and um and then he answers me he by and

39:06

large stays away from politics

39:08

loves to talk about painting um he does

39:11

a lot of painting he tells

39:12

there's actually a funny story he had

39:13

difficulty finding someone to teach him

39:15

because he'd have to go

39:16

i hope you're not going to hold the fact

39:17

that he was conservative against me

39:19

uh because i know a lot of artists are

39:21

not exactly conservative conservative

39:23

right

39:24

but the lady good the lady eventually

39:26

taught him said no no you want to paint

39:28

and that's what i'm here to help you do

39:29

so

39:30

uh i thought that that was always a

39:33

cute story um no that that i mean that's

39:36

a great story

39:37

tell me you know what what is one thing

39:40

i ask a lot of graduates to graduate

39:42

this on this podcast

39:44

you know what's one thing that um

39:46

[Music]

39:47

sucks about this business

39:52

i would say there are two things that

39:54

that drive me personally a little crazy

39:56

one is

39:57

um unresponsive borrowers um

40:01

you know they tell you they're in a

40:02

hurry and then you go to get the

40:04

documents from them

40:06

and i feel like sometimes i feel like a

40:08

dentist

40:09

and i've just told you i've got to pull

40:10

your teeth yeah yeah um

40:13

that you know but i i understand it to

40:16

some degree you know they're busy

40:17

their business owners are they got you

40:19

know this is not making them money today

40:21

and i have to stop and explain to them

40:23

this is making you money right you have

40:25

to look at your roi

40:27

your return on investment in this case

40:28

time now the money used though find

40:30

value that you're going to get benefit

40:32

out of for doing this

40:33

right so i need you to do this as

40:35

quickly as you can

40:36

and as efficiently i also hate terrible

40:39

handwriting

40:40

um you know so i try and get my clients

40:44

as much as possible to type it in

40:46

we bought adobe acrobat where they can

40:48

we send them the documents and they can

40:49

type it in and fill it right yeah

40:53

and and send it back to us so i don't

40:55

have to deal with

40:57

that the other two things i hate is i

40:59

hate wet signatures

41:01

we live in a covered world we live in a

41:03

world where somehow or another wall

41:05

street managed to get to a full

41:06

docusign on everything um the fact that

41:10

in some real estate deals you still need

41:12

wet signatures is

41:15

annoying beyond belief i

41:18

just can't tell you what a pain in the

41:19

butt it is because then they got to

41:21

print it out

41:22

sign it scan it send it in we're not as

41:24

smart as the wall street guys

41:26

yeah um i think the other thing that

41:28

makes me a little crazy is

41:30

you know underwriters remind me of

41:32

watching glue dry

41:34

um and you know i i can't imagine what

41:37

it looks like it's probably

41:38

about on the same level as an actuaries

41:40

party

41:44

you know they ask questions sometimes

41:45

and i go

41:47

it's not germaine through the

41:49

conversation

41:50

i have no idea where you're going with

41:51

this remember

41:53

every underwriter loves to decline deals

41:56

not to approve them right i know they're

41:58

all like due diligence officers right

42:00

that makes me nervous but you know this

42:01

you know this already

42:03

doesn't mean i have to like it though oh

42:05

that's true that's true

42:07

all right those are the things that that

42:09

i i don't think there's anything i hate

42:11

i mean i i hate when a client lies to me

42:14

no no doesn't yeah yeah you know they

42:17

don't or they don't disclose everything

42:18

and i

42:19

and i tell them up front i go look you

42:21

might as well tell me now

42:22

right because i'm going to find out

42:24

right all right it's it's not a question

42:25

of if i'm going to find

42:26

out it's a question of when i'm going to

42:28

find out how much of my time are you

42:30

going to waste

42:31

right before i find it out right

42:34

um what's what's what's the

42:38

single best thing you love about this

42:41

business

42:42

if you could pick one single best thing

42:44

i love about this compared to

42:46

your career things you've done

42:49

you know i think it's probably the sense

42:52

of helping people

42:54

all my life my jobs have been about

42:57

making other people's lives better

42:59

right um i also do a lot of charity work

43:02

so you know you know i believe

43:06

there's an old saying karma's a if

43:08

you can use that word on a podcast

43:12

i truly believe in karma if

43:15

you get up and you do the right thing

43:17

for people

43:18

