Entrepreneurs in Finance Podcast

With your host, Kris Roglieri

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**Closing Deals & Hiring Employees Only 6 Months After Loan Broker Training**

The first episode of Season/Year #3!

Meet Chris. Chris wrapped training and launched his loan broker business 6 months ago and you can hear about his closed deals, his current pipeline, and the 4 IC's he's already hired to scale his business.

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Chris Greco of Lode Capital

00:08

what was like that first month like

00:11

in terms of after the training's done

00:13

like what what were you guys doing so

00:15

our first day

00:17

in the in the sea

00:19

we had an opportunity for a 15 million

00:21

dollar ground up assisted living

00:23

facility in georgia so we sort of looked

00:26

at ourselves and went okay we don't know

00:27

what we're doing but you know how do we

00:29

handle this

00:31

there are just too many commercial home

00:32

brokers that don't have a damn clue of

00:34

what they're doing

00:37

all we're trying to do here is better

00:38

the industry for everybody

00:42

at the end of the day you can make great

00:43

money in this industry but in the end

00:45

it's all about helping people

00:48

you know people always say chris how can

00:50

i be a successful broker it's two words

00:52

hard work and dedication

00:55

if you don't like talking to people you

00:57

probably shouldn't be in this business

00:59

hey everybody welcome back to

01:00

entrepreneurs and finance where we

01:02

explore the daily lives of cctg

01:04

graduates lenders and everybody else in

01:05

between and

01:07

i am first of all happy new year to

01:09

everybody i'm very excited to do the

01:11

first podcast of 2022

01:14

and uh very pleased to do it with

01:17

a graduate by the name of chris greco

01:20

with load capital hey chris

01:22

hey chris how you doing happy new year

01:24

to everyone as well it's good to see you

01:26

yeah now good to see you too

01:28

it's always good to talk to another

01:30

person with the same last name as me or

01:32

same first name first right

01:34

um

01:36

so how are you man

01:37

doing great doing great had great

01:39

holidays

01:40

and

01:41

you know like uh the rest of the world

01:42

hopefully just enjoyed uh enjoyed

01:45

spending time with family and friends

01:46

and loved ones and now it's back in the

01:48

saddle and running hard in 2022 already

01:51

so are you dodging the uh

01:53

you know 10 or 15 different variants out

01:55

there you're dodging doing our best

01:58

we're doing our best yeah

02:00

good job everybody's happy and healthy

02:02

yeah appreciate that that's all you

02:04

could ask for um

02:06

so

02:07

tell me uh you know i i i

02:09

you've made a little recent news around

02:11

here at least at our office because uh

02:13

you know you had submitted a a a really

02:16

cool transaction that we funded through

02:19

my own company and it was a fairly large

02:21

one but we'll get to that in a second

02:22

but yeah tell me about how life has been

02:25

i from my understanding you uh you've

02:27

been at this now for about four or five

02:29

months what what month did you come

02:31

through

02:32

we came through at the end of june and

02:34

we went through the full night we did

02:36

the full nine days we're a legacy grad

02:37

so we also did the marketing piece as

02:39

well which is really cool with joe and

02:41

the team

02:42

and uh you're in person or no

02:45

no we did it through uh we just rented

02:47

an office uh space one of those shared

02:49

spaces and uh and did it remotely just

02:52

because it was one of those time frames

02:53

where we knew we were gonna be masked up

02:56

and all that fun stuff so we thought

02:58

best to just do it virtually but okay

03:00

all right well yeah no it's good to uh

03:02

to see you to finally see you

03:05

yeah of course

03:06

so talk to me so talk to me about what

03:08

what was life like before you

03:10

decided to invest here i mean what were

03:12

you doing and what led you here what was

03:14

the path that led you here

03:16

yeah i mean so i've been in uh my past

03:18

history is 25 years or so in

03:21

business process outsourcing

03:23

uh and retail and commercial consulting

03:26

services for fortune brands

03:29

uh for the most part and really enjoyed

03:31

that still have lifelong friends at you

03:33

know companies large and small that we

03:35

we did some cool deals with

03:37

and uh yeah so so

03:40

just almost that awakening that you hear

03:42

a lot of people having during covet

03:43

about you know is this is this something

03:45

that i want to continue to to do or do i

03:47

want to pursue

03:48

something i've always dreamt about doing

03:50

which is owning my own

03:51

own business and a good friend of mine

03:53

and partner who you've met as well craig

03:55

craig

03:56

uh we went and had lunch and

03:58

sort of brokered the idea of of doing

04:01

some business together then we had

04:02

another lunch a week later and then we

04:04

started he had actually researched you

04:06

guys um a year or two before it and was

04:09

really intrigued by cctg and

04:12

um i guess we both have that

04:13

entrepreneurial spirit and and i

04:15

couldn't be happier with with where we

04:17

sit today which is it's really my first

04:19

four-way foray into direct business

04:21

ownership he's a owns a couple of

04:23

businesses as well

04:24

um but we've got a really good

04:26

partnership and a sort of a base of a

04:28

friendship and we walk in every day and

04:31

and enjoy what we're doing so i'm sure

04:33

at some point i'll get to how much we

04:34

appreciate your staff and some things

04:36

they've done for us to get out of the

04:37

gate strong but uh yeah so that's sort

04:39

of what led me here just the spirit that

04:41

says always sort of itching that says

04:43

it's cool to have a nice job but what if

04:45

what if i got to own something you know

04:47

what if i got to bring some employees on

04:49

etc so it's been it's been fun so far

04:51

yeah no and i appreciate that that kind

04:53

of synopsis but what led you so you know

04:56

you didn't know who cctg was before

04:58

right because we're not like i didn't

04:59

know right so like you were probably

05:01

looking for something else and and like

05:03

most accidentally stumbled upon us

05:06

yeah and and yeah and when again that

05:09

lunch i referenced with it with a body

05:10

of mine he had done some research and

05:12

had always wanted to move into some more

05:14

direct financing opportunities and and

05:17

uh

05:17

so he has some experience in things like

05:20

litigation funding and and some of those

05:22

kind of things so he brought some

05:23

experience to the table

05:25

i brought a a zest

05:28

to get into finance really for the first

05:30

time and that's what we really sat down

05:32

and we literally on a napkin

05:34

uh i went into your website downloaded

05:36

the white paper had all kinds of notes

05:38

on it and uh it's funny those things you

05:40

remember when you launch right is we sat

05:42

there at a capitol grill from i think

05:44

four and a half hours when we just

05:46

decided you know what we're gonna do

05:48

this and we're gonna go all in together

05:50

and so we haven't looked back you

05:52

literally sat there and probably

05:53

reviewed every video even podcast

05:56

probably right all that i mean the

05:58

waiter wanted us to leave because he's

05:59

wanting to turn his table and we're like

06:01

listen we got bigger things going on so

06:02

we're not going anywhere we're not going

06:04

anywhere that's cool that's all i love

06:06

hearing stories well though yeah yeah

06:09

i love hearing stories like that um yeah

06:11

all right so so you took the plunge

06:15

um

06:15

and you know

06:17

you know right around the time that you

06:19

came through we we opened up uh in

06:21

person and what i want to say june was

06:24

possibly the first class we did that but

06:26

there was a few people in the room yes

06:29

so tell me about the virtual experience

06:32

particularly going through as a legacy

06:34

which is our highest tier package which

06:36

else was marketing and all the other

06:37

great things but like what was that like

06:39

sitting there for nine days because the

06:42

training's a little yeah legacy what was

06:43

that like sure

06:45

actually very well organized as you know

06:47

on your part in your team's part so

06:50

you know all the audio and video and

06:52

some of the challenges that can

06:53

accompany that were never an issue so

06:55

everything flowed really well

06:57

um

06:58

we um

06:59

we know that there's not a replacement

07:01

for that face-to-face eye-to-eye

07:03

handshake right but it's a very close

07:05

second just based on i think the work

07:07

that you guys did to make that

07:10

be as close to that type of experience

07:12

as it can be through training right so

07:15

um we we thought it was was really

07:18

really well done you know i've sat

07:19

through all kinds of different

07:21

conferences and webinars and things like

07:22

that and i put it toward the top in

07:24

terms of how organized it was

07:26

and we walked out of the the nine days

07:28

and and felt you know very prepared we

07:31

don't know we didn't know what we didn't

07:32

know we're still learning every day and

07:34

sort of failing forward is one of my

07:35

favorite books

07:36

um that i still lean on today but at you

07:39

know we i would just say to answer the

07:41

question directly it was very well

07:42

organized i would encourage those that

07:45

may not be able to travel or for

07:47

whatever reason to say don't let that

07:49

preclude you if you're interested in

07:51

doing this we learned uh i think as much

07:53

as we would we just missed the

07:54

handshakes you know and maybe a dinner

07:56

together that i think you hosted dinner

07:58

at the end of the night i missed a great

07:59

dinner but you know maybe down the road

08:01

we'll we'll hit albany and have a chance

08:03

to make that up but uh i would give it

08:05

an a honestly

08:07

from content to to the process to the

08:09

speakers

08:10

um from soup to nuts we we felt like it

08:12

was just extremely well organized and we

08:14

were well prepared i think

08:16

to launch uh in early august we decided

08:18

to take a few weeks and get our ducks in

08:20

a row after the training sure and then

08:22

we went official with our website on

08:24

august 1st of 2021 2021.

