Entrepreneurs in Finance Podcast

With your host, Kris Roglieri

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**Loan Broker Trainee, His Included Loan Processor, and Our CEO Talk Successes**

Meet John, who went through the highest level of loan broker training that includes his own loan processor for the life of his business. Lukas, John's processor, hops on the podcast with the CEO of Commercial Capital Training Group, Kris Roglieri, and the 3 of them talk successes, difficulties of the business, and the win-win nature of having a marketing team and a loan processor included in the training package. Better than a franchise, hands down.

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John Forrey of JHF Capital

00:09

i can't say enough about how great lucas

00:11

has been and like i said it's almost

00:12

like i'm glad to actually meet him in

00:13

person now look forward to i hope having

00:15

a drink with y'all in vegas but uh no

00:17

he's uh he's great has he bought you

00:20

coffee yet since he's kind of like your

00:22

secretary

00:23

he has not done that no we're not

00:25

brought in

00:26

either

00:29

uh well maybe at the conference you can

00:31

finally get him coffee lucas so here's a

00:32

funny story uh yesterday i was talking

00:34

to john and um we actually almost had

00:36

like a little uh contentious moment so

00:39

john's actually

00:40

he's an eagles fan an eagles fan i'm a

00:42

giants fan okay oh rivals yeah so i

00:44

almost passed him off to scott yesterday

00:47

that was like a switch switch processor

00:49

yeah

00:52

there are just too many commercial home

00:53

brokers that don't have a damn clue of

00:55

what they're doing

00:58

all we're trying to do here is better

00:59

the industry for everybody

01:01

[Music]