and you help them accomplish their goals

43:21

whether it's whether it benefits you or

43:23

not in the end sometimes i told people

43:24

not to do something

43:28

i had a deal i decided to tell the guy

43:31

i didn't think he should do the deal it

43:33

was a lot of money involved a lot of

43:34

commission involved

43:36

but the tenant was a b3 tenant and if

43:38

you know the rating systems of moody's

43:40

b3 is one notch above default yeah so if

43:43

you buy this building and something goes

43:45

wrong with that tenant you're going to

43:46

have a multi-million dollar loan

43:49

a lot of square footage designed for a

43:51

very specific purpose

43:52

and no tenant yeah i said i can't in

43:55

good conscious i'll do the loan if you

43:57

absolutely tell me to do it

43:59

but in good conscience i'm telling you i

44:01

think you should not do this deal

44:03

now he came back to me a couple weeks

44:06

later he's got another deal

44:08

and so we're excited you know i think

44:11

that

44:12

that's the part i love the most is when

44:14

we help somebody and i get that thank

44:16

you call

44:17

or that thank you letter that says you

44:20

know

44:21

we appreciate all the time and effort

44:23

you put into this you know

44:25

and and that makes me feel good and it

44:27

makes me feel like i've accomplished

44:29

something

44:29

right i get a sense of accomplishment is

44:31

that the best feeling i always tell

44:33

grads that's that's the best feeling in

44:34

the world

44:35

it's hard to visualize that prior to

44:37

doing a deal but once you actually help

44:39

somebody and

44:40

you hear their story and then you were

44:41

an integral part of you know either

44:43

saving growing

44:44

adding employees to that business

44:46

doesn't it make you feel damn good

44:48

it does it makes me feel great and don't

44:49

get me wrong i like the money too

44:52

yeah don't get me wrong you're not a

44:54

philanthropist

44:55

yeah i mean come on you got a mclaren to

44:57

buy yeah that's right

44:59

but i mean but but but this sense of

45:01

accomplishment is also what drives you

45:03

forward right

45:04

sure you know it's it's that you know as

45:06

a military guy

45:07

it's about giving back to society as a

45:09

whole

45:10

all right and and when you do the right

45:14

thing

45:14

the right things come back towards you

45:16

and that's it's just simple

45:18

in my mind it's physics right simple

45:19

physics you know every reaction has an

45:21

equal and opposite reaction

45:22

a law yeah it's the nature's way for

45:24

sure i absolutely subscribe to that

45:27

all right let me ask you some questions

45:29

non-related to cctg

45:31

not related to anything i'm just going

45:33

to ask some

45:34

questions here and let's see where you

45:37

uh where you fall on it so um

45:41

what's one thing about your life that

45:44

people normally don't know about you

45:46

just by looking at you so

45:50

my wife and i we we like to binge watch

45:54

series like the streaming services okay

45:57

and you know there's always a theme song

46:00

right at the beginning so like

46:01

think ncis right okay my wife and i get

46:05

up and we do this choreographed

46:07

dances to the theme songs like a

46:09

tick-tock dance or something

46:11

yeah kind of like a tick-tock dad

46:14

you know it's just the funniest thing in

46:16

the world because we're like we'll sit

46:17

there and then we'll get out of tuning

46:19

here so we'll stop we start over again

46:20

we'll rewind to the beginning of the

46:22

song the beginning of the

46:24

you know the intro and do it again and

46:26

we just

46:27

we just kind of laugh about it because

46:28

your favorite theme song like what's the

46:30

most jamming theme thong

46:31

you know actually we're working on the

46:33

ncis one right now so we

46:35

we we do it while sitting on the couch

46:37

now but their feet and hands going in

46:38

the same directions

46:40

and uh it's just a weird thing we do i

46:43

can't explain and it's just

46:45

my friends would look at me and go

46:46

that's the silliest dumbest thing i've

46:48

ever heard

46:49

um but i just yeah but you know

46:52

it's just something we do and i don't

46:54

know why we do it but

46:56

do it um you know my friends just don't

46:59

know it and

46:59

and every once in a while my wife and i

47:01

will do it

47:04

everybody's gonna know now yeah no we do

47:06

we also do dance party thursdays every

47:08

once in a while

47:09

where we just take a thursday night and

47:10

we just kind of get hammered in the

47:13

house

47:14

and you did drink and dance till like

47:16

one in the morning

47:18

and uh usually regret it the next

47:20