08:26

and did you did you you know we have

08:27

like a pretty sophisticated camera

08:29

system that can follow me around when i

08:31

lecture did you find that helpful

08:33

i did and the other cool thing was when

08:36

we would post the question

08:37

you guys are very conscious of who's

08:40

online sure it wasn't a hey you know we

08:43

asked something in three hours later you

08:44

glance up at the wall and go actually

08:46

chris has a question so we felt like we

08:48

were part of the training we weren't

08:50

left out if you will because we weren't

08:52

there in person got it okay well that's

08:54

that's great feedback i i appreciate

08:57

comments so

08:59

all right so you guys are sitting there

09:01

um after that that intensive week uh

09:05

you know besides

09:06

taking a couple shots

09:09

tell me about the process you make it

09:11

but you you mentioned a great concept

09:14

book and and theme you know failing

09:15

forward right yeah and what was that but

09:18

what was like that first month like

09:21

in terms of after the training's done

09:23

like what what were you guys doing

09:25

you know

09:26

a whirlwind right like we we come in and

09:28

we saw you know obviously your team we

09:30

have leads that come in the direct leads

09:32

that the team does a great job with the

09:34

sto piece and i'll sprinkle in some

09:36

props to some great people that we've

09:38

gotten to know alex and the projects

09:40

team

09:41

uh from from the start to even today

09:44

we're evolving some of the things we're

09:46

doing on the seo seo front that he's

09:48

helping us with um just super responsive

09:52

and help very helpful but we were really

09:54

balancing some indirect leads coming in

09:57

right because i mentioned my business

09:58

partner is a pretty connected

10:00

uh guys business owner by by trade and

10:02

entrepreneur by trade so our first day

10:06

in the in the sea

10:08

we had an opportunity for a 15 million

10:10

dollar ground up assisted living

10:12

facility in georgia so we sort of looked

10:14

at ourselves and went okay we don't know

10:16

what we're doing but you know how do we

10:18

handle this you know and so although we

10:19

didn't we didn't necessarily they ended

10:21

up sticking to a hud plan

10:23

uh that they had had for it but it was

10:25

just a cool thing to go gosh we've been

10:27

in this thing 24 hours live

10:29

and our first pipeline deal is a 15

10:31

million dollar whale we have a long site

10:34

by the way how to keep the lights on

10:35

stuff but it was just a really cool sort

10:37

of day one for us right we were

10:39

literally we we got home and we're

10:41

conferencing each other and going can

10:42

you believe this like that is cool

10:44

combination of of some of the some of

10:47

the direct leads that that we try to

10:49

foster out of the gate and

10:51

um

10:52

learn different things obviously i

10:55

mentioned failing forward i told you

10:56

because we don't close everything but we

10:58

learn from every opportunity and so we

11:00

had all these direct leads coming in

11:02

from you guys and then we mixed in some

11:04

of our personal network stuff that came

11:06

in and

11:07

just really learning about you know hey

11:09

when a land deal comes across the wire

11:11

which came a week later how do you

11:13

handle a land deal that has no net

11:15

operating income who's the right lender

11:17

you know so yeah it's the learning

11:19

process for that right it's diff it's

11:22

it's not difficult in that it's it's

11:24

untenable it's just learning and so okay

11:26

i went to a lender that has no interest

11:28

in land

11:29

so let's make that no not bother them

11:32

again but we we found you know ended up

11:34

just through perseverance and patience

11:36

and digging and

11:37

just really finding some options as an

11:40

example of sort of month one was just

11:42

sort of flying at us yeah and i

11:45

and i tell people that you know you're

11:46

first even in class your first couple

11:48

months are going to be hard because

11:49

you're you're growing your your sea legs

11:51

if you will

11:52

and

11:53

you know you're you're going to blow

11:55

some opportunities hopefully not too

11:57

many but it's just it's it's natural if

12:00

you do anything right i mean any new

12:01

career you start you're going to make

12:03

mistakes

12:04

yeah any new business you start you're

12:05

going to make mistakes and then you've

12:06

got to readjust and

12:09

your skin too much so that's but that

12:10

that's that's uh

12:12

a a pretty reflective account of what

12:14

everybody goes through i think of what

12:15

you guys went through so yeah um

12:19

and again you know you guys been at this

12:20

for five months so

12:22

um

12:23

tell me about

12:25

uh you know tell me about

12:28

kind of uh what what led you up to

12:31

you know this this really big deal that

12:33

well it's a big deal yay world but tell

12:35

me tell me about that and tell me about

12:38

you know gary and how he assisted you

12:40

and eventually funded that i'd just love

12:41

to hear your side of the story because i

12:42

know our side we funded it so i'm happy

12:45

that i'm i'm happy that it's fresh on my

12:47

mind obviously i'm happy to share it

12:48

before i do

12:50

um i want to share one quick story that

12:52

our very first business check came from

12:55

diane rosenkrantz of tennant who i know

12:57

you know well

12:58

we uh we had a long-term rental

13:00

opportunity uh up here in the lakes in

13:03

georgia and uh we worked with her to

13:07

convert a 401k for the potential

13:09

borrower and so our technically our

13:11

first quote unquote

13:13

um

13:14

check came from so when we saw her at

13:16

naclb

13:17

we went over to her booth and we

13:19

introduced ourselves did i know you guys

13:21

we said you know you're forever in our

13:22

hearts because our first chat came from

13:25

you and we got it framed and you know

13:26

all that fun stuff so just know that

13:28

we're connected no matter where life

13:30

takes us we're connected forever and she

13:32

was wonderful to work with through all

13:34

that as you as you know

13:35

um

13:36

yeah but segwaying into the the uh the

13:39

mca uh opportunity that that we have

13:42

with uh with um gary and and prime

13:45

commercial ending

13:46

so um i mentioned our indirect network

13:49

and someone in our indirect network is a

13:52

local tenant rep who obviously helps

13:54

businesses secure you know whether it be

13:56

in a strip mall or properties for their

13:58

their growing entities and so

14:01

she led us to a a restaurant tour who

14:04

she is working on multiple leases with

14:07

as he grows out his his concept in his

14:09

business that's going really well out of

14:11

the gate

14:13

and um so we started she we she brokered

14:16

the introduction we got on the phone

14:17

with the the borrower we hit it off out

14:19

of the gate started asking questions