01:03

at the end of the day you can make great

01:04

money in this industry but in the end

01:06

it's all about helping people

01:09

you know people always say chris how can

01:11

i be a successful broker it's two words

01:13

hard work and dedication

01:16

if you don't like talking to people you

01:18

probably shouldn't be in this business

01:20

hey everybody welcome back to

01:21

entrepreneurs and finance where we

01:24

explore the daily lives of cctg

01:26

graduates lenders and everybody else in

01:28

between um my name is chris roglari

01:30

president and ceo of commercial capital

01:32

training group before we begin this

01:34

episode which i'm very very excited to

01:36

do i just want to remind everybody to

01:38

subscribe to our youtube channel you'll

01:39

see that little button here on the left

01:42

hand side that will pop up and uh also

01:45

download our mobile app which you can uh

01:48

do on your android or iphone just type

01:50

in cctg your commercial capital training

01:52

group where you can get exclusive

01:54

content uh that uh our company produces

01:57

so

01:58

without further ado i am really excited

02:00

about this episode because um

02:03

it's kind of a first ever dynamic that

02:05

we've done before

02:07

i got the distinct i'll have the

02:08

distinct pleasure of interviewing a

02:09

graduate but also a member of our team

02:12

who

02:13

is a rookie at this this is his first

02:14

time in here but i think it's important

02:16

to highlight the dynamic

02:18

uh relationship between um our company

02:21

and somebody that purchased our legacy

02:24

package uh and i think this will be a

02:26

good exploratory interview to kind of

02:27

highlight that relationship so without

02:29

further ado i'm very excited to

02:32

interview john furrier of jhf capital

02:36

hey john

02:37

hey chris how you doing hey lucas

02:39

john doing good yeah i'm glad you're on

02:42

here lucas and you told me yesterday

02:43

you're gonna be on because you and i've

02:44

been working together for a while i was

02:46

happy here happy to be here yeah and so

02:48

let me just introduce our viewers to

02:50

lucas bull hey lucas hey so lucas you

02:53

want to tell your role here at cctg yeah

02:56

so my roles uh are kind of twofold so i

02:58

work with our lending company prime

03:00

commercial lending i work with john in

03:02

our commercial mortgage business also i

03:05

work with our legacy graduates so john

03:07

legacy graduate i help

03:09

sort of play you know i use a basketball

03:11

reference when i bring up the legacy i

03:12

kind of play point guard so you know the

03:15

documents come in from good one

03:17

documents come in from the the client i

03:19

pass them over to the uh the lender and

03:21

we go from there yeah and and so i'll

03:23

just explain to our viewers before i dig

03:25

into both of you guys and lucas you know

03:27

you can wipe the sweat off your face i

03:28

know you're nervous being on here poor

03:30

kid hasn't slept all night but in any

03:32

event

03:33

um the legacy package comes with a lot

03:35

it is our top tier package but

03:38

it really is kind of

03:39

uh

03:40

uh

03:41

what you call a um you know a superstar

03:44

package i mean one of the main benefits

03:47

of the package is that you kind of have

03:48

your own document processor um

03:51

that comes with that package which is a

03:53

member of our team that's already used

03:55

to the products the documents and

03:57

um

03:58

you know to say the least that role is a

04:00

really important role when you start

04:01

getting into this business because that

04:02

can get very very busy uh and so that's

04:05

a one of the main attractive uh natures

04:08

of that product so in any event lucas

04:10

thank you for being here um john thank

04:12

you for being here so let me dig right

04:15

into it here so john why don't you tell

04:17

her so it's a pleasure for me to

04:18

interview you because i have never

04:19

really formally met you face to face

04:21

because you had come through in 2020 i

04:24

believe october 2020 uh doing the

04:27

pandemic year and we did a virtual class

04:30

and so this is a pleasure for me to

04:32

interview you

04:33

pleasure for me too uh look forward to

04:35

meeting you all in person too yeah

04:38

actually i was

04:39

i personally i was disappointed we

04:42

weren't we weren't able to meet in

04:43

person i'm i'm very much in my past

04:46

which i'm sure we'll go over a little

04:47

bit i'm a people person i'm a networking

04:49

a look you in the eye kind of a person

04:51

um there are benefits to being virtuous

04:53

no doubt it was simpler and without

04:55

doubt it was uh more convenient but uh

04:58

and obviously it was what it was but uh

05:01

uh if i had my preference it would have

05:03

been personal yeah yeah no i think we

05:05

all it's my preference too it really is

05:07

my preference because i'm the same way

05:08

as you i'll look in the eye and shake

05:10

your hand type of person um so let me

05:13

get into

05:14

let's take our viewers through your

05:16

journey leading up to here so what did

05:17

you do prior to cctg how did you find

05:20

cctg and what made you push the trigger

05:23

or pull the trigger i should say to come

05:24

to cctg okay i got quite a story allow

05:28

me engage me to maybe a little bit uh

05:30

longer answer but i think the answer is

05:32

important to lead up to to who i am and

05:35

what i'm doing with cctg um so i'm

05:38

looking full-time now rehoboth beach

05:40

delaware

05:41

um moved down here full time a year ago

05:43

when i was a kid out of college uh back

05:45

in the mid 80s i'm 59 years old today so

05:47

in the mid 80s i graduated from

05:49

university delaware the shout out to the

05:51

blue hens from delaware um i went down

05:54

to dc and uh with cpa with grant

05:56

thornton and

05:58

would you know met my wife i'm from

06:00

central pennsylvania and met my wife

06:02

back in 87 at a bar here in delaware one

06:05

one summer night um we were both from

06:07

central pennsylvania we started dayton

06:10

got serious and uh that's what caused me

06:12

to move back to pennsylvania i was only

06:14

asked

06:16

real quick can i ask you how you picked

06:17

her up like what was the pickup line

06:19

well fine thing you say because i wasn't

06:21

going to say that but i thought about it

06:23

the the line that i say my wife with a

06:25

mixed company i said my wife picked me

06:27

up

06:28

um at the waterfront back in june of 87

06:31

which is you know so but which obviously

06:33

wasn't the case i i it was a crowded

06:35

night it was just one of those nights

06:36

and i asked her to dance and then it

06:37

went from there but my line has been

06:40

that my wife picked me up and i actually

06:41

was gonna say it to start this but i

06:43

thought you know i just probably not the

06:44

right form but since you asked the

06:46

question

06:48

no i i just i i'm curious when people

06:50

say you know they when they met their

06:52

significant other this is the coastal

06:53

community where i'm at um but but anyway

06:56

and i've gone to school in delaware

06:57

that's how i even got how i even knew

06:59

about this area but anyway so when i

07:01

moved back to pennsylvania back in the

07:03

late 80s when we got married and got

07:04

through i moved i switched to a small

07:06

accounting firm and i was like a fish

07:08

out of water and that and in the uh in

07:10

the large firm where i was i always said

07:12

you have to have a core competency but

07:14

in order to really grow you gotta you're

07:16

gonna eventually have to network and be

07:18

involved with the community and so forth

07:20

when i moved to the smaller firm it was

07:22

more of the

07:23

for lack of a better word sort of shut

07:24

up and reconcile your cash mentality so

07:27

i didn't last too long there and i took

07:29

a position in 1991 with the pack i found

07:32

not my family but another family owned

07:33

packaging company um just answered and

07:36

the paper took that position

07:38

um a couple years later a piece of that

07:40

business got sold i actually went out on

07:42

my own my my wife had good benefits she

07:45

was in sales

07:46

so i learned through her the value of

07:48

customer service how important customer

07:50

service is to sales watching my wife it

07:53

was national sales for a number of years

07:55

um but i went out on my own we had young

07:57

kids and uh i was a cpa doing sort of

08:00

financial planning i was actually going

08:02

to become a financial planner took my

08:03

series 663 and seven licenses got to

08:06

know the owner of my old company over

08:08

time he's very entrepreneurial he was

08:11

gonna he was going to uh sell the

08:12

company he had a deal that fell apart

08:14

the last minute and then and he and i

08:17

were going to go and do our own thing

08:19

and then that fell apart he said john

08:20

you know forget the financial plan

08:22

you're coming back on board you're going

08:23

to be my cfo so i come back on the

08:25

payroll became his eyes and ears um and

08:28

then over a period of time uh we bought

08:30

and sold some companies like rube i

08:32

became

08:34

the president back in 2005.