morning when we gotta get up and go to

47:22

work uh

47:24

but i don't know where it started but

47:25

we've been doing it probably for i don't

47:27

know

47:27

you know been married for it'll be 21

47:29

years this june so

47:31

congratulations and we'll be together

47:32

for like 23 years

47:34

yeah so that's awesome just something we

47:37

do i know that's weird

47:38

that's awesome you should start like a

47:40

tick tock account and like just do theme

47:42

songs of

47:43

shows i haven't convinced her to do it

47:46

yet

47:47

yeah just pick theme songs which there's

47:50

a couple good shows in the 70s where

47:51

those songs

47:52

would be pretty cool yeah no we

47:55

we've done we've done the wonder woman

47:56

one where we both spin around the house

47:58

pretending that we're changing into

47:59

wonder woman so right

48:01

from the 70s with linda carter but

48:04

what's that show

48:05

joe help me out you know moving on up

48:07

two to eight oh the jeffersons oh

48:09

jefferson's that's an excellent

48:10

intro we've done that yeah we've done

48:12

the jefferson we've we've sang the uh

48:14

we've danced to the archie bunker song

48:17

yeah yeah okay all right it's weird i

48:19

admit it

48:20

yeah well the cat's out of the bag now

48:22

everybody knows

48:24

um

48:27

another question um you know if you can

48:30

meet somebody i ask

48:31

i'm always fascinated by the answers to

48:33

this but if you can meet somebody

48:35

uh that's uh have passed on or still

48:38

alive and

48:39

spend a couple hours with them who would

48:41

it be

48:42

you know it really if i had to think

48:45

about there's two people that come to

48:47

mind

48:48

um the first is leonardo da vinci

48:51

you know the man not only was he a great

48:54

artist

48:55

but his scientific mind the fact that he

48:58

was

48:58

so far ahead of his time and his thought

49:00

processes

49:02

i mean think about the fact that he

49:03

invented the theory of helicopters

49:07

for 500 years before they finally got

49:10

one off the ground

49:11

right i mean i would love to know how a

49:14

renaissance man

49:17

was able to think about these kind of

49:21

ideas

49:22

that eventually came to fruition

49:25

but there's no way the technology

49:27

existed or even a thought process around

49:29

the physics behind some of these things

49:31

right yeah 400 years ago so i think

49:34

meeting him and

49:35

and and and and having a drink with him

49:38

i would assume it would probably be a

49:40

pinot grigio um because

49:42

you know it was italy after all um it

49:45

was italian

49:46

it was italian so there will also be

49:47

some pasta out there somewhere

49:49

would be just i think would be you know

49:52

a really

49:53

interesting because science and art are

49:55

so different

49:57

when you really think about what they

49:59

are i mean they're both creative they're

50:01

both left brain kind of things

50:03

but they're vastly different

50:07

thought processes and synapses that are

50:10

involved in creating art versus doing

50:12

science

50:12

right and this was a man who was a

50:14

master of both

50:16

um and to me that that that's just you

50:19

know

50:19

i'm fascinated by him the other guy if i

50:22

had to name a second

50:23

and i kind of do and he's still alive

50:25

and he's 97

50:26

is you know most people are familiar

50:28

with warren buffett

50:30

right he's not the guy i want to meet

50:33

with his partner charlie munger

50:34

charlie monger most people do not know

50:36

who charlie is but charlie

50:38

is really the brain not the brains but

50:40

he is the guy who

50:42

chooses all the investments yeah he's

50:44

the one who makes the investment

50:45

decisions

50:47

and so you know unless you're a

50:49

berkshire kind of guy and understand the

50:51

company

50:52

most people have never heard of charlie

50:53

munger um but i would

50:56

love to pick his brain on how he's been

50:59

so successful

51:00

for so long through so many different

51:03

type of economic conditions

51:06

and yet really has never had failure i

51:09

mean

51:10

very rarely yeah has he ever been wrong

51:12

right

51:13

yeah i've watched a couple of views with

51:15

him he's he's actually a he's pretty

51:17

charismatic individual you know yeah

51:19

he's a funny old guy

51:21

and how he and how he responds to

51:23

questions yeah i just think that those

51:25

are two people

51:26

you know one simply because the

51:28

consistency he has is just amazing

51:31

to be consistent in the markets for 60

51:34

plus years oh for sure be successful

51:37

you know we're not talking reddit guys

51:40

this is a guy who

51:41

just has looked at things and

51:43

[Music]

