



REAL ESTATE INVESTING MASTERY

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Real Estate Investing Podcast

How Automated Marketing and REIA Meetings Can Bring You Deals

Hosted by: Joe McCall

Special Guest: Stephen Johnson

- Joe: Welcome. This is the Real Estate Investing Mastery Podcast. Hey, guys, I want to get started here. This is Joe McCall and Alex Jounblood with the Real Estate Investing Mastery Podcast and we're doing video here. How are you guys doing?
- Stephen: Good.
- Alex: Good to see everybody.
- Joe: Hey, hey, hey. Of course, my office is clean.
- Alex: Hey, mine's clean, too, but you see I'm in a ... This is my office/guestroom but actually more of an office than a guestroom for tax purposes just in case anybody ...
- Joe: Wow. Look how clean and professional Stephen's office is.
- Alex: It is nice, yeah.
- Joe: We know who the real successful people are on this call.
- Alex: You will see here in the next few months. I will be coming from a completely different view and it'll be pretty cool, actually.
- Joe: Yeah, you're building a new house. Do you have an office in this house now or what do you think?
- Alex: I mean, yeah, and it will not be an office/guestroom. It'll just be an office, and I will be able to open up these French doors out of my office and have the nice water view.



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Joe: Wow, good for you.

Alex: I'll probably build maybe a ... Or I'll probably have one of those white walls on one of the sides so I can stand up and do professional videos in front of a white board with a marker and all that stuff ...

Joe: Nice, smart.

Alex: ... and be very impressive that way.

Joe: I'll be real impressed. Then, are you going to be ... Is this in the basement or in the main part of your house, getting separated?

Alex: No. Basically it's a ranch because my wife wanted ... When we went house shopping a few years ago, we were like, "Oh, we really like this ranch." What we did was is we wanted to put all the bedrooms for us and the children on one side of the house separated with a nice size great room and then put a guestroom on the other side of the house where in-laws could stay or something like that along those lines. Then we did a finished room over a garage which has ... Basically, is a media room or will be like a home theater set-up because I like that thing, and you go up a few more steps for three steps, four steps or whatever and then there's a hallway and then there would be the kids' playroom if you want to call it that. That means it's a bedroom, whatever. Then my office is in the back of that, which faces the back of the house, which faces the water there.

Joe: Like above the garage still?

Alex: It's above and way behind the garage actually.

Joe: Cool.

Alex: It works really nice.

Joe: Do you have a basement?

Alex: No basements in Virginia.



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Joe: Really?

Alex: Yeah.

Joe: Why is that? The soil, clay?

Alex: Yeah, I think it has to do with flooding or being with soil or something like that, but if you want a basement in Virginia, in this part of Virginia, you're going to have to look for a house that was built in 1890 or early 1900s.

Joe: Wow, okay, all right. You're going to get a new computer, aren't you, when you get this new office?

Alex: Yes, yes, I think I will get a new computer.

Joe: Please.

Alex: I will probably get something like a Mac or something like that.

Joe: I'm begging you. Please get a new computer. Those of you listening, you have no idea how long I've been pestering Alex to just get something that's at least five years old.

Alex: It's tax deductible, right?

Joe: Five years old. Just get a computer that's at least five years old that will record these Skype calls that we've done.

Alex: I can record it.

Joe: Ladies and gentlemen, we've done, I don't know, how many episodes now?

Alex: Eighty something, right?

Joe: 80 something, and Alex has never recorded one.

Alex: I have. I have recorded them.



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Joe: Because you can't. You can't figure out how to do it on this computer. It's so old. [Inaudible 00:04:06] like he's running Windows DOS and it's just ... I'm surprised we're even on this.

Alex: It's one notch above DOS. I think I have DOS Shell, do you remember that?

Joe: No, but which goes to prove that you don't have to be an advanced technologically, advanced nerd to be successful in real estate.

Alex: No, you don't. You can be a nerd. It's okay.

Joe: It still helps. Thank God. Real estate, I guess, people go to Realestatemastery.com to get our fast cash survival kit. It's a series of videos Alex and I did that explain how we wholesale deals, how we use virtual assistance, all the marketing that we do. We're going to be talking to Stephen Johnson here in a minute and all of that stuff that I helped him with and coach him with is the same stuff that's in that video, seriously. You've got to check it out. I want to take some time here real quick to also read some reviews. We've been asking people to leave us reviews and we've been getting some good ones here. I just wanted to read a few of them.

This first one is from the Jackson brothers. He says here or they say, "A must for all considering real estate investing." "The podcasts are well organized." I don't know about that. "... led by experienced investors ..." yeah, okay, ... "and are short with focused topics." Okay. "Definitely a beacon for anyone overwhelmed by starting the process." Thank you, Jackson brothers. That's good.