08:38

i was

08:39

i was planning on doing that for the

08:40

duration of my career that's what i

08:42

would be doing i was expecting the dawn

08:44

to be dawn what happened and

08:46

unfortunately back five six years ago

08:48

the owner developed dementia

08:50

and it spiraled downhill

08:52

and it culminated in 2018 um

08:55

and in a uh and a sale you know there's

08:58

a whole back story this but the the

09:00

cliff no version is it culminated in the

09:02

sale of a company sort of unexpectedly

09:05

um and i was prematurely retired well

09:08

taken care of in the succession well

09:09

taken care of i was prematurely retired

09:12

i was actually the sidebar i was on the

09:13

uh the board of our national trade

09:16

association and i was scheduled to be

09:17

the president of the national trade

09:19

association in 2021

09:21

um so that obviously uh never that never

09:24

uh

09:24

never took place so i was involved in

09:27

behind the scenes for the better part of

09:29

a year a year and a half and you know

09:30

and protecting my own interests and

09:32

attorneys and

09:33

probably one of the biggest guardianship

09:35

cases in the state of florida i

09:36

guarantee you everybody every every turn

09:38

in florida was familiar with this

09:40

particular case millions of dollars

09:41

spent um it all finally finally closed

09:44

out so now now i'm on the other side

09:46

my wife and i we had we always had a

09:49

small second home in our hoboth beach

09:51

delaware that we loved coming to here

09:52

for the years we bought some land that

09:54

we were eventually going to retire build

09:56

a home and retire on back on the water

09:57

back in rehoboth um so when when these

10:01

when this chain of events happened

10:03

we sold the pennsylvania property and we

10:05

prepared to build our new home down here

10:08

well um my my wife said to me john you

10:11

got to get a job you know you got to do

10:12

something you're going to be bored and i

10:14

kept telling her

10:15

her name is don i said don i'm not going

10:16

to get a job i don't need a job i don't

10:18

want a job i haven't had a job in 25

10:20

years in the conventional sense but i

10:22

want to do something and i wasn't sure

10:24

what that something was

10:26

and here you're going to find this

10:27

really interesting so february of 2020

10:30

my wife myself my my twin children who

10:33

are now 28 and and we were on a trip to

10:36

aruba a family trip right before coveted

10:38

and my wife saw in the southwest

10:40

airlines there was a little afro for a

10:42

franchise like since i called franchise

10:45

consultant and she didn't know that i

10:47

took it on myself i took a picture of it

10:48

and i put it on my phone and i let it

10:50

alone so i thought the minute i reach

10:52

out to them they're going to be bugging

10:54

me every day so it's going to be on my

10:55

terms so i waited to april when i said

10:58

sure enough i reached out to him and

11:00

next thing you know i'm doing a uh doing

11:01

a a sort of a personality consultant

11:05

analysis

11:07

and i told him you know at this stage in

11:08

life i'm not looking to highly leverage

11:10

myself i'm not looking for brick and

11:11

mortar um and then some more to it than

11:14

that it came back with about 10 options

11:16

and he said take two or three one of

11:18

which i picked was a a a passive

11:20

investment which is that's a sidebar

11:22

maybe i'll come back to that later um

11:24

but the other one was that i picked was

11:26

uh with the competitor of cctg i'm not

11:29

going to mention the name but i

11:31

interviewed with them i actually

11:32

interviewed with the with the the owner

11:34

of that company and to this day i get an

11:35

email every day from them to this day

11:39

so i started vetting that program and by

11:41

vetting that program of course what pops

11:43

up cctg i had never heard of cctg so i

11:47

started looking at cctg

11:50

and i started seeing your podcast this

11:52

would have been last spring spring of

11:54

2020 right when i started making a lot

11:56

of questions i reached out to mike

11:58

geisler so i was playing i was looking

12:00

at the two and it really piqued my

12:02

interest and i started watching the

12:03

podcast and asking a lot of questions i

12:06

said this is something that really got

12:08

my attention and i was uh i wanted to

12:10

speak to some people so i spoke

12:13

whomever mike or whomever gave me a

12:14

couple names i reached out to bennett

12:16

able i spoke to tim maloney probably

12:18

spoke to one or two other met in the

12:19

program

12:20

came to the conclusion that this was

12:23

this this was what i wanted to do um i

12:25

mean i go with my gut my hunch a lot but

12:28

and it just felt felt right from the

12:30

word go once i really got into the depth

12:32

of the vetting so i signed up so so at

12:35

least gave me the pleasure of this i

12:36

won't ask who the competitor is but when

12:38

you found us was it like seeing jesus i

12:41

mean was it like wow like this yeah yes

12:43

yes i mean yeah absolutely it's like

12:45

this was i got one of the things this is

12:47

how you know

12:49

you have an interest

12:50

so it would be this would be long before

12:52

i made the decision to go with it um so

12:54

this was but more i can't tell you how

12:56

many times

12:58

i might be sitting watching a tv show or

13:00

watching a ball game at night having a

13:02

drink maybe and i would just find myself

13:04

going on to your website right and i

13:06

just start exploring more and more and

13:08

taking notes and go on and check in and

13:10

hearing some of the podcasts and and the

13:12

fact that i mean i was just drawn to it

13:15

it was drawn to it that just told me

13:17

that this this is it this is what i can

13:19

do this is gonna be my you know i mean i

13:21

got a background i got us you know that

13:23

i think would play right into it so so i

13:26

signed up now the next press channel is

13:27

like when am i gonna do it yeah we're in

13:29

the middle of covid

13:30

um you know

13:32

we were selling our home in pennsylvania

13:34

and that you know a lot of work with

13:36

that you know and then and then the home

13:38

in delaware

13:39

which uh worked for i said that was a

13:41

very small but i took the training last

13:43

october you should have seen i was in

13:44

this little tiny bedroom

13:46

had papers everywhere and a little time

13:49

it was a second home wasn't the primary

13:51

home it was a beautiful second home but

13:52

right um but then that's where we were

13:54

so that's where i took the training and

13:56

papers everywhere my kids would come

13:58

down and i have to put everything away

13:59

because that's where they slept and i

14:01

have boxes everywhere so

14:03

um anyway that's that's the answer to

14:04

your question yeah so uh and then you

14:07

and so what made you choose the legacy

14:09

package because you know we have three

14:10

gold platinum legacy what what what i

14:12

initially signed up for the gold when i

14:14

took the virtual training in october i

14:16

took it i paid for it and it signed up

14:18

for the gold okay so i come out of that

14:21

um and i decided the reason i knew that

14:24

uh

14:25

i knew that i wanted to

14:27

upgrade i was thinking about it all

14:29

along but i figured i'd start with the

14:30

gold and then maybe later on upgrade to

14:33

the to the legacy however i also decide

14:36

at that point you know i'm really going

14:37

to take november and december you know

14:39

those months to really sort of

14:41

do my behind the scenes training bring

14:43

it out in january and i said to myself

14:45

you know what the one thing on the one

14:46

thing the one skill i think i have is

14:48

networking i have the financial

14:50

background where i'm really

14:52

very illiterate to large degrees in the

14:54

i.t or in the i.t area

14:56

my kids actually make fun of me and make

14:58

fun of me when they heard about this

14:59

with the i.t side of things so the two

15:02

things i did so the biggest reason i

15:03

decided to just bite the board and make

15:05

the commitment was first and foremost

15:07

was to get lucas or someone like lucas

15:09

for the document processing that was 90

15:12

of the driving decision that it went

15:14

with there secondly i mean you know and

15:16

a distance second and third was the

15:19

digital marking thing that came with it

15:21

if i was going to do it i wanted to get

15:22

it done right away i didn't want to come

15:23

back and do that later once i got

15:24

started and thirdly you know it wasn't a

15:27

big thing but the the i knew i was

15:29

always going to want to go to the event

15:31

every year so

15:32

yeah so i get that i get that paid for

15:35

life so that was again that wasn't the

15:36

driving force but that that was

15:38

definitely a small piece that said just

15:40

do it it is a benefit yeah you have

15:41

lifetime access to our association um

15:44

and and also the digital marketing is a

15:46

huge deal but

15:48

who wouldn't want to get to work with

15:49

lucas i mean come on let's face it

15:52

um

15:53

so what you're referring to is the

15:54

document processing team

15:56

um and a lot of people don't realize

15:59

i've said this time and time again but i

16:00

don't think it sinks in until after the

16:02

training it's hard to conceptualize it

16:04

when you're looking at us prior to

16:05

getting here but you know uh you know to

16:07

have somebody on your team

16:09

like lucas um or anybody if you were to

16:11

go out and find a doc quote unquote doc

16:14

person

16:14

you're looking at 40 to maybe 65 grand a

16:17

year i mean and salary you know to find

16:19

somebody uh you know to find somebody

16:21

really really decent so if it's lucas

16:23

it's like a hundred thousand dollars a

16:24

year okay sure

16:26

[Laughter]