51:45

absolutely done a phenomenal job for

51:47

longer than anybody i've ever known my

51:48

father was a broker for 55 years

51:50

yeah and i i'm always amazed at his

51:52

insights but

51:53

i would love to admit you know had the

51:55

opportunity to meet charlie young but

51:57

if it was my only had one choice it

51:59

would be da vinci

52:01

no that's a unique answer no one's ever

52:03

said that to date so

52:05

um all right we're going to flip gears

52:07

here real quick

52:08

and i'll give you a chance to ask me

52:10

anything uh

52:12

under the sun uh there's no hold bars

52:15

no hold bars oh boy there's no nothing

52:19

now's your chance speak now or forever

52:21

hold your peace

52:22

so actually you know you and i when i

52:25

went through the training we had a

52:26

conversation right afterwards

52:28

and so i wanted you to tell me a little

52:30

bit more about the charity event you do

52:32

how you got involved because as i said i

52:34

do a lot of charity work i sit on the

52:35

board of directors for

52:37

the united way of henry county i'm also

52:39

part of a vet support group for henry

52:41

county

52:42

so i do a lot of charitable giving back

52:44

to the community

52:45

and i know you've done this and so i'm

52:47

just you know a lot of

52:49

successful businessmen generally just

52:51

tend to give money

52:52

right yeah that's the norm it's unusual

52:55

to find someone who actually

52:57

puts on an event to directly raise money

53:00

for church so tell me a little bit about

53:02

what your drive was behind that and the

53:04

successes you had

53:05

yeah so um you know as you as you and i

53:08

have discovered we have a great affinity

53:10

for

53:10

cars right and i i love the drive i love

53:13

the tinker i'm

53:14

in my spare time instead of going out

53:16

golfing i'll go out and go for a drive

53:18

i love cars and you know as i've found

53:22

too in the community

53:23

people that usually have extra money to

53:25

invest into cars

53:27

uh it doesn't have to be a million

53:28

dollar exotic car but

53:30

just anything a muscle car or anything

53:32

like that they they tend to

53:34

have extra money right i mean you don't

53:36

really have cars if you're poor

53:38

and you meet a lot of interesting people

53:41

you meet a lot of business

53:42

owners and one thing so that's that's an

53:45

aspect of my private life right i love

53:47

i love cars um

53:50

but i also love giving back particularly

53:52

to

53:53

i do a lot of activities around um

53:56

you know kids charities that involve

53:58

children because you know my philosophy

54:00

is that you know there's a lot of

54:02

terrible things that happen to a lot a

54:04

whole slew of people in this world

54:06

and if it happens to an adult it's still

54:08

bad but my thing is like

54:10

you know at least with children they

54:12

don't

54:13

you know they at least an adult has has

54:15

got to gotten to live to be an adult

54:18

right

54:19

and so my theory you know my thing is

54:21

you know children are very very innocent

54:23

and um

54:24

it also has a little bit of a little bit

54:26

to do with my upbringing and

54:27

uh how i didn't have a you know uh what

54:30

you call a

54:31

a privileged childhood so i have a i

54:34

have a

54:35

i have a really special place for

54:38

children sick children

54:39

impoverished children children that grow

54:41

up in very you know

54:43

uh uh bad environments what have you

54:47

so um and i do a lot of things

54:50

throughout the year

54:52

to support that well one of the things

54:54

that i do is we used to get

54:56

you know i know a lot of people in the

54:57

car community across the nation i'm well

54:59