Jam Yager says, "Keep sharing your expertise please. Thank you very much for this podcast. As a wanna-be wholesaler, it was important for me to understand all there is to this business. I'm never going to get my real estates ... I am however going to get my real estate license shortly. Thank you again." I'll read one more here from Tampa, Bob, this in your neck of the woods, Stephen. I think this is Robert Smith. Does that ring a bell?

Alex: Nope.

Joe: "I just recently came across Real Estate Investing Mastery Podcast and I found the content very useful and relevant to my real estate investing business. I'm pleased to have found so much real world information in one place. This is a site that I will keep bookmarked and will return to you on a regular basis. I appreciate the written text of the podcasts ..." which we just started doing



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recently, "... that are included so I can refer back to a particular spot in the podcast. I also appreciate the links that are provided that are related to that particular podcast. Well worth the small amount of time invested for all of the information and education provided." Thanks, appreciate it. Please, leave us a review on iTunes.

If you go back, I forget which episode it was, but sometime in October, we did a little video, if you leave a review and send us a review, we'll send you some free stuff like free books, free videos, free cool stuff.

Alex: All good stuff.

Joe: In addition to the Fast Cash Survival Kit. I've got to tell you one thing, too, and Stephen, I appreciate your patience here. Let's talk real quick deals, Alex. Have you flipped or wholesale a deal in the last week?

Alex: Yes, actually, and my Facebook group, somebody is asking for some motivation, I guess. They wanted to see some checks, so I posted a quickie is what I call it. It was a \$9,500-check.

Joe: 9,500 bucks, good.

Alex: It was a deal that I was thinking of doing a new construction but the numbers only came out to where I would be lucky to make 30, I think. For me, waiting that long and just being able to flip for 9500, I opted to go for the quick money in that situation.

Joe: Nice, but that's a good check.

Alex: It was interesting situation, too, because the buyer or the seller didn't want to talk over the phone. I don't know if you get any of those. He wanted to meet up and we're like, "What do you want to do? Do you want to meet at the house? Where do you want to meet?" "No, I don't live in that area. I don't live where the house is. I live in such and such." I said, "Wow, okay, I actually live very close to that." We went and met at a Starbucks and I just sat down and talked with him. I don't think I bought him any coffee or anything like that.

Joe: You didn't really buy him a coffee.



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- Alex: We sat and talked a little bit and he's like, "Yeah, I've got this lot and I want X for it." or whatever it was and I think his first number was like \$75,000. I'm like, "Yeah, that ain't going to work for me." There wasn't a lot of rapport-building going on. It was just quick to the numbers type of person.
- Joe: My favorite ones.
- Alex: I hit him at 40. I said, "Well, man, if I'm going to buy this, it's got to be at 40." He's like, "Uh, I can't do that. Maybe I'll be at 65." I said, "Well, honestly, my best number is going to be right around 50." I think we left it at that. We said, "Okay, call me. Think about it," type of thing, and he called me back and said, "Well, if you can do 55, then we've got a deal." I knew in that area, there's a spot. He's one of my friend's, actually, buyer and he loves that area and said he would pay 67.5 for it. Maybe I didn't get for 50 [inaudible 00:10:00]. I think it was 67. I think 67 was the number. Are you sleeping, Joe?
- Joe: What'd you say? Are you recording?
- Alex: We're talking about money. You're supposed to be excited.
- Joe: It is so long. Get to the point. Those of you who are watching the video ...
- Alex: That's because it's not ... It's very scripted, right? Yeah, so 67 is what I sold it for and I think I got it for 57.5. That's what it was, 57.5 \$9500, boom!
- Joe: See if I ever ask you that again.
- Alex: Just like that. I could tell you about another deal I was working yesterday but I won't bore you with that one, having to crawl through a window to get in because I locked myself out and all that stuff.
- Joe: Thank you.
- Alex: What about you, Joe?
- Joe: I'm glad you asked. Mine's going to be a lot shorter than yours. I'm doing some partnering on some deals with a guy in Phoenix. He just sent me an email today. Good news.



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Alex: Sean Terry's neighborhood.

Joe: Sean Terry's backyard, and this isn't with Sean. I don't know why I'm not partnering with him, but anyway, I've never even thought about talking to him. My partner here says, "Good news. You've got another check coming for your team for \$6453.50." Yes, get this. "We originally had it under contract for \$170, was marketing it for \$183." Wasn't moving so they went back to the seller and negotiated it down. How many times have done that? Right? They negotiate it down from \$170 to \$161 and they sold it for \$175. The total profit's about \$13,000, \$14,000. Is that right? \$13,500 about and we're splitting that 50-50. Cool thing.