16:28

but um

16:30

so okay

16:31

i get it you that's that's why you chose

16:33

that package now you've been out since

16:36

october

16:37

of uh of 2020 and

16:41

it seems like you've closed uh uh you

16:44

know you're off to a good start you've

16:45

closed here a bunch of deals um i'm

16:48

seeing a couple unsecured loans a refi

16:51

fix and flip cash out refi

16:53

um so you're kind of you're off to a

16:55

great start i mean you know especially

16:57

given that you started in the tail or

16:59

the tail end of co but i should say end

17:01

of 2020. yeah i appreciate that thank

17:03

you and i really start uh effective

17:06

about the first year i used november and

17:07

december after the training really just

17:09

to get my ducks in order and plan and

17:12

you know figure out what i wanted to do

17:13

reached out i mean what i did do is i

17:15

made some phone calls to my professional

17:17

network from the past um

17:19

and and did that but i really broke out

17:21

and we started the lead generation come

17:23

the beginning of january so

17:25

um the first time you're right those are

17:28

the and actually the frustrating thing

17:30

is i've had a couple big deals

17:32

um that either fell through at the last

17:35

hour or they're still hanging out there

17:37

they're just at an impasse

17:39

yeah and i still think i got some big

17:41

deals i mean and i'm i actually am

17:43

always the person typically that i don't

17:45

count you know i wait i don't even talk

17:47

about until i get there but i've had a

17:50

couple that and i still think they're

17:51

going to hit they're going to hit yeah

17:53

that's good now those big deals take

17:55

time um let me drag lucas in here so um

17:58

now that you guys kind of have this

18:00

relationship

18:01

lucas what do you think of john

18:04

yeah

18:05

so

18:06

john's one of those guys that you know

18:09

he's very good at building a pipeline

18:11

and networking sure so he's really good

18:13

at you know he told me yesterday

18:15

actually his

18:16

his pitch that he gives the potential

18:17

clients when they call in right

18:19

he did a good job of like condensing his

18:22

story into like two three minutes and

18:24

making that borrower feel comfortable in

18:27

working with them sure

18:28

that you know i think that's really

18:29

helped them especially only being like a

18:31

year out yeah be able to you know take

18:34

that client keep them engaged not only

18:36

in the beginning process but all the way

18:38

through

18:39

um to the closing stage and even we've

18:41

had some deals you know that like he

18:43

said he hit an impasse or didn't close

18:45

right but you know he's so good at like

18:47

the follow-up and keeping that person

18:49

engaged with him right and not looking

18:51

elsewhere

18:52

that's what i'll say about john yeah

18:54

okay

18:55

up and john what would you say about

18:56

lucas i mean have you enjoyed working

18:58

with luke lucas is great now like i said

19:00

i mean uh luke is like luke's my buddy i

19:02

mean i feel like even with some of my

19:04

the the potential clients i reached out

19:06

to that you developed before they almost

19:07

become like friends well lucas is full

19:09

time now with me so um he's great i mean

19:13

i can't say enough about uh how great

19:15

lucas has been and like i said it's

19:16

almost like i'm glad to actually meet

19:18

him in person i look forward to i hope

19:20

having a drink with y'all in vegas but

19:21

uh you know he's uh he's great has he

19:24

bought you coffee yet since he's kind of

19:26

like your secretary

19:27

he has not done that no we're not

19:29

brought in

19:30

either

19:33

uh

19:34

well maybe at the conference you can

19:35

finally get him coffee lucas so here's a

19:37

funny story uh yesterday i was talking

19:39

to john and um we actually almost had

19:40

like a little

19:42

uh contentious moment so john's actually

19:44

he's an eagles fan an eagles fan i'm a

19:46

giants fan okay oh rivals yeah so i

19:49

almost asked him off to scott yesterday

19:51

i was like

19:52

switch processors

19:55

wow wow well you know it's interesting

19:58

did you um you're an eagles fan okay all

20:01

right well we'll give you a pass on that

20:07

are you a giants fan too

20:09

you know what you guys are gonna pick on

20:10

me but i'm actually a dolphins fan

20:13

i'm actually a miami dolphins fan

20:14

because my father gr so it's really

20:16

about who a lot of times who your

20:18

parents like my father my father was an

20:19

old-school dolphins fan

20:22

bob greasy the perfect team larry zonka

20:25

so my error was more dan marino you know

20:29

marino which is the only last hour of

20:31

the dolphins because ever since ever

20:33

since mourinho left the dolphins just

20:34

been terrible so yeah yeah

20:37

well but uh

20:39

that's interesting you know uh did lucas

20:41

tell you the story of what he did to um

20:43

uh

20:44

joe theismann he did tell me he did yes

20:47

yes the story where he made him sign the

20:50

uh lt's was it was it yeah i had a photo

20:53

so you know obviously anyone out there

20:55

you know joe theismann's story is that

20:56

you know yeah he got injured by lawrence

20:59

taylor

20:59

giants hero yeah um you know ended his

21:02

career so uh joe theismann was the 2020

21:05

naclb keynote speaker came here in

21:07

person came in person during covet to

21:09

our office and actually got him to sign

21:12

the the photo from when lt

21:14

ending his career yeah i remember that

21:17

game too i do remember that game i

21:18

remember where i was at as a thought

21:20

yeah diaz was greg actually i heard him

21:22

last year at the end so but i've

21:24

actually

21:25

heard seen him twice before yeah he's

21:28

tremendous yeah that just shows savage

21:30

lucas's you know what i mean i did tell

21:32

lucas though yesterday and then at class

21:34

i've learned about uh about his age

21:36

currently i thought he was my age and

21:38

he's a lot younger than me

21:40

yeah yeah oh yeah now i gave him the

21:42

compliment about how mature he is or you

21:44

know

21:44

working he i mean that seriously how

21:46

mature and

21:47

i was

21:48

19 years old john i just got him out of

21:50

high school

21:52

okay

21:53

but i did tell him i told him

21:56

to tell him i'm not an unbiased eagle

21:58

fan i told him

21:59

my father always said that jimmy brown

22:01

was the best player he always he ever

22:02

saw and i said lawrence tara was the

22:04

best player i ever sold

22:06

all right yeah no he was lawrence taylor

22:09

was great um

22:11

tell me about um

22:13

you know tell me about

22:15

you know your your you know an interac

22:17

in interacting with lucas or you know

22:20

the processing team

22:21

i mean

22:22

has it saved you a lot of time i mean

22:24

you know do you do you you know how is

22:26

that how has that benefited your

22:28

business

22:29

well given example one that literally in

22:31

the last 24 hours

22:33

um maybe two days ago i got a call from

22:35

an individual

22:37

and i'm working in texas and i'm working

22:39

with them and he's looking to buy a

22:40

commercial looking to do a refill upon

22:42

his current business he's looking to buy

22:45

a new business

22:47

um and he has to and there's another

22:49

component to this and he came to me and

22:51

separately he had done a uh an sba loan

22:54

for another property well within the

22:56

last two months or so

22:58

so

22:59

he had this entire package of

23:01

information

23:03

that he had which i said to the guy so

23:05

that is just great i can't tell you how

23:07

how how how much more efficient that

23:10

makes when i don't you have to chase you

23:11

have a lot of information send it to me

23:13

so i get this zip file

23:15

and i sent it to lucas

23:18

and to use your words luca it was a data

23:20

doll

23:21

so so lucas yeah so we're so we're

23:23

sourcing this our attempt we're gonna

23:25

we're still in the preliminary stage but

23:27

one of the one of the the one that we're

23:29

going to look to do a refi we're looking

23:30

you know with with prime commercial

23:32

initially it qualifies and then the

23:34

second one with the uh with the uh the

23:37

acquisition we're going to at least

23:38

start with the premise of maybe an sba

23:40

um so he's going through that and you

23:43

know going through that coke data dump

23:46

um and and it already separated that and

23:48

and gleaned out what he needed and got

23:51

back to me this morning with a couple

23:53

things that he needs you know and that's

23:55

just an example a lot of times

23:57

so that that's that's that was just an

24:00

example the more typical example i would

24:02

imagine is when

24:03

we need the data we need the data

24:06

and i can get the data and i can send

24:09

him

24:09

email multiple emails and he can just

24:11

piece it together and put it in one file

24:14

and then and then he knows how to

24:16

present it

24:17

to the different lenders that saves me a

24:19

lot of time from having to figure out

24:20

how to do that well it allows you to do

24:22

what you do best is out there getting

24:24

deals right exactly

24:26

that's what you do best that's what it

24:27

was designed for so it's good to hear

24:29

that

24:30

having being out for a year now

24:34

what's one thing you love about the

24:35

business what's your favorite thing

24:36

about the business okay i'm gonna i've

24:38

thought about that i'm gonna say the hun

24:40

okay the hunt the juicy the juice should

24:43

get with the hunt

24:44

um and i i remember thinking about this

24:47

back in my previous world even but this

24:50

flies anywhere i mean i always thought

24:52

there's two kinds of sales and they're

24:54

both valuable all sales have value to it

24:56

but

24:56

the the i always thought that having the

24:58

dna to have that hunt to go out and look

25:00

and enjoy

25:02

the the new business the new

25:04

opportunities and when you think you got

25:06

an opposite the excitement you get

25:07

thinking there's something here

25:09

um versus and i think you got to have a

25:12

little bit of that dna

25:14

to really prosper in this business if

25:16

you're somebody and i know maybe this

25:17

week i think even says this maybe back

25:19

in my notes in virtua if you're a banker

25:21

if you're somebody that's you might be

25:22

good at inside sales if you're somebody

25:24

that's going to expect it to come to you

25:25

and you're just going to sit down wait

25:26

for the caller

25:31

i'll flip it around what after a year

25:33

now what's the

25:34

most annoying thing about this business

25:36

okay i got the answer i've learned uh

25:38

yeah

25:38

[Laughter]