connected with a lot of people across

55:00

the nation

55:01

and particularly new york state and i

55:04

thought to myself

55:05

well what if what if i can take

55:07

something that i love

55:08

two things that i love doing right

55:10

giving back and being active in in

55:12

charities but also love cars what if i

55:14

can

55:15

merge the two and they can have a

55:18

they can feed off each other and the

55:20

idea is

55:21

that people that tend to have cars have

55:23

money and

55:25

tend to donate it right or at least try

55:27

to get them to donate it so

55:29

um i started about four or five years

55:32

ago i started an event at my home

55:34

where um i i put a big calling out to

55:37

the car community which i

55:38

am well networked in that community and

55:41

i hold an event at my home we get about

55:43

200 cars

55:45

that come and i have you know about 14

55:47

acres on a property and so

55:49

um i have space and i host it i

55:53

i bring in a chef i i um you know we we

55:56

do

55:56

drinks and and we make people pay to get

55:59

in

56:00

a minimum but normally people donate

56:02

more and

56:04

so i foot the expense of putting on the

56:06

event

56:07

all money that's donated goes to this

56:10

particular event goes to

56:12

called the betty and duke albany

56:13

children's hospital here in albany

56:15

where it goes to a particular unit where

56:19

children who are have

56:22

either life-threatening or terminal

56:24

illnesses

56:25

all the money goes to making their days

56:28

or some of them their last amount of

56:30

days

56:30

better in terms of quality of life and

56:33

feeling good so like

56:34

you know all the money gets and that's a

56:37

part of the hospital that's not funded

56:39

you know they don't receive funding from

56:40

the hospital so it's all donations

56:42

and so all the money raised actually you

56:45

know maybe buys a a a chill

56:47

a child a playstation you know uh

56:50

maybe it buys them a chance to to go

56:52

somewhere so it's kind of like make a

56:54

wish

56:54

but um you know but but a very segment

56:58

segmented uh audience in that hospital

57:01

and so

57:02

um you know each year i invited a bunch

57:04

of car people and so they they've come

57:06

they've donated we've put on

57:09

auctions and all sorts of things and now

57:11

it got to the point where

57:13

we did it last year doing covet and we

57:15

raised a little over forty thousand

57:16

dollars

57:18

um that goes which to that hospital it

57:20

was the largest donation

57:21

particularly in covet because a lot of

57:23

events have gotten closed down but we

57:24

were outside

57:26

we kept a very coveted uh safe

57:28

environment

57:29

but um it was great and now it's to the

57:31

point now

57:32

where like i have you know we have

57:34

celebrities so this year we're gonna

57:36

have some celebrities come

57:37

um because i know some celebrities and

57:39

and all that we're kind of connected in

57:41

the car world so

57:42

it gets bigger every every year and to

57:45

me it's just a dream come true to match

57:47

a passion that you have

57:49

with another passion that you have and

57:50

they both work you know that's a great

57:52

thing and i think

57:54

i my partner and i were talking maybe i

57:56

don't know about this year

57:57

we got a lot of things on our plate this

57:58

year to grow a business but yeah

58:00

maybe next year we might ship our cars

58:02

up and uh

58:04

and come pay a visit yeah you should do

58:06

it this year come on you should do it

58:09

when is it is it uh this year it's it's

58:12

going to be in june

58:13

uh god i don't know but yeah we got a

58:16

wedding on the

58:17

20 mid-june like 26.