14:21

what we realized was ultimately and i

14:23

know you hear this a lot what we thought

14:25

was going to be a real estate play

14:27

ended up being

14:29

uncovering the real need that he had in

14:31

front of him which was faster money

14:34

uh so he could use for the launch of a

14:36

second and a third uh restaurant for him

14:40

by the way that thrived through cove but

14:42

it's a really cool concept that he has

14:43

but it actually thrived through coveted

14:45

versus retracted

14:46

and so um just kind of sparing you some

14:49

of the details we started talking about

14:51

some of the immediate needs that he had

14:53

and

14:54

i reached out to gary for some advice

14:56

and i will just tell you from the first

14:58

phone call with gary

15:00

uh to the closing table we talked and

15:03

texted chris i'm not exaggerating in a

15:06

week's time over the holidays probably

15:08

50 to 60 times

15:10

to make it happen and and here's what's

15:12

really cool other than how knowledgeable

15:15

and helpful and guiding gary was through

15:17

the process not only with me but also

15:19

directly

15:20

with the borrower was

15:22

he answers the phone every time you call

15:23

you know one of the challenges in any

15:26

business i think when things are moving

15:27

fast is am i getting your voicemail and

15:29

people are busy and we recognize that

15:32

not one time did i call him a few times

15:34

or at 9 30 at night and hey chris what's

15:36

going on you know so i just want to

15:38

commend not only his knowledge on how to

15:40

how to position mca type products uh we

15:44

by the way we added a longer term line

15:46

of credit to to that deal as well

15:48

to suit some of the longer term growth

15:51

for this particular entrepreneur and

15:53

restaurateur but

15:55

in summary i mean it couldn't have gone

15:57

better and and gary was a big reason why

16:00

i appreciate that yeah no i mean

16:02

gary handles all our graduates

16:04

not only for working capital support

16:05

needs but for our own he's our our rep

16:08

our own product so tell me about it how

16:10

much was it and uh if you don't mind

16:12

saying would you what'd you take down on

16:14

that

16:15

yeah so uh we

16:17

so so we ended up with a 250 000 mca

16:21

that was funded a couple of weeks ago

16:23

which timing was perfect and then we

16:25

added a hundred thousand dollar line of

16:27

credit

16:28

um so technically tote in total 350k

16:32

and uh yeah we were in the five to seven

16:36

point range on the mca and then of

16:38

course the you know how the llc works

16:39

obviously you created them so

16:41

um obviously lower numbers there but the

16:43

cool thing about that is that upon draw

16:46

some comes in as well you know so we

16:48

were super excited about it and

16:50

we just uh we just went and had dinner

16:53

with uh the tenant rep i mentioned and

16:56

uh just brought her a nice bottle of

16:58

wine and you know some of the nice

16:59

things that says hey we wouldn't have

17:01

even met these guys if it wasn't with

17:02

you you know so it was just an

17:04

overarching great experience and we

17:06

think this customer is going to be with

17:07

us for a long time i mean he's as

17:09

pleased as

17:10

as it gets and and you know again

17:13

largely due to gary and prime really

17:15

stepping up

17:16

and getting him uh funded within i mean

17:19

within seven days of engagement we had

17:22

we had money in front of him so he

17:23

couldn't have been happier and i'm sorry

17:25

that was good for you i mean i i

17:26

remember because i signed it but i think

17:28

you guys almost got about a twenty

17:29

thousand dollar initial check

17:33

which is really cool it was a great

17:34

feeling uh to get that sort of first one

17:36

i mentioned diane's our

17:38

technical 1a first one but um this one

17:41

felt really good and and it just you

17:44

know it's what's so cool about the

17:45

multiple products that are offered is

17:48

and the multiple lenders which we've had

17:49

a great experience with as well

17:51

is that there's a solution for just

17:53

about every business need that's out

17:54

there when it comes to funding it's our

17:56

job to to get that path clearer faster

18:00

for that potential borrower and that's

18:01

what we're learning

18:02

uh and growing every day in our

18:04

knowledge base on how to do that but um

18:07

man i'd work with gary all day if i

18:08

could so yeah good yeah that's good

18:11

feedback i'm sure he watches yes so i'm

18:13

sure he'll be uh he'll be very very i

18:15

owe him dinner by the way i told him

18:17

whether i come there or you come to

18:18

atlanta at some point we are going to

18:20

run into each other and it is on me my

18:22

friend so you guys are out of atlanta

18:24

yes uh okay all right actually i got to

18:26

go to atlanta in the next couple of

18:28

weeks we uh

18:30

we closed a big deal 170 million dollar

18:32

transaction down there so uh

18:36

i'll look you up look us up man we'd

18:37

love to meet you for a drink or beer or

18:39

something and say thanks

18:40

for everything you've done

18:42

and the business that you created that

18:44

that you know supports not only

18:46

thousands of brokers out there but

18:48

thousands of businesses you know that

18:50

that you've been able to help you know

18:52

thrive and sometimes just survive much

18:54

less crime right that's what i love

18:56

about you know people always a common

18:58

question there's always these common

19:00

questions people ask me on these

19:01

podcasts and one thing that always has

19:03

come up throughout the years is that you

19:05

know what what what do you what

19:07

enjoyment you get out of doing what you

19:09

do it's stuff like this meaning like

19:11

yeah you know i i really really really

19:15

it brings a lot of joy warms and fuzzies

19:17

if you will to me

19:19

knowing that like look you came here for

19:22

an opportunity you paid for it we've

19:24

given it to you

19:26

and but but but the deeper aspect is

19:28

that

19:29

you helped that business owner

19:31

right and and and and i always say this

19:33

business is all about helping people

19:36

plain and simple and and that business

19:38

owner possibly wouldn't have got what

19:41

they got

19:42

you know

19:43

uh uh unless you know um unless you

19:46

hadn't found us and come through here

19:47

you know i mean they wouldn't have got

19:48

it if you that never happened

19:51

and that's awesome to me i mean you made

19:53

some money they hope they fulfilled

19:55

their dreams with whatever they needed

19:56

the money for and and that's a good yeah

19:59

you know

20:00

couldn't agree more

20:01

um you mentioned naclb so you did make

20:04

it and i apologize if i don't remember

20:06

you seeing you there because i was crazy

20:07

but you did make it out to this year

20:09

right we did we had a blast what was

20:11

your experience with that

20:13

it was great so we we spent every day we