25:40

when you're you're about you're at the

25:43

five yard line you're not the finish

25:45

line you're at the five yard line

25:47

you've developed this rapport with the

25:49

client you're they in their minds they

25:51

have a closing date that's supposed to

25:53

be whatever that date is next week's

25:56

will be and i've learned that

25:58

just about every time there's a delay

26:00

the the appraisal is taking longer to

26:03

get done than than was expected or the

26:06

getting the appraisal report back is

26:08

taking longer than expected or

26:11

one i'm dealing with right now i i was

26:13

on a conference call with uh with our

26:15

lender and and the customer and the

26:18

customer's agent expecting an sba loan

26:20

which to be completed by next week the

26:23

end of this month and the guy's been

26:25

very receptive and given the data

26:28

and we have to tell them we need an

26:29

extension you know the sba well and

26:31

they're frustrated they're frustrated i

26:33

can feel their frustration and there's

26:35

nothing that they've done it's just it's

26:36

just they don't understand

26:38

and then you know and that's probably

26:40

more the norm than the exception at

26:41

least on what i've been working with a

26:43

lot of my deals but then when you get it

26:45

done then then

26:46

then they're extremely happy and

26:48

satisfied but there's that period

26:50

that you almost have to go through to

26:52

get to the finish line

26:54

yeah i know what you mean by that and

26:55

that's i think i think a lot of people

26:56

in this industry share that sentiment i

26:58

mean i've been doing this for a long

27:00

time and uh that's that it never changes

27:03

that's always the case we're uh

27:05

we're working on a huge 200 million

27:06

dollar deal right now and uh and it

27:09

keeps it's supposed to close a week ago

27:11

two weeks ago and things just happen

27:13

right that you wouldn't expect happen

27:15

just happen so it doesn't matter if it's

27:16

a you know

27:17

sba loan or a huge deal just it exists

27:20

so yeah you have to have the um

27:22

you have to have the uh the guts and

27:24

stamina to kind of work through that

27:26

stuff and eventually it'll happen but

27:28

yeah oh mister it's a roller coaster so

27:30

sometimes

27:31

well chris you do this for a living and

27:33

then you're it speaks for yourself but

27:35

i've learned that sometimes

27:37

an opportunity goes away and you'll get

27:39

a call back like like two of my two of

27:41

the uh

27:42

deals i closed i had originally spoken

27:44

with the gentleman back in february

27:46

march

27:47

and then we spoke a number of times then

27:49

it went nowhere and then you about 60

27:51

days later out of the blue i get a call

27:52

from you john you remember me and then

27:55

and then we picked it up again so that

27:56

how'd that happen

27:58

so are you glad that you attended i mean

28:00

are you are you glad that you made this

28:01

you know you made the deal absolutely

28:03

absolutely yep yep yep i'm i'm i'm

28:06

living the life i mean um loving where

28:08

i'm at loving um

28:10

well my my retirement

28:13

prior to this and now this doing this i

28:15

mean it gives me you know and i i'm i

28:19

i'm my own boss i i pick and choose my

28:21

spots um

28:23

you know and there's always something

28:25

there's always some juicer to it you

28:27

work you work from home is that correct

28:29

correct you work from home okay all

28:31

right that's your office i think that we

28:33

see that's my office yes yeah we just

28:34

literally where i live where i'm at we

28:36

just moved in here uh two months ago

28:38

we're still working on some things so in

28:39

fact

28:40

you know

28:41

i guess it's good that the walls are

28:43

empty at this point but for purposes of

28:45

this but we're still my wife's that

28:47

certain interior decorator and she's

28:49

working on the house but we haven't got

28:51

the office yet well you know what's

28:53

interesting though and maybe you could

28:54

speak to this i mean

28:57

you know this business model is truly

28:59

we've always said it for a long time

29:01

since our inception you could really

29:02

work it from home but i think nowadays

29:04

even with covet it's even more

29:05

acceptable to work from home i mean you

29:07

know you

29:09

have you seen any problems with no not

29:11

not at all i actually think i actually i

29:13

agree with you i think it's so much more

29:15

accepted now

29:17

that you know that would be a

29:19

you know a small benefit obviously a

29:23

terrible problem with the coven but but

29:24

it's but i mean you gotta i was trying

29:27

to look at the same last half full and

29:28

there's no doubt that uh that that's

29:31

totally accepted in mainstream society

29:33

today yeah yeah you know i'm not out

29:35

there i'm not out there telling anybody

29:36

that but i'm also not hybrid

29:39

right right yeah you're not hiding it

29:40

but i think if people find out i mean

29:42

a lot of people

29:43

i mean it's just it's just becoming kind

29:45

of a new way of life right right

29:47

absolutely

29:49

lucas

29:50

is he the best legacy graduate to work

29:52

with no comment remember you're on

29:53

record here you can't say that yet

29:57

john they're they're all like my own

29:58

kids you know i feel like once they come

30:01

through class i get to help train them

30:03

and and i get to help you know with

30:05

their business and be a part of their

30:06

success so i can't pick favorites yeah

30:08

that was a trick question yeah it wasn't

30:11

i think you passed

30:13

it was a trick now lucas is a valued

30:15

member of the team here it's smart i

30:17

call him a kid i got to stop doing that

30:19

but

30:20

he

30:21

very smart individual we're happy to you

30:23

know have him on the team here

30:25

all right so

30:26

a couple of things let me hit you with

30:27

some like questions that are outside of

30:29

cctg outside of what we're doing but um

30:32

if you could kind of like just change

30:34

your whole mo like for the flip of a

30:36

switch if you could be anything you want

30:38

besides who you are right now today what

30:41

would that be

30:42

you're talking about today or going back

30:44

in time so right now if if someone could

30:46

say look you know if you could for you

30:48

know if you could sp experience another

30:51

profession or just anything you

30:53

you you you snap your hand and you you

30:56

could be anything you want

30:58

anything immediately what would you what

31:00

would it be

31:02

oh boy it's a good question i mean it'd

31:04

be easier to answer if i could go back

31:06

sometime but today at the age of 59 um

31:10

well maybe if okay i'd say i would've

31:12

said a professional athlete but a

31:14

professional athlete just at this stage

31:16

of my life i guess the only place where

31:19

let's let's let's take it as you know

31:21

your body has no constraints i mean age

31:23

doesn't matter i mean oh okay okay yeah

31:26

well number first and foremost has been

31:28

this never a practical reality but again

31:31

in the visualizing i would love to have

31:33

been a professional athlete as a young

31:34

kid i love sports you know i was like

31:36

in grade school what do you want to do i

31:37

want to be a professional baseball

31:38

player whatever so you learn a young age

31:41

that's not a practical reality but

31:43

that would have been that would have

31:44

been a lot of the answer but the more

31:47

practical answer

31:49

um if you know if i could go back would

31:51

be um with my background and sort of my

31:54

dna

31:55

would have been either like i actually

31:58

it was going to be a good look looked

32:00

and going to the fbi back and forth you

32:02

know i don't like white collar crime

32:04

that kind of thing would intrigue me

32:06

um i sort of had my dna i'm sort of like

32:09

a legal kind of a mind

32:11

maybe

32:12

taking my love for sports and and and

32:15

and that kind of thing and maybe being

32:16

like a big time sports agent

32:18

there you go you know using you know so

32:21

so the

32:22

the the simple answer is okay i can do

32:24

anything i want to be a professional

32:25

athlete but uh but the more practical

32:28

answer might have been what i just said

32:30

all right

32:32

um what's something that

32:34

no but nobody knows just by looking at

32:37

you what what's something that somebody

32:39

wouldn't expect that you're into a hobby

32:42

or just wouldn't know about john

32:44

[Music]

32:46

that becomes somewhat of a cigar

32:48

aficionado really

32:51

yeah and you would never i mean i never

32:53

smoked i mean i never give up

32:56

i always like to drink

32:57

um but i was never i never smoked but

33:00

you know how i got into that and i was

33:01

the guy that

33:02

when i go on you know back in the day

33:04

i'd go on a golf trip with the buddies

33:06

and and i'd smoke a cigar maybe once or

33:09

twice a year and what got me into it was

33:11

with my old packaging company

33:14

we had bought a company that uh that's a

33:16

packaging for the cigar industry so i

33:18

got to i got to know a couple of the

33:20

clients down in florida and actually i

33:22

went to the dominican republic a couple

33:24

times i was in nicaragua and i got to

33:26

got to

33:27

learn about premium cigars and and got

33:30

in that world and i you know i'm not

33:32

doing anymore but to this day i've sort

33:33

of become

33:35

a premium cigar smoker i've got my you

33:37

know this may not be something to be

33:38

proud of but now my son is too he's 28.

