Entrepreneurs in Finance Podcast

With your host, Kris Roglieri

…

PODCAST TRANSCRIPT\*

These transcripts are generated automatically via Google/Youtube. Please be aware that the automated generator can sometimes get words or phrasing wrong. It’s always best to watch/listen and to use the written transcript as a reference only.

**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

ABOUT THE PODCAST

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

*<https://commercialcapitaltraining.com/podcast/>*

##