20:15

went into the lender side you know and

20:18

and walked through it and those who

20:19

don't know real quick naclb kind of a a

20:22

conference that uh it's the largest

20:24

broker conference in the country that

20:25

that i chair and i founded um and it

20:28

also acts as a cct reunion conference

20:30

every year so

20:31

with that preference you know how to

20:33

tell me about it you're because you've

20:34

only been in this game for two three

20:36

months and then you went there at that

20:37

point yeah we were

20:39

shiny and new but we uh you know we went

20:41

in with a mindset that says let's shake

20:43

a lot of hands let's not only not only

20:44

in the lender community that supports uh

20:47

cctg grads and

20:49

uh but but also some fellow brokers and

20:51

and hearing a lot of the questions that

20:52

were asked um sitting in some of the

20:54

panel discussions

20:56

um felt like it was very helpful for us

20:58

when it when it got down to brass tacks

21:00

and the groups got a little bit smaller

21:02

the breakouts were really effective and

21:04

you know again we've got a notebook this

21:06

thick uh on some things that we learned

21:08

and uh it was great to see the some of

21:10

the recognition and some of the

21:12

inspiration uh you know i've heard tim

21:14

and and

21:15

bennett and some of the other ones quite

21:17

a bit in fact then it was my one of my

21:18

very first conversations before we

21:20

decided to take the full plunge and you

21:22

know how great he is

21:24

um and so um it's just a true sort of

21:28

brotherhood sisterhood you know in terms

21:30

of just we walked away with a feeling of

21:32

uh

21:33

inspiration i think is the best way to

21:35

put it right and and uh the sessions

21:37

were

21:39

not so sort of gruesome that you you

21:41

know you i think ces is going on out in

21:43

vegas as we speak and uh it's a consumer

21:46

electronic shows and back in the day i

21:48

would stand on my feet and work a booth

21:49

from eight a.m to eight pm and couldn't

21:51

walk at the end of it it was so tiring

21:53

right um

21:54

but this was a this was a really cool

21:56

experience it was really well put

21:57

together i think i put some feedback

21:59

back to you guys on a little survey but

22:01

um

22:03

we'll be there for life i mean we're

22:05

we're coming we're looking forward to to

22:07

october so

22:08

of 2022 so we learned a lot and it's

22:11

also a nice it's a nice you know it's a

22:13

nice break away from the the everyday

22:15

and

22:16

yeah great environment so

22:19

we're very upbeat energetic conference

22:21

yeah like with a lot of our events that

22:23

we do

22:24

it was great and actually this year i

22:26

could say we got uh you know we had

22:28

sugar ray leonard last year who was

22:30

great i don't know i don't know if you

22:32

caught his session but it was great i

22:33

did i did yeah um

22:36

uh this year we have damon john

22:38

uh

22:39

i'm a shark tank

22:41

you know i watch him i've probably seen

22:42

just about every episode so that's

22:44

awesome do you know him personally or

22:46

uh you know i don't know him personally

22:48

however i do know another gentleman on

22:50

there uh personally uh robert okay who's

22:53

uh robert okay richard so

22:58

in any event um just because we

23:00

we we dabble in some other worlds car

23:03

worlds and things like that so he's a

23:05

big

23:06

my favorite robert quote is don't

23:07

mistake my kindness for weakness

23:10

oh yeah yeah he is the kind

23:12

for sure

23:15

so

23:15

that's that's awesome well no i'm glad

23:17

you had a great time i'm glad you found

23:19

it useful and with the legacy package

23:21

you you have no excuse of not being

23:23

there because it's free

23:24

well it's really true true but we would

23:27

here's the thing i would just leave you

23:28

with this thought about we come anyway

23:30

yeah we got a lot out of it so the fee

23:33

is not something that would preclude us

23:34

from you know spending time there

23:36

building relationships there the evening

23:38

stuff is fabulous

23:40

like i said we we had a great time

23:41

networking right which is half the

23:44

sort of half the reason to be there

23:45

right yes we learned and i'm sure you

23:48

met other grads right oh we absolutely

23:50

did and we're able to swap some stories

23:52

and

23:53

um yeah so it was uh overall we would we

23:56

would give it a you know a great

23:57

experience a vote for sure that's

24:00

awesome

24:00

well um i mean listen i i uh uh

24:04

i i wish we could talk more about your

24:07

business but i know it's only been five

24:08

months right

24:10

um but i think the highlights but but

24:12

tell me what's what's on the horizon for

24:14

2022 what are your goals what are your

24:15

aspirations yeah so um

24:18

what's interesting i'll share one

24:20

specific opportunity that uh came across

24:23

the wire and it's a

24:24

it's funny

24:26

so

24:26

we left the uh one of your most

24:29

successful grads that was up on stage

24:31

one of your i believe it was your the

24:33

grad of the year um

24:35

got to know a little bit and said hi to

24:37

and so

24:38

um we had an opportunity come across the

24:40

wire after the conference in like early

24:42

november it's still alive today but it's

24:43

like a 45 or 50 million dollar bridge to

24:46

uh what we'd call a ground-up

24:48

construction mixed-use hotel uh yet it's

24:51

almost it's halfway done so it's got

24:54

some unique aspects to it so

24:56

started looking through the lender book

24:58

on who plays in that space and was

24:59

having trouble really identifying i

25:01

think the right one and i literally

25:03

picked up the deal maker magazine that

25:05

you know we walked away with yeah i

25:07

started reading

25:09

yeah and i started reading about uh you

25:11

know capital atlantic and kimmy and i

25:13

started going through it and i read her

25:15

her article not only by the way big time

25:17

congrats to her

25:19

but also specializing in some of the

25:21

things that we just started in right

25:23

which is this very large opportunity

25:26

uh to support this ground-up uh you know

25:29

or semi-ground-up opportunity and you

25:31

know ground-ups sprinkled through the

25:33

article so i i thought you know what i'm

25:36

gonna just sort of break the mold here

25:37

i'm just gonna reach out to her i don't

25:38

really know her that well but i'm just

25:40

gonna call her answer the phone

25:42

we talked for 20 minutes her exact quote

25:44

or i'll paraphrase was

25:46

you know chris i'm happy to help you

25:48

with this my my goal is to give back you

25:50

know to cctg grads and it's a great

25:53

pleasure of mine you know to to be able

25:55

to help you through something like this

25:57

you know pull me onto conference calls

25:59

learn from me you know etc so she's been

26:02

great it's still alive you know these

26:03

take time right

26:06