33:41

[Laughter]

33:42

now we could really talk i mean i i'm uh

33:45

i love i have i'm into cigars yeah yeah

33:48

so uh you know that's uh people don't

33:51

understand uh

33:54

you know it's almost like enjoying uh uh

33:56

like a fine wine you know exactly

33:58

exactly it's not about

34:00

what you're it's a fine wine they all

34:02

have different tastes and you know the

34:04

rappers and the tobacco yeah yeah yeah i

34:06

mean yeah yep uh i got two humidors here

34:09

i had two homes before so i consolidated

34:11

i got my wife said what are we gonna

34:12

which one are we gonna get rid of i said

34:14

get rid of either of them right

34:17

i got one here i got one in the office

34:19

and i thought that's a really small box

34:20

but i got a almost like a refrigerator

34:22

if you will at home

34:24

okay actually and one of the about one

34:25

of the events i used to go to in vegas

34:27

was it was a cigar event

34:29

yeah like i said it was for the retail

34:31

we were like a week package for the for

34:32

the industry so i got to go out there

34:34

once a year two or three years in a row

34:36

for you know talk about cigar smoking i

34:38

got a real surprise for you this year

34:40

so at the conference i hired a

34:44

um really a world-renowned

34:46

cuban cigar roller that's going to be

34:48

rolling handmade cuban cigars at the

34:51

conference for wow

34:53

so

34:54

i'll look forward to that yeah yeah yeah

34:56

if there's not if there's just another

34:58

one more thing to come to the conference

35:00

you get to enjoy pablo

35:01

[Laughter]