58:20

okay denver so my uh cousin's oldest son

58:24

is getting married

58:25

they postponed it a year and now it's

58:27

happening got it

58:28

so uh i told him i better have a shop i

58:32

didn't know i'm not getting on an

58:33

airplane

58:35

well you're always in a heart condition

58:36

so i don't i don't take too many risks

58:38

yeah no no no no no you're always

58:40

welcome and invited um it's

58:42

it's a great event i mean it's a great

58:43

that's awesome that that's that's great

58:45

that's it's great cause so

58:47

yeah i i do i do one children's charity

58:52

um i'm hoping to be asked to be on the

58:54

board next year but with covid we

58:56

didn't do much uh land of motor speedway

58:58

i do a lot of work with the speedway

59:00

yeah the gm is a good friend of mine

59:03

and they have what's called ams

59:06

children's charities

59:08

which provides meals

59:11

and shelter for children in the greater

59:14

henry county area in south atlanta um

59:18

last year we were able to feed about 600

59:21

kids

59:22

by connecting them with the mayor of a

59:25

local town

59:25

and that had a problem and then with a

59:28

food bank that we knew

59:29

a little farther up in fayetteville so

59:31

awesome

59:33

yes we were excited about that that's

59:35

awesome yeah

59:36

that's a good that's a good one um so

59:39

my second question uh would be

59:42

you know there's a there's a lot of

59:45

myths out there

59:46

in regards to the industry um one of the

59:48

ones that i come up

59:50

against a lot um is that you know the

59:53

banks will always give you a better deal

59:55

a better rate you know why are borrowers

59:58

feel

59:58

and and it kind of ties in that some of

60:01

these

60:01

borrowers are fearful to work with

60:03

brokers now

60:04

i want to add a caveat i am loathe

60:08

to use the word broker um i tell them we

60:11

work with lending partners

60:13

i almost never use the word broker right

60:16

somebody asked me what i do i say we

60:17

owned a lending venture

60:19

sure um you know but

60:22

and and to some degree i have run across

60:24

the scenario unfortunately when you deal

60:26

with

60:27

wealthier clientele they have great

60:29

credit scores and when a guy's got an

60:30

810

60:32

you know sometimes the banks are better

60:35

but

60:36

which reminds me as a third part love to

60:38

see you guys get a

60:40

if we could somehow eventually get a

60:42

real bank you know not a real bank we

60:44

have real banks

60:45

but a prime kind of lender um

60:48

that could really get those best rates

60:50

for those 800 guys

60:53

yeah we have that though we have those

60:54

in each landing category we have fdic

60:56

or banks how do you generally answer

61:00

that question though

61:01

when someone says to you well you know

61:02

you you guys are never gonna give me as

61:04

good a rate or as good a deal

61:06

you know why should i bother i could

61:08

just go to you know the local bank i

61:10

could go to my credit union

61:12

yeah well i mean what we would tell them

61:13

is look you know we

61:15

we have lenders that are very you know

61:17

we represent uh we're a correspondent to

61:19

several investors

61:20

and institutions that um can

61:24

can actually are are very very

61:26

competitive for competitive deals

61:28

and it just all depends on how we always

61:30

encourage graduates to say it's not all

61:32

about the rate

61:32

it is about the rate in some

61:34

circumstances but sometimes it's about

61:36

leverage

61:36

sometimes it's about being recourse or

61:38

non-recourse right

61:40

um so there's there's it's more than

61:42

just focusing on the rate

61:44

um but we tell people look you know

61:47

it's like anything would you know go you

61:49

can go ahead and get a quote from your

61:50

bank that's fine

61:52

but give us a shot at it and maybe we

61:53

can come in better either by rate

61:55

either by structure either by you know

61:58

any one of the things that we went over

62:00

um you know why wouldn't you it's not

62:03

going to cost you anything by getting a

62:04

quote

62:05

and seeing if we can you know uh no i

62:07

agree and

62:08

and i bring it up specifically because i

62:09

actually and i this is probably off

62:11

topic a little bit

62:12

i actually have a deal for they don't

62:15

have time to do the appraisal so

62:16

their group of doctors um

62:20

they're going to buy the building with

62:20

cash 1.8 million but they want to

62:23

actually leverage it to 50

62:24

afterwards so that they can utilize the

62:27

money

62:27

for something else they want to do okay

62:29

and you know they talk to a bank in palm

62:31

beach they're in there they're buying

62:32

the property in jupiter

62:34

right and um you know one of the one of

62:36

the borrowers happens to be

62:37

a family member of mine and um

62:41

he's like well you know i got quoted a

62:42

great way for my bank you're not gonna

62:44

be able to touch this right get out i'm

62:45

like

62:46

well give me a shot so he's gonna give

62:47

me a shot but you know when i looked

62:49

through the book i didn't see anybody

62:51

that really kind of fit that

62:54

true category of or real estate yeah

62:57

yeah we have a ton yeah yeah you have to

62:59

revisit the book my friend record

63:00

i'll look

63:04

yeah yeah yeah we have i mean depending

63:06

on how it's structured

63:07

uh you know it's an are they is it an

63:10

owner-occupied building

63:11

so yeah it's it's kind of weird so they

63:13

sold their practice they had a large

63:15

pain management practice

63:16

right they sold it they now work for the