they're whales you chase and and we

26:07

enjoy the chase we haven't lost sight of

26:10

some of the mca type stuff we've already

26:11

talked about but uh i just wanted to

26:13

share that with you not only to

26:15

on camera give kimmy some some big time

26:18

props on how responsive she was but

26:20

um also just that giving spirit is

26:23

something really cool and

26:25

you know one of our goals is to get on

26:26

that panel one day and i think that

26:29

would be a nice litmus test on success

26:31

not only from a revenue generation

26:33

perspective

26:34

but also that's an opportunity to sort

26:37

of to use that same example to give back

26:39

and to share some

26:40

our experiences uh and challenges and

26:43

successes with that next batch

26:45

uh that comes in in 2022 or 2023 and

26:48

beyond you're gonna be awesome and you

26:50

know what you're you're you're on your

26:51

way there brother you really are i

26:53

appreciate that you have a great

26:54

attitude about this business which you

26:56

have to have i mean you know i i think i

26:58

think um the people that

27:00

uh one of the many qualities that when

27:03

people get in this business they don't

27:04

do as well as others there's a lot of

27:06

different qualities that we've looked at

27:08

but one of the other things is you just

27:09

have a bad attitude i mean if you have a

27:11

magnitude and everything's negative and

27:14

you know

27:15

um you know you're just that comes

27:18

across to people too you know and when

27:20

you talk people just comes across but

27:21

you guys have a great attitude you know

27:23

a lot i appreciate that yeah thanks

27:26

um

27:27

so then just go ahead i'm sorry i don't

27:28

know i was just gonna add we we went

27:30

ahead also just as a quick note uh about

27:32

load we did go ahead and hire four uh

27:35

ics

27:37

uh there we and we've already got them

27:39

on our website and introduce you know

27:41

alex was fabulous the whole team got our

27:44

sort of who meet the team link now is

27:50

i love it and you know there's different

27:51

schools of thoughts on is that too early

27:53

is it not but i will just say this these

27:55

guys you know probably not surprisingly

27:57

they're in our network their trusted

28:00

friends and colleagues and so

28:02

the risk

28:04

factor was low or is low the

28:06

value prop is high based on what they

28:09

bring to the table in fact each of them

28:10

in their own way have already brought an

28:13

opportunity to the table that we're

28:15

working and that were multiple ones and

28:17

so we did it in december and they sat

28:19

through a little bit of the december

28:20

three three or so of the the days that

28:22

you were training right right in

28:24

december we were in the background

28:26

and uh yeah so they'll be great with us

28:28

i think and the only downfall not a

28:30

downfall i say the only risk in that at

28:33

that stage and people have done it

28:34

people have done it three months into

28:36

the business but i i always caution

28:37

people i i feel like you guys are good

28:39

but

28:41

you got to be careful of bringing on

28:42

talent that and i talk about this in

28:45

class when we talk about i see

28:47

bringing on really good talent

28:50

but not knowing about your business yet

28:52

because

28:53

if they soon realize that you don't know

28:55

what the hell you're doing

28:56

yeah when you own a business you got to

28:58

lead people

28:59

whether they're an ic or an employee or

29:01

whomever yes

29:02

sometimes you could waste good talent

29:04

because they're going to be like this

29:05

guy doesn't even know what he's talking

29:06

about i'm working for this group

29:08

and they'll leave but you know that

29:10

that's the only risk in that uh at this

29:13

stage of the game which i say most of

29:14

it's wait about 12 months but it sounds

29:17

like you guys know what you're doing

29:18

which i i believe you do yeah six months

29:20

into it you're rocking and rolling so

29:21

god bless

29:22

and to close that out we mitigated the

29:24

risk a little bit by knowing these these

29:26

folks well right so to go to your point

29:30

go find them on the street and do all

29:32

the searching and any hr pieces and you

29:34

just don't know what you don't know i

29:36

agree

29:36

wholeheartedly that that would have been

29:38

a little bit too soon for us but because

29:40

these four guys with us right now or

29:42

you know we know them we've worked with

29:44

them we've had you know worked with the

29:46

same companies before they're vetted

29:47

their friend that's why we felt

29:49

comfortable let's go ahead and jump in

29:50

and let's get some let's get some good

29:53

sort of uh velocity if you will going by

29:55

bringing on some folks that are also

29:57

equally interested in joining right so

29:59

of it yeah it's a good thing and we're

30:02

you know we're giving them as much

30:02

support as we can right now but

30:04

expecting a lot out of them in 2022 i

30:08

wish you uh continued success so at this

30:11

point at this point in the podcast i

30:12

want to kind of switch gears and and

30:14

we're going to get our viewers to know a

30:15

little bit uh some intimate details

30:17

about you outside of you being a legacy

30:20

graduate that

30:21

uh has fought pretty early on success

30:23

but so listen if you weren't if you

30:26

could have any job in the world anything

30:28

it could be absolutely anything you

30:30

could just transplant yourself and

30:31

you're there what would it be

30:34

um

30:35

i'd be the head coach of the north

30:36

carolina tar heels basketball team okay

30:40

cool they're basically if there's no

30:41

parameters yeah no i went to unc i i

30:45

bleed carolina blue um you know my

30:47

brothers went there and

30:49

and uh so if you looked in my basement

30:51

you would see more carolina blue than

30:52

you probably ever want to see

30:54

um

30:55

but uh i'm a basketball guy at heart i

30:57

coached my son uh growing up and aau and

31:01

uh from probably sixth grade all the way

31:03

through um you know high school and he's

31:06

actually playing uh college basketball

31:08

and uh making georgia at mercer

31:10

university

31:11

so we just were there last night and

31:12

watching them play and uh so

31:14

basketball's kind of in our blood on

31:16

north carolina guy it's where i grew up

31:18

so if i could do anything um it would be

31:22

to go uh to go move to chapel hill and

31:24

and lead the tar heels against duke who

31:27

i promised not to curse on your podcast

31:29

but

31:30

i'm gonna leave duke out of this but

31:33

but that rivalry is there whether you

31:35

know when i was a student you know they

31:37

weren't a favorite of mine and they

31:38

never will be but no i'm of course uh

31:40

being a little cheeky but no that's what

31:42

i do i go coach college basketball

31:45

because i love investing in youth

31:48

and

31:49

i love the game and

31:51