35:04

um

35:05

all right

35:06

one last question in terms of off the

35:08

wall question but or you know

35:11

outside of cctg if you were to if you

35:13

could sit down

35:15

and let's say have dinner in a

35:17

conversation with anybody in human

35:19

history dead or alive

35:21

uh who would it be

35:24

let me give you i'm gonna give you two

35:26

answers one is the

35:27

the

35:28

easy answer would be my mother um but

35:30

i'll give you a sexier answer but there

35:32

is my mother my mother passed in 1995 at

35:35

a young age 61 colon cancer so she never

35:37

got to

35:38

meet my kids or her other grandchildren

35:41

so i'd love to bring her and let her

35:42

know

35:43

how the the grandkids and who they are

35:46

and what they become but uh so that's

35:47

but that's but now here's the sexier

35:49

answer i thought about however

35:51

how about babe ruth

35:53

babe ruth would be somebody my love for

35:56

sports he's a personality you know

35:59

bigger than life personality i'm

36:01

assuming he well i know he'd like to

36:03

have a drink and i'm assuming he liked

36:04

to have a cigar and you know i think he

36:06

would be just a fun time to

36:09

to spend an evening with and and learn

36:12

about

36:13

his era and talk about the current era

36:15

yeah i agree you know what's interesting

36:17

i think about babe ruth and that's first

36:19

of all that's the first we've had on

36:20

here i think joe right no one's ever

36:22

mentioned babe ruth but i i think what's

36:24

fascinating about him is in the days

36:26

today where everybody's a big

36:28

personality in sports

36:30

he was like the original

36:32

right i mean like back in those days

36:34

people weren't really

36:35

flamboyant and they weren't you know but

36:38

babe ruth seemed to just bring that to

36:40

the table and one of the first guys to

36:42

do that um because today you just look

36:43

at all superstars and they're all

36:45

you know they're all kind of the same

36:47

and being here he did it without social

36:49

media and the internet that's what i'm

36:51

saying yeah i mean

36:53

one of the first ones to do that in an

36:54

era where that wasn't really you know a

36:56

thing or accepted i should say

36:58

yeah yeah yeah no doubt your life that's

37:00

cool

37:01

um

37:02

all right so now we we've come to the

37:05

the section where you can ask me

37:07

anything you want uh personal

37:09

uh

37:10

be careful i got an employee here so

37:13

um

37:14

no no anything you want uh personal

37:16

business wise

37:18

no i got i got a lot of thoughts there

37:20

well let me see it's a practical

37:22

question to start with

37:23

the uh the event in vegas coming up for

37:25

those of us who are relatively new and

37:27

for those of us who have taken the

37:29

virtual training and have never met

37:30

anybody in person

37:32

how what would you how would you

37:34

recommend the best maximize

37:36

the couple days we're there i mean

37:39

it's a great question um

37:42

you know i would say well number one

37:43

there's going to be

37:45

gosh probably 100 i think 125 lenders

37:48

there

37:48

and a lot of them

37:50

are non-cctg lenders because we have new

37:53

lenders that always come on to the naclb

37:55

association so

37:57

i would say number one

37:59

make sure you network with the lenders

38:01

that you at least think you're gonna

38:02

work with right

38:05

you're going to do

38:06

um

38:07

i would say number two

38:09

get lucas as drunk as possible because

38:11

you're going to be stuck with him for

38:12

life so that that will go along

38:14

okay

38:16

and uh and and now

38:19

number three

38:20

really network with other brokers there

38:23

because you're one thing at our

38:24

conference is you're gonna everybody has

38:25

a lanyard and they'll say right lucas

38:28

each year uh i think it's i think this

38:30

year it's the land that says broker

38:32

lender right they're always color coded

38:33

and they're always color coded so you'll

38:34

be able to actually identify who's a

38:36

broker who's a lender

38:38

pay close attention to

38:41

a lot of the panels that brokers are on

38:43

like we have learned from successful

38:45

brokers panel

38:46

um those guys are

38:49

real heavyweights and i say that because

38:51

each year i tell graduates that and then

38:54

throughout the conference graduates pin

38:55

those guys down and they're more than

38:57

happy to

38:58

talk to you about

39:00

what's made them successful you know

39:02

things to avoid and a lot of graduates

39:04

get a ton of value out of that right

39:07

just just kind of learning from those

39:08

successful brokers so you know number

39:10

one it's building up your lending

39:12

lending database that's already been you

39:14

know you've been given a really good one

39:15

but to meet you know some some more

39:17

lenders to network with brokers that are

39:20

you know been there done that and and

39:22

even ones that are kind of in that same

39:24

time period as you so in that that year

39:26

time frame um

39:28

and

39:29

you know and and the last thing i would

39:31

say is have some fun i mean we're we are

39:34

a conference that is known to be very

39:37

hip and we at the end of the day we all

39:38

like to have fun but

39:40

um it's really a deal-making conference

39:42

so i would suggest that if you actually

39:44

have deals that you

39:46

just got in you know package them up i

39:49

would actually make packages and bring

39:52

them to some of the lenders that you may

39:53

identify there because you know that's

39:56

what a lot of brokers do they'll bring

39:57

deals to the conference because we're

39:59

we're a deal conference it's not one of

40:01

these things where we're shaking hands

40:02

kind of saying oh you know you know

40:04

what's next year going to be like we do

40:06

a little bit of that too but it's really

40:07

an action type deal conference so bring

40:09

deals right to you right right you're

40:11

good yeah i'm looking for the one thing

40:12

i have i don't know lucas if you're the

40:14

one who recommended this to me or

40:16

somebody else did maybe two months ago

40:18

or so

40:19

one thing i haven't done is

40:22

really venture

40:23

outside the the umbrella of the cctg

40:26

lenders um when when

40:29

mac or john or you tell me well how

40:30

about this person well you know it's

40:31

just i haven't taken the time to reach

40:33

out for the most part and do that and

40:36

you or somebody said you know what since

40:38

we're on it we're getting close to

40:39

october make a point to develop some of

40:41

those outside relationships in person

40:43

which is what i plan on doing in fact

40:45

i'm going to probably i mean we all get

40:47

different emails and i have my own

40:48

archive email of non-cct genders that

40:51

goes in there i'm gonna probably look at

40:52

them and sort of make a little diary and

40:54

bring it to the thing and search out a

40:57

couple of them sure

40:58

yeah

40:59

absolutely

41:00

anything else

41:01

i've got a couple yeah

41:03

give me time i got a lot of questions i

41:04

can throw at you um

41:07

start with that made something more

41:08

serious and some of the more stuff i'll

41:10

give you a simple one

41:11

who's your favorite band

41:13

band band yeah who's my favorite band

41:16

wow that's a

41:19

gotta um

41:19

you've been asked that before that's a

41:21

good one no i haven't been asked that

41:23

before so

41:24

i'll let you in a little secret about me

41:27

i'm pretty diverse with music

41:29

so um it's not it depends on what genre

41:33

of music i mean so some days i'm i i'll

41:36

listen to classical some days i'll

41:37

listen to rock some days i'll even

41:39

listen to a little bit of hip-hop to be

41:40

honest with you so it's it's i'm pretty

41:43

diverse depending on the mood i'm in so

41:45

if but if you want to say like a real

41:47

band like a a band i i i would um

41:52

gosh i would i would probably say led

41:53

zeppelin i mean

41:55

i know

41:56

at the cliche answer but like that's you

41:58

know you know your true story

42:00

true story when i was a freshman in

42:02

college i was going to go see led

42:03

zeppelin with john bonham bottom died

42:05

about

42:06

about a month before the concert so i

42:08

never saw him oh man okay back in 19

42:10

back in 1980 or even van halen like van

42:13

halen led zeppelin those were bands and

42:15

when you say band that's like a band

42:17

that's all i i did see being handling

42:19

okay let me let me switch that answer

42:22

rock classic rock or country

42:25

uh classic rock

42:27

good you and i are on the same page

42:29

listen nothing against country i know we

42:31

got a lot of southern graduates but like

42:33

i just i just identify with certain a

42:35

country i respect the music of country

42:37

in terms of but it's just not it doesn't

42:39

resonate with me i'm with you and i'm

42:40

sorry i mean sadly i'm surrounded by i'm

42:42

a con i'm a classic rock guy most of my

42:45

friends and background

42:46

my kids my my my son's fiance my wife

42:49

our friends here every time i mean since

42:51

that country's on all the time it's like

42:52

i gotta get by giving myself have a

42:54

cigar you know when my wife could now

42:56

listen to

42:58

let me further that to you who do you

42:59

think is the single one of the um one of

43:02

the rock stars that fundamentally

43:05

changed

43:06

rock

43:08

well i mean of course the simple answer

43:10

is

43:15

oh individual

43:16

rock itself or music

43:19

both

43:20

rock i mean the guy one guy in rock i

43:23

mean jim morrison was the doors i mean

43:26

morrison's got his own story

43:28

um

43:29

i'm gonna have i'm gonna have to say

43:30

eddie van halen eddie van gaal okay

43:34

i mean he was he was dynamic i mean he

43:36

really he brought something very fresh

43:38

to rock and this music in general that

43:41

no one's ever done before just yeah yeah

43:43

that's a good answer that's a good

43:45

answer

43:46

all right

43:47

okay okay let me ask you this okay let's

43:49

just say let me give you a hypothetical

43:52

anything's for sale the right price

43:54

correct so somebody comes and blows you

43:56

away with an offer that you can't turn

43:58

down

43:59

and you and you and at your stage in

44:02

life your success

44:04

you take this you can't turn down you

44:06

retire and you sign on compete

44:10

do you

44:12

do you just enjoy the fruits of your

44:14

labor and and and

44:16

move on and travel the world or do you

44:19

sit back

44:20

and think about you know you got the

44:22

entrepreneurial dna obviously but you

44:24

can't apply it with what you're doing at

44:26

least directly with what you're going

44:28

what do you do

44:29

i hands down would um

44:31

start another business

44:33

and i would hands down start another

44:35

business that i would challenge myself

44:37

in starting that's not related to what

44:38

i've done before

44:40

so yeah because here's the thing

44:43

i'm not good at retire i don't golf

44:45

number one so i i can't golf um i would

44:48

probably take up a little more of my

44:49

hobbies that i like um but uh outside of

44:53

that i just can't you know i i i can't

44:56

um i can't just sit down and drink a

44:59

nice sweet tea on the porch you know

45:01

what i'm saying

45:02

i need to get out and i need to do

45:04

something purposeful and challenge

45:05

myself

45:06