63:19

company

63:19

that's right just doctors they're buying

63:22

the building and they're going to lease

63:24

it to themselves to the company

63:26

yeah right bought them right work out of

63:29

it yeah there's there's a number of ways

63:31

to do that either owner occupied or

63:33

or or investment but yeah no we have a

63:35

ton that can

63:36

that can definitely benefit because i

63:38

don't want to lose that deal that's a

63:39

nice

63:40

you know millionaire deal yeah sure

63:42

it'll praise for more than that because

63:44

the

63:44

tax roll has a 2 million on the tax roll

63:46

got it

63:47

got it um you know

63:52

two more questions that i wanted to ask

63:54

is you know

63:56

the economy right um

64:00

where do you see rates and opportunities

64:02

going forward over the next year or two

64:04

um and in particular what's your

64:08

forecast in your own head

64:10

about commercial real estate so people

64:13

been working

64:14

out of their homes for the last year

64:18

i know there are a lot of empty

64:20

buildings out there right now

64:22

and i don't mean just restaurants sure

64:24

but you know i've talked to some

64:25

business owners who say i don't know if

64:27

i'm going to renew my lease

64:28

you know why would i at the same time

64:31

i've also heard people say that

64:32

productivity is actually not as strong

64:35

from employees working at our houses and

64:37

you lose that team environment of not

64:38

having employees be able to

64:40

immediately interact absolutely so where

64:42

do you see commercial real estate

64:45

going over the next year or two and

64:48

rates because

64:49

you know you saw the other day bond

64:51

market's been hot

64:53

uh the feds talked about bringing

64:54

inflation and coming late to the game

64:57

letting inflation get north of two

64:58

percent so what's your kind of view

65:00

and take on the industry on that side i

65:03

mean you know

65:04

first of all there's i think it's gonna

65:07

come i think the

65:08

the office environment is not gonna

65:11

come back to where it was i think it's

65:14

gonna come back

65:15

but maybe not to the degree of where it

65:17

was and i think it just depends on the

65:18

individual company

65:20

do i think manhattan's is going to be

65:21

this desolate place where

65:23

you know nobody nobody's there no i

65:25

don't think so i think i think certain

65:26

businesses will come back

65:28

i think the new norm is going to be more

65:30

of a i think the lesson that it taught

65:32

everybody particularly in the office

65:34

market game

65:36

is i the new norm is going to be

65:39

flexibility

65:40

right i mean we even do it with some

65:43

people here but

65:44

flexibility where okay you got to be in

65:46

the office at least two or three days a

65:47

week and then the other two you could

65:48

work from home

65:49

right i think you're going to see that

65:51

across the board with a lot of

65:52

small and big companies um so i think

65:56

we're going to see

65:57

just for the office asset class i think

65:59

you're going to have to see

66:00

those real estate investors reinvent

66:02

themselves a little bit um

66:04

because i i you know i don't think it's

66:06

going to be a complete annihilation but

66:08

i think it's going to be

66:09

definitely reduced at the same time

66:11

though you're going to see you know

66:13

housing market apartments those are

66:15

going to go through the roof they

66:16

already are

66:17

right um they already are so is there

66:19

certain park pockets of real estate that

66:21

are going to go through the roof i think

66:22

the rates are going to be relatively

66:24

stable

66:24

i don't think you know i don't think

66:26

there i don't think they're in a

66:27

position to hike it up anytime soon

66:29

um i think this next year is going to

66:31

determine you know how slow

66:34

or quickly that happens based on the

66:36

recovery

66:37

right and from what i'm seeing in the

66:38

last couple of weeks it's all positive

66:40

stuff

66:41

you know that they anticipate job growth

66:43

again and as states start easing

66:45

restrictions new york state just got

66:46

back their capacity for restaurants

66:49

you know i think it's gonna you're gonna

66:50

start to see a chain reaction and i

66:52

don't think the feds

66:53

i think they're gonna they're gonna put

66:55

the brakes on

66:56

on raising anything for a while you know

66:59

to make sure that we

67:00

have a healthy recovery so i think

67:04

i think fix and flip i think those areas

67:06

are hot right now

67:07

oh yeah yeah the housing market those

67:08

are hot the office i think that's my

67:10

speculation on office i don't think it's

67:12

gonna

67:13

come back nearly what it was before but

67:15

yeah no housing how's it doing

67:17

we remember we just got a deal uh 1.2

67:19

million for

67:20

um construction of uh two buildings four

67:23

units apiece townhomes

67:25

uh all right so you know we'll be going

67:28

starting the loan process and the

67:30

underwriting process here in the next

67:32

whole week all the documents right now

67:35

right but they've been pre-approved for

67:36

the deal so right um

67:38

yeah i see a lot of that and we a lot of

67:42

fix and flips as we just picked up a

67:43

900k

67:44

fix and flip that we're in the process

67:45

of uh putting together the paperwork on

67:47

so

67:48

it's good that's good that's good some

67:51

interesting people

67:52

the other thing i was gonna ask is so

67:55

you've been doing this a long time

67:56

right that was one of the reasons

67:58