i think it would be a really cool thing

31:52

to do

31:53

you know

31:54

awesome awesome yeah

31:57

so let me ask you this

31:59

i ask a lot of grads this what is like

32:01

the quirkiest thing

32:03

that you would tell somebody about

32:05

yourself that we wouldn't normally know

32:07

about you

32:09

well that's an interesting question i uh

32:12

gosh there's a roll of decks in my mind

32:14

going right now and all my little quirks

32:15

but um

32:17

i look across the end of my office or

32:19

the back part of my office and i have

32:20

this little putting mat it's like an

32:22

eight foot mat called perfect practice

32:24

and i have my a putter and a a couple

32:26

balls and it's got all kinds of grids

32:28

and lines for people that struggle with

32:30

putting because i enjoy the enjoy the

32:31

game and

32:32

so what what i do every day chris is

32:35

when i'm here is

32:36

um around lunchtime when i start to get

32:39

a little hungry i stand up and i

32:40

challenge myself to make ten eight foot

32:43

putts in a row into this little sort of

32:46

half the size of an actual uh putting

32:48

cup and so it's designed to improve

32:50

putting and if i miss one out of ten i

32:53

just don't eat lunch that day

32:56

and i i basically it's good because it

32:59

helps me avoid you know going to the

33:01

buffets and it's eating too much all the

33:04

time and then at the same time how many

33:05

times do you not eat lunch then

33:07

that's the question i don't want to tell

33:09

you that part b okay

33:12

but uh it's it's actually made me you

33:14

know it's funny i try to transition that

33:15

onto the golf course and i've had a few

33:18

you know ten dollar nassau pressure

33:19

putts and i feel like that's helped me a

33:21

little bit and concentrating when it

33:23

matters so uh you know you know who else

33:26

has that and your legacy and i think you

33:28

work with him as lucas your processor

33:30

right because

33:32

lucas so lucas had the same thing in his

33:34

office oh okay believe me he eats lunch

33:37

don't don't make a mistake he eats lunch

33:39

but he has the same thing in his office

33:41

that putting things so that's something

33:42

you could you could ask him about next

33:44

time talk to him about it and again you

33:46

open the door for me to give you

33:48

15 seconds on lucas or he's phenomenal

33:52

uh we had a deal the tenant deal i

33:54

mentioned with diane he

33:56

we uh started to i'll spare you the

33:58

details but we needed to move it to

34:00

another lender at the last minute and uh

34:03

called him at six o'clock at night

34:04

answered i said hey lucas how long would

34:06

it take you to package everything that

34:07

we just did for the last 50 days and

34:10

have it where i could send it to and in

34:12

about

34:13

12 minutes

34:14

i had an email with 15 attachments

34:18

all the

34:18

information uh

34:20

organized was able to send it in 15

34:23

minutes you know so i'll just give you

34:24

an example he's been fabulous to work

34:26

with as our loan processor he really

34:27

good good no i'll be sure to pass down

34:29

the word please do

34:33

what do you hate about this business

34:37

well uh

34:39

hate's a strong word uh i would say

34:42

i mentioned failing forward i think one

34:44

of the challenges chris is when we think

34:47

we as a broker

34:48

brokerage house think that a deal is

34:50

really really good

34:51

right and

34:53

we feel like we found a really good

34:55

lender option or two and then

34:58

you know it could be something as simple

35:00

as a 10-unit apartment you know in a

35:03

more rural part of a state around here

35:05

in the southeast that we got news from a

35:08

lender that said if it was a nine unit

35:09

we'd lend but because it's a ten unit we

35:11

won't even look at it you know it's

35:13

those kind of things that i think of

35:15

course lenders have underwriting

35:17

principles and and they have to mitigate

35:19

risk and it's no offense to them but i

35:21

think hate's too strong i think a

35:23

frustration can come in when

35:25

we feel like we've almost gotten

35:27

everything aligned to the finish line

35:29

and something like a zoning

35:31

misunderstanding on a zoning permit that

35:33

you know certainly appears to us that

35:35

it's right but to them they found

35:37

something you know the little nuance

35:39

that can throw

35:40

what could be a really good deal you

35:42

know toward the end of something off is

35:44

just frustrating it's not a hate it's

35:46

just a frustrating thing that says gosh

35:48

we had this borrower on the hook and now

35:50

we've got to deliver a message that you

35:52

know in this game we've had just just a

35:54

couple of those nothing that's not

35:56

necessarily a common thing it just you

35:58

know sucks when you have to tell

35:59

somebody we can't we can't get you the

36:02

you know the money so that's that's

36:04

really it

36:06

you know it happens we understand it

36:08

and one last question for you if you

36:10

could actually you know if you could uh

36:12

wake up

36:13

and uh sit down with and have dinner

36:16

with anybody

36:18

yeah that has since passed on in the

36:20

history of the world okay or

36:23

that's here with us present who would it

36:25

be

36:26

wow

36:28

um that's a good thought-provoking

36:30

question

36:32

um

36:33

i mentioned sports and basketball so of

36:35

course my mind goes to

36:37

kobe bryant you know my son grew up with

36:39

his jersey slept in his jersey you know

36:42

from probably fourth grade up to eight

36:44

you know that kind of world and of

36:45

course

36:46

you're a basketball guy so that makes

36:48

i'm a basketball guy michael jordan went

36:49

to north carolina so

36:51

uh but you know honestly

36:54

who do you think's better all time

36:55

michael jordan or kobe bryant wow

36:58

i mean i'm a jordan guy because you know

37:01

as much as i love kobe

37:03

era i would say jordan too i got to be a

37:05

jordan guy and he's a tar heel through

37:07

and through too so i'm gonna stick with

37:09

mj but okay you know but both of them

37:12

would be uh awesome but i got to tell

37:14

you when i think about it as i get a

37:15

little bit older and start to have a

37:17

little bit more perspective on life i

37:19

always think of

37:21

as you know

37:22

we just went through you know gosh not

37:25

too long ago some of the some of the

37:26

racial unrest that unfortunately can can

37:30

uh you know come to the table and and

37:33

uh i started to just think through

37:36

a lot of that and that's weighed heavy

37:38

on me and i would just say probably mlk

37:40

junior would be

37:42

someone that if i could just sit down

37:44

with one person whether it be for five

37:46

minutes or actually have the honor to

37:48

break bread with somebody who uh was so

37:51

honorable and and woke up every day with

37:53

such a purpose-driven life in his 39

37:55

years

37:56

on the earth it would be him it would be