um hobbies you can challenge yourself

45:08

but i i

45:09

i

45:10

i love the challenge of of

45:12

entrepreneurship so i wouldn't i would

45:14

do that until i take my last breath or

45:16

until i really physically couldn't work

45:18

anymore okay okay

45:19

another question for you okay i

45:21

understand you know it's kind of the

45:23

part you go through the program

45:25

and on the one hand you want to be

45:27

diversified and and sort of have a

45:29

working knowledge with everything but

45:31

then

45:32

the flip side and one of the things that

45:34

was uh recommended to me when i was

45:35

getting from it's like try and get a

45:37

couple things to become an expert in and

45:38

so that you know you're not everything

45:40

for everybody okay if that is a

45:43

is there a product line that like almost

45:45

like a niche not one of the core product

45:47

lines but like a niche product line

45:50

that were taught that you feel was

45:52

somewhat underutilized

45:54

from the cctg graduates outside the main

45:58

products is there something that you

45:59

know you know

46:00

you know if you're missing the boat by

46:02

really an opportunity by doing whether

46:05

it be you know medical receivable

46:07

financing or merchant or whatever just

46:10

something now the mainstream that you

46:11

think is underutilized at the

46:13

opportunities under utilized

46:16

i gotta so i'm gonna give you an answer

46:18

that you're probably not expecting but

46:21

you know with if i look back at our

46:22

program

46:24

and when people leave here

46:27

the full gamut of products at their

46:29

disposal when they leave here

46:32

i would say bar none

46:34

digital marketing

46:36

really

46:37

and and i'm gonna tell you because

46:39

it is the easiest cross sell

46:42

to a business owner when you're dealing

46:44

with them for their financial needs

46:47

it's something could that they need

46:49

right i mean and you you have that

46:51

included in your package so now and

46:53

truthfully i haven't done much with it

46:54

that's not my my comfort zone but i get

46:57

it it's not your comfort zone but it can

46:59

be very simple just to ask hey you know

47:02

we have a whole other division

47:04

that is a specialized digital marketing

47:06

agency

47:07

and you know do you have an agency now

47:10

um are you happy with your marketing

47:12

agency and and i think that's the

47:14

because people come in here and i get it

47:16

we are the commercial capital training

47:18

group so it's finance finance finance

47:20

but since we have this whole white label

47:22

digital marketing option

47:24

you're not you're not trying to sell the

47:26

business owner a vacuum cleaner right

47:29

unrelated you're you're selling them

47:30

something that i a they're already doing

47:32

but they're not doing well two they're

47:34

not doing it all but they know they

47:35

should be doing it right and and they

47:38

know they need it because besides your

47:40

capital which is going to make them grow

47:43

what's the what's the second thing that

47:44

makes a business grow well marketing you

47:46

have to learn how to market you have to

47:47

learn how to attract customers so it is

47:49

the

47:49

by far the biggest cross-sell a graduate

47:52

can do now that we have that program so

47:55

but yet it's underutilized and i think

47:57

because

47:58

people are just so focused on the

47:59

finance which i understand but

48:02

it doesn't take that much just to say

48:03

hey

48:04

you know what are you doing for digital

48:05

marketing you know after you got the

48:07

sale or even along with the sale right

48:10

right right

48:11

interesting very interesting okay

48:14

um

48:15

well let's see

48:17

what else do i have um i know what else

48:20

i know you're in the cars i know you're

48:22

in the cars but give me what up

48:24

what other hobby or what other outside

48:26

the cars did people not know about you

48:29

uh well we mentioned i am a cigar

48:30

aficionado

48:32

but um i think someone looking at me

48:35

that i think people are always surprised

48:37

is um i could play the piano

48:40

uh particularly jazz and blues piano

48:42

so i um they normally don't know that

48:45

about me but i i can it's something that

48:48

i don't share with a lot of people um

48:50

but yeah at one point in my life i could

48:53

have went down that road i could have

48:54

went down the uh uh that road of playing

48:57

the piano but i chose a different path

48:59

and how about

49:00

you could you use that keyboard with the

49:01

band

49:03

yeah keyboard doesn't matter keyboard

49:04

piano organ i mean i you know that's and

49:07

my my

49:08

genre of music that i like to play on

49:10

keyboard piano or whatever is is more

49:12

jazz and blues

49:14

yeah

49:15

yeah i i like you wanna know why people

49:17

always ask me well why jazz or blues why

49:18

not classical because i don't like going

49:20

off the script

49:21

right i appreciate classical but i like

49:24

jazz and blues because jazz you can go

49:25

wherever you want you know two people

49:27

can play the same song and go in totally

49:29

different directions so the

49:30

expressionism that the expressionism in

49:33

jazz the the and the improvise which i

49:36

think is a trait entrepreneurs have to

49:37

have you can improvise and just go in a

49:39

lot of different directions with chess

49:40

that's why i love to play that catching

49:46

like i said before i live in a little

49:48

beach which is a coastal community so

49:50

it's unique

49:51

is there any off the top of your head if

49:53

you were a coastal community environment

49:56

with the with the diversified products

49:58

that we have what would you be

49:59

and what would you be tackling

50:02

live in purses versus dealing you know

50:04

with the national weight i mean

50:06

most of what we do we get leads so we

50:08

follow up we do this we do that but

50:10

knocking on doors here locally what what

50:12

what what should i what would you

50:13

suggest i could be doing better here

50:15

with my coastal community environment i

50:18

mean is your coastal community

50:20

environment seasonal

50:22

in terms of uh um somewhat it's and i

50:25

mean it's become and it's growing to the

50:26

point where it's less seasonal i mean

50:28

you know some of the neighboring a lot

50:29

of lobbyists a lot of restaurants a lot

50:31

of retail

50:32

yeah i came from central pennsylvania it

50:34

was much more of a manufacturing hub but

50:38

yeah i would say i mean you know if if

50:40

there's if there's

50:42

industry that's supported by people

50:43

coming in when the season's there and

50:45

out you know a lot of times believe it

50:47

or not um a lot of you know those

50:49

businesses need some working capital to

50:51

kind of carry them through

50:54

those low periods and there's a lot of

50:56

lenders that understand that so long as

50:58

you convey the seasonality of the

50:59

business right so if you see like

51:01

they're making money hand over foot

51:03

seven months eight months out of the

51:04

year and then like the next three or

51:06

four months it's kind of very it drops

51:08

um lenders can understand that but they

51:10

can under i they could actually

51:11

underwrite and and fund those businesses

51:14

based on that to kind of cover

51:16

you know cover that uh that low period

51:18

so i don't know if that applies yeah

51:20

no i think that's probably dead-on

51:23

i thought of that too it just hadn't

51:24

really lucas you have any insight onto

51:26

that i knew that you've been quiet here

51:28

but yeah yeah actually i did have a

51:29

little bit of

51:30

knowledge i guess yeah for that you know

51:33

and something i tell all the graduates

51:34

is that when you're having those

51:36

conversations within your market

51:38

you know you might not know what's hot

51:39

in your market when you first start out

51:40

in this business but you have to have

51:42

those conversations with business owners

51:44

whether it be realtors

51:46

you know a restaurant you know mom and

51:48

pop shop see the issues they're having

51:50

with their capital needs and then trying

51:52

to find a product to fit them into

51:55

so you know some markets fix and flip

51:57

may not be too

51:59

may not be too popular you know it might

52:01

be too rural but there are other

52:03

products that we offer and that have uh

52:05

you've been trained on that you can you

52:07

know help that client and fit their

52:09

needs yeah

52:10

good advice

52:12

well lucas let me ask lucas just a

52:14

general question so this isn't a

52:15

question by me personally although me

52:17

and any other legacy grad through any

52:20

generic or general advice that

52:22

that i and others um that you can give

52:24

that we can even utilize what you bring

52:26

the table more than we are more than i

52:28

am

52:29

great question john by the way great

52:30

question i'll give you a really

52:32

really general answer um

52:35

you never have to feel like you're

52:36

bothering me sometimes i have this this

52:39

feeling that some of my graduates uh you

52:41

know

52:42

maybe they you know

52:44

feel like the

52:45

they're annoying me by calling me or

52:47

emailing me or texting me i make myself

52:50

available to you guys whenever whenever

52:52

you need me so um that would be the one

52:55

overarching piece is that to better

52:56

utilize me keep me in the loop keep me

52:59

updated you know cc me on the emails

53:01

forward me the emails i read through

53:03

everything i always get back to you so

53:05

yeah that would be the one piece

53:06

of advice i'd give any legacy graduate

53:08

maybe a giants poster once a year for

53:10

christmas

53:16

good good good well

53:17

listen i think um i think that's pretty

53:20

much the time that we have here we

53:21

filled i mean i could ask you so many

53:22

more questions but john this was awesome

53:25

uh yeah thank you i very much appreciate

53:27

you having me on you guys are great see

53:29

it wasn't great it wasn't that bad right

53:32

i think the nerve the most nervous

53:33

person here was lucas

53:35

[Laughter]

53:38

but uh no i listen i really it's good to

53:41

see you face to face

53:43

we'll meet more on in vegas for sure

53:45

yeah look forward to seeing you in vegas

53:47

yeah same here absolutely all right

53:49

thank you thank you so much for

53:51

everything appreciate it thank you john

53:53

lucas thank you

53:54

um all right so guys that's wraps it

53:57

wraps it up for this episode of

53:58

entrepreneurs and finance hopefully you

54:00

found this insightful and um you know a

54:03

little a little more dynamic into the

54:05

legacy package and just life in general

54:07

of a cctg graduate so don't forget to

54:09

subscribe to our youtube channel and we

54:11

will catch you on the next one take care

54:15

there are just too many commercial home

54:16

brokers that don't have a damn clue of

54:18

what they're doing

54:21

all we're trying to do here is better

54:22

the industry for everybody

54:24

[Music]

54:26

at the end of the day you can make great

54:27

money in this industry but in the end

54:29

it's all about helping people

54:32

you know people always say chris how can

54:34

i be a successful broker it's two words

54:36

hard work and dedication

54:39

if you don't like talking to people you

54:41

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.*

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