originally that we liked you guys

68:00

um is that you were been doing this a

68:01

long time before you did training

68:04

you have a lending company you

68:06

understand the industry

68:08

if there was one thing you could change

68:10

about the industry

68:11

today what would it be change about the

68:15

industry

68:16

um there's one thing i could change

68:18

about the industry

68:20

it's a great question um

68:27

you know i i would say uh you know

68:30

somehow

68:30

implement a um are you saying about the

68:34

loan broker industry

68:35

yeah about the loan broker industry as a

68:37

whole i would say

68:38

implement i mean you know we're we're

68:41

trying to do that in our own little

68:42

world right meaning providing quality

68:44

training and

68:45

and educating people the right way

68:47

getting into the business because

68:48

there's a lot of people that

68:50

um are not as ethical as we like them to

68:53

be that you

68:54

discover in this industry i i think i

68:56

think there needs to be

68:57

a um you know almost like a

69:01

um a national standard vetting process

69:05

of people getting into the industry if

69:07

that makes sense um

69:08

i i want to be careful about you know

69:11

getting into

69:12

you know a lot of over regulation but i

69:16

i think one thing i think that will weed

69:18

out a lot of bad players is

69:20

a you know uh almost where they have to

69:24

adhere to like almost like a national

69:25

standard of covert or

69:27

covet uh of a code of ethics if that

69:30

makes sense

69:31

you know what i mean because i think

69:33

that we we'd add a lot of bad eggs

69:36

yeah because you don't want it over

69:38

regulated i mean listen i spent

69:40

25 years in the financial industry

69:44

finra could could could teach you know

69:47

dictator's a thing or two about

69:48

regulation

69:48

yeah sure um and the insurance industry

69:51

is not much better

69:52

right um but at the same time you have

69:55

you know

69:56

you have like the cfp board where they

69:57

have a a

69:59

code of conduct right so to speak in a

70:02

certification

70:03

um you know i don't know if you've ever

70:04

seen the ask for cfps but you know

70:06

if you're a cfp you they these people

70:09

know what that certification means

70:11

and the ethics and codes that it stands

70:13

for correct

70:15

it would be great if we had at least i

70:17

think

70:18

it would be great if someone like

70:19

yourself with with

70:21

what you've already done and the fact

70:23

that you've created an industry trade

70:24

group already

70:25

yeah maybe as a next step would be to

70:28

create a certification

70:30

for brokers in the industry that could

70:32

then be reflected outward to say

70:34

i have this certification and i adhere

70:37

to these codes

70:39

to make sure that we're doing the right

70:40

thing for people sure yeah yeah yeah

70:42

that's one of the things that's kind of

70:44

always been on our agenda to do uh

70:46

easier said than done but it's a great

70:47

point i think it needs it

70:49

absolutely needs it to kind of weed out

70:51

some of these bad apples

70:53

um well listen eric um we're running up

70:56

against time here so

70:59

uh i wish i could spend more time with

71:01

you here on here because there's a lot

71:02

of things that

71:03

we have in confidence can talk about but

71:06

um

71:06

i appreciate your your willingness and

71:08

time to take out of your busy day to

71:10

speak to uh good old me and this little

71:12

podcast we have here

71:14

no i appreciate being invited i really

71:16

do so yeah

71:17

yeah well hopefully and hopefully we'll

71:20

talk more hopefully we'll talk uh

71:21

you know in the future here but i do

71:23

appreciate you coming on here and

71:25

answering the tough questions well thank

71:27

you i appreciate it

71:28

again thank you very much for inviting

71:30

me on and and thank you for providing

71:32

the training and helping us get started

71:33

in this business you know

71:35

yeah without it we wouldn't be where we

71:36

are at the moment and

71:38

you know we start in november and we'll

71:39

be profitable basically by

71:41

end of april we'll be in profit

71:42

territories that's awesome

71:44

that's great that is great about that

71:47

all right

71:48

well everybody that's it for this

71:50

episode of entrepreneurs in finance

71:52

we're here with eric levine in triple l

71:54

capital thanks for coming on

71:56

uh this podcast um those of you that um

71:59

haven't done so already please subscribe

72:01

to our youtube channel

72:03

and also i will mention we do have a

72:04

cctg app now which you can download

72:07

off uh either your iphone or the android

72:10

platform where you can get kind of

72:11

exclusive behind-the-scenes footage

72:13

on a little taste of what class is like

72:16

every month

72:16

and so don't forget to uh download that

72:18

you'll get alerts to

72:20

when things start to happen here so

72:21

thanks ever for your time everybody

72:23

take care there are just too many

72:26

commercial home brokers that don't have

72:28

a damn clue of what they're doing

72:31

all we're trying to do here is better

72:33

the industry for everybody

72:36

at the end of the day you can make great

72:38

money in this industry but in the end

72:39

it's all about helping people

72:42

you know people always say chris how can

72:45

i be a successful broker

72:46

it's two words hard work and dedication

72:50

if you don't like talking to people you

72:51

probably shouldn't be in this business

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