37:58

an honor that's awesome i don't think we

38:00

had that before joe right no we've never

38:02

had that answer before so great all

38:04

right yeah of course well that's

38:06

interesting perspective so now as we

38:08

wind down you have a chance to kind of

38:10

pick uh pick on me it could be anything

38:14

personal it could be

38:16

it could be what kind of hair gel i use

38:18

it could be anything anything

38:21

uh feel free to ask me i'll give you

38:23

something

38:24

i'm not gonna ask you how much your

38:25

belts cost that we saw at naclb i'm not

38:27

gonna do that

38:30

but uh i tell you what i'll make a deal

38:33

with you

38:34

let me ask you one business question and

38:35

then i'll ask you one personal question

38:37

all right shoot go ahead so let's start

38:39

with business um one of the things that

38:41

we're pivoting to

38:43

it's been in there since our inception

38:45

but we're really focused on commercial

38:47

real estate products um it's it's a if

38:50

you go on our website it just pops out

38:52

at you as a primary offering from us

38:54

working capital of course abl of course

38:56

but we really want to start getting a

38:58

little more aggressive i think it's a

39:00

atlanta is a great area we can we can

39:02

touch the southeast in different ways

39:03

etc with all of the cre opportunities

39:07

but

39:08

just your thoughts around trends

39:10

in that particular space are there

39:12

anything that you're seeing

39:14

you know around there that would be good

39:16

advice for you know us and people people

39:18

that may view the podcast and as a

39:20

secondary question to that

39:21

um any trade shows or conferences

39:24

whether it be attend in person or listen

39:26

to that's focused on commercial real

39:29

estate that hasn't been mentioned before

39:31

you hasn't you've been enlightened about

39:33

or you know recently been

39:35

able to see

39:36

yeah we really want to get more

39:37

aggressive in that space if we can yeah

39:40

i mean

39:41

it's i think i mean real estate's always

39:43

a a a safe space to play in as a broker

39:47

um relatively safe

39:49

i say that you know

39:51

it hit and for three four months the

39:52

capital markets basically froze and

39:55

nobody was finding anything because we

39:56

thought that you know you know the end

39:57

of the world was uh

39:59

was that her doorstep here but in any

40:02

event i would say

40:03

you know for the foreseeable future and

40:06

there's a couple things that could play

40:07

out but real estate is good i mean

40:08

listen um multifamily is always on fire

40:12

people need apartments and particularly

40:14

i think with interest rates do the rise

40:17

i don't think it's going to rise

40:18

dramatically but i think over time it's

40:20

going to rise

40:22

um at some point it's going to push a

40:24

certain portion of the population out of

40:26

um actual home buying right

40:29

so

40:30

uh it meaning like it it you know it's

40:32

going to force people to rent and if we

40:36

keep climbing right um

40:39

and there you know and and the

40:41

multi-family sector is going to explode

40:44

it already has right

40:46

i i

40:47

and and so you know there's always going

40:50

to be a need for that and i have friends

40:51

of mine that own twelve thousand

40:53

apartment buildings you know what i mean

40:54

i mean i have i i have people that we

40:56

finance our clients that own twelve

40:58

thousand apartment buildings and you

41:00

know they kind of they have the same

41:01

outlook you know because i asked them

41:03

you know i i

41:04

and and they say that they're the

41:06

apartment

41:07

phase is exploding and particularly a

41:09

lot of these you're going to see a wave

41:11

a lot of these developers now are doing

41:12

a wave of developments where there's

41:14

these really cool amenities right

41:16

yeah i mean really cool amenities and

41:19

building communities around the

41:20

apartment complex

41:22

um so i think i think multifamily is

41:24

going to be hot uh it's always going to

41:26

be hot fix and flip is still going

41:28

strong

41:29

really strong i mean that's kind of your

41:31

paying to bill's bread and butter in in

41:33

the yeah you know in the finance

41:34

commercial real estate world because

41:36

those things close relatively quickly as

41:37

opposed to a you know cmbs loan or

41:40

something of that nature um

41:42

so i think that's going to be a huge

41:44

opportunity coming down the pike

41:46

um also i will tell you and i'm gonna

41:49

say this because uh you know this is a

41:51

little uh self-absorbed if you will but

41:53

i'll say it to you now because you asked

41:55

me the question but yeah us prime or

41:58

we're coming out with a revolutionary

42:00

new way of financing project financing

42:03

so large deals

42:04

i'm talking about deals in the 500

42:06

million

42:07

uh half a billion to a billion dollar uh

42:10

wow billion dollar valuation um we're

42:13

actually going to coming out with our

42:14

own product um as a direct lender it's

42:17

not a not a not a thing that we're

42:19

subbing out where we're going to be

42:21

capitalizing on those large projects and

42:23

uh probably at the end i'd say the

42:25

beginning of the second quarter

42:27

we are going to be unveiling it to our

42:29

cctg database so be on the lookout for

42:31

that okay that's great i mentioned a

42:34

large one we have in front of us so

42:36

based on our experience with prime to

42:38

date and gary i mean obviously our trust

42:40

in you like it's a sort of a great thing

42:42

when a when a grad gets to work with you

42:44

guys directly again the other lenders in

42:46

the book have been fabulous

42:48

uh but we um it may be something to

42:51

offline you know the timing could be

42:53

really good with a couple of larger

42:54

things that we have on the horizon

42:56

sure yep i mean we're we're testing it

42:59

now with some of our own not testing it

43:00

but we we haven't opened it up to the

43:02

brokerage community uh yes we just we

43:04

did a 170 million dollar funding um in

43:08

georgia

43:09

uh which that that went very well and

43:11

we're kind of working congrats on that

43:13

too

43:13

with our processes and such so but sure

43:16

yeah so i i you know so where to find

43:18

deals i mean any type of association

43:21

that deals with real estate

43:22

any type of association um

43:25

particularly go after the people that

43:27

surround real estate so any type of

43:29

realtor association commercial realtor

43:31

association so it doesn't have to be

43:33

just an association that deals with the

43:35

owners and investors or sponsors but

43:38

uh uh you know people that play in the

43:40

ball game so think about a real estate

43:42

transaction who's in a real estate

43:43

transaction there's title companies

43:45

right there's the broker tells it

43:47

there's the seller's attorney there's

43:49

ira's attorney um you know there's the

43:51

insurance agent

43:53

um so there's all these different people

43:55

that are around real estate transactions

43:57

so go branch out into those associations

43:59

that they're a part of right right uh

44:02

and you know which is which is really

44:04

really good so

44:05

thank you for that yeah yeah and and

44:07

i'll say i'll say this that i'm blue in

44:09

the face the biggest social media tool

44:12

for people in your position and people

44:14

in our industry is linkedin so yeah

44:17

um don't be shy in linkedin connect with

44:19

as many people as possible i know your

44:20

package comes with a service like that

44:22

that we do it for you but even go above

44:25

and beyond i mean linkedin is is huge

44:27

you could find investors you could find

44:29

realtors you could find brokers um and

44:31

that's one of the biggest biggest tools

44:33

in our industry to you know that we

44:34

utilize yeah okay great that's that's

44:37

really good advice as always and uh

44:40

um look forward to leveraging that now

44:43

personally

44:44

um

44:45

i'm just gonna flip the question because

44:47

i liked it so much um and we don't get a

44:50

chance to spend enough time with you

44:51

obviously with how many directions

44:52

you're pulled in but i'm going to flip

44:53

the question to you like i had them

44:55

right who would you sit down with and

44:57

and why and you know if you had a chance

44:59

to have dinner or conversation or what

45:01

have you who comes to mind for you

45:04

well i'm gonna tell you um

45:06

i i've answered that question before

45:09

and um so naturally if you asked me that

45:12

question six months ago if i could sit

45:14

down with anybody

45:15

you know past or present um i i would

45:18

choose

45:19

you know people forget about this but it

45:21

makes sense i would choose jesus

45:24

i would choose jesus i mean what better

45:26

person do you want to sit down with and

45:28

have a discussion with right if you

45:30

think about it right if you look back

45:32

included yeah

45:34

you know what i mean yeah wine included

45:36

break some

45:38

bread and wine so you're good we got a

45:40

lot to talk about you know what i'm

45:41

saying sorry i got you i like that but

45:44

i'm a little more serious no i would

45:46

always say jesus um you know i i uh uh

45:50

you i don't know if you realize in class

45:52

but my father passed in may

45:54

of this past year

45:56

and and um

45:58

gosh you know you don't realize how many

46:00

questions or things or things you wish

46:02

you would have said

46:03

until someone's gone right so

46:06

if you'd asked me right now if i could

46:07

talk sit down and talk to anybody for an

46:09

hour or two

46:11

um it'd probably be my father

46:13

i appreciate that and

46:15

we we listen to you we're kind enough to

46:16

share and again my condolences you know

46:18

doesn't the pain can ease a little bit

46:20

over time it doesn't totally go away i

46:22

was really close with my dad too so

46:24

he's up there for me too but at the

46:26

frozen chosen story that you shared with

46:28

everybody um you know when during our

46:30

june

46:31

stuff that hit home to me too so i you

46:34

know it's it's always nice when when

46:36

really successful people are also

46:38

vulnerable enough to share what matters

46:40

to them personally and some of those

46:42

things that we all go through right uh

46:44

regardless of

46:45

where business takes issue it's we're

46:48

all human and

46:49

uh so i'm sure uh you know he was a

46:52

special guy

46:53

yeah no he was he definitely was

46:55

affected me in a lot of different ways

46:57

more than i even knew

46:59

we realized until after he was gone but

47:01

in any event well i appreciate those

47:04

questions um i think it's time to wind

47:07

this down um because we have about an

47:09

hour and we're approaching on that but

47:12

uh listen uh i really really appreciate

47:14

you taking the time out of your busy

47:16

schedule especially only five months

47:17

into this to kind of sharing your

47:19

experience with myself and the people

47:21

who view this podcast

47:23

um you know

47:24

and and i think it really adds insight

47:26

there's a lot of you know people always

47:28

say

47:29

you know

47:30

a lot of times what affected their

47:31

decision to come here is watching these

47:33

podcast episodes so i really appreciate

47:35

your income i wish you continued success

47:37

in 2022.

47:38

same to you my last comment would be

47:40

it's it's actually wonderful to hear

47:42

that if we inspire others to to join and

47:45

and

47:46

grow uh and be successful in their lives

47:49

for their families and you know that's a

47:50

wonderful thing and i'm just going to

47:52

end with uh just a quick one more props

47:55

to the support group uh chris you know

47:58

your team you know i think when you have

47:59

a syndicated support model with thousand

48:02

plus brokers that have graduated you

48:04

know there's an initial sort of fear of

48:06

am i going to be a number am i going to

48:08

have to get in line am i going to get

48:10

responsiveness and i got to tell you

48:11

every one of those are just big time

48:14

check marks for us and and i could just

48:16

go down the list of

48:18

everybody that works for you um that

48:20

that we've had great experiences with

48:22

but across the board

48:24

um just know that we appreciate

48:26

especially being new to this we just

48:28

appreciate the attentiveness and the

48:30

responsiveness of your team

48:32

i appreciate that thank you i thank you

48:34

so much um i will short ask that along

48:37

to them so

48:39

um with that being

48:40

okay well um that wraps it up for the

48:43

first episode of 2022 of our podcast

48:46

don't forget to subscribe to our youtube

48:48

channel at cctg uh go to just type in

48:51

commercial capital training group on

48:52

youtube and you'll see it subscribe to

48:54

it we already have i think 3 000 which i

48:56

know is small compared to joe rogan but

48:59

uh you know

49:01

3 000 dedicated people i guess

49:03

interested in driving good but in any

49:05

event um don't forget to subscribe to

49:06

that and hopefully uh who knows maybe

49:08

i'll be interviewing you someday so

49:11

thanks everybody appreciate it

49:13

thank you good seeing you again and

49:15

we'll catch you yeah we'll catch you on

49:17

the next one

49:19

there are just too many commercial home

49:20

brokers that don't have a damn clue of

49:22

what they're doing

49:25

all we're trying to do here is better

49:26

the industry for everybody

49:30

at the end of the day you can make great

49:31

money in this industry but in the end

49:33

it's all about helping people

49:36

you know people always say chris how can

49:38

i be a successful broker it's two words

49:41

hard work and dedication

49:42

[Music]

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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