Alex: Simming over there, Joe? Your video looks like you're in water or something.

Joe: I don't know. It's in my new webcam. Here's a cool thing, guys. I never talked it, so I never saw the house, never saw the buyer, didn't do anything but sent marketing for this guy. It's going really, really well. Steve Johnson who's here with us just yesterday. I'm going to just try to show for the video. I don't even know if this will work, but I have some checks here that he sent me. I don't know. I didn't even ask if it's okay to share these. I'll just show the numbers, Steve. You sent me a text message like two days and said, yeah, you just got from vacation and these three checks were waiting for you when you got back. One is for \$9,900. One's for \$6,000 and one's for \$2,250, all dated October, 15, 16, 17 just like less than a week ago.

Stephen: Last week.

Joe: Yeah, man. This is a podcast for deal makers. Bring it on. You see, I just told two stories of deals, Alex, and half the time it took you to tell your story of one.

Alex: Yes, I'm sorry about that.

Stephen: Technically, it was four Joe.

Joe: Four deals and time for Alex is one. That's all right.

Alex: That's because I was bogged down in the details. You didn't do anything but send the marketing. I actually went out there and talked to this guy and got my feet dirty at Starbucks.

Joe: That's good for you. The next time buy him a coffee and that might go a little better.



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Alex: It might.

Joe: Cool. That's a long introduction. Geez.

Alex: Gee willikers.

Joe: Golly gee. Steve, Steve Johnson everybody. Welcome. Welcome to the podcast. You're in the Fort Lauderdale. I would say Fort Lauderdale, the Pinellas County area, right? Where do you live?

Alex: Saint Petersburg.

Joe: Saint Petersburg. Fort Lauderdale's on the other side. Why on earth I get them mixed up, I don't know. Steve and I, I think we first met, you were at my church in Saint Louis, and it was so funny because I walk him by and he says, "Joe McCall? Joe? Joe McCall?" You're from Saint Louis and you're visiting some family here and, "Joe McCall from the podcast?" I forget what you said. Yeah, sure enough, Alex, I mean, we're famous. We get people that stop us on the streets now and that church. "Joe from the podcast." We started talking, found out, started to get to know Stephen. He lives in Florida. You were working a full-time job. You've got a beautiful wife and one kid and I won't say anything more because maybe you haven't announced it yet. I don't know.

Stephen: You just kind of did.

Joe: I just kind of did. Oops.

Alex: Nice one.

Joe: We'll release this out later on.

Stephen: There you go.

Joe: I think by the time we release this ... I mean, I'm sorry. If you want, just let me know and I'll edit that out.

Alex: Edit.



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Joe: Got a beautiful family. You're working a lot of hours, weren't you, on your job, Stephen?

Stephen: Yeah.

Joe: You talk a little bit about your story, all right? Where were you working? What were you doing?

Stephen: I was working as a project manager for a larger concrete restoration company in Florida and they're actually international company now, but I was working for them and doing pretty well. I was restoring historic and commercial properties anywhere from \$2,000 projects up over \$3 million. I was probably 50 plus hours a week there, and then coming home and doing this part-time and growing the business on the side with the anticipation that one day I would do this full-time.

Joe: Were you happy with your job?

Stephen: Originally, I was happy with my job. I grew less and less happy with it as time went on, yeah.

Joe: Talk about how tough it was for you to balance the work, real estate stuff, your family. Was that challenging for you?

Stephen: Yeah, yeah, it was challenging. We would wake up ... I say we. My wife is a stay-at-home mom, so she's my partner in everything. She really has been a huge support the whole time, but I would wake up around 5 o'clock in the morning and go and work out with a buddy of mine and then headed to work at 7, could be there around eight or whenever game time was, and whether I was going to a job set or I was going to office. I worked a full day, usually leave around four or five and then come home and eat dinner with the family, spent some time with my wife and daughter and then we would start returning phone calls at the 7, 8 o'clock hour and try to lock up a few deals.

Wholesale were even for ourselves and we started out as cash buyers for ourselves and the first deal we ever did ended up being an assignment of contract which we didn't expect would turn out that way which is where we're primarily focused now. Yeah, we had a tough time because there was a lot of hours and my wife was really trying to help me, but with a two-year old, it was really tough for her. We were going back and forth. My previous job, they required a lot of out-of-town time and as you grown within that branch, you were out of town less and less. It was



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more appealing to grow within the company. The pay was more than decent as well. It made it really easy to stay.

One day, they came to me and we had ... I don't remember how much closing, but it was a five-figure month or week plus which is a great additional income. My boss came to me and said that he wanted me to go out of town and run a project, and I just told him I had to think about it, but I was really going to have a tough time going out of town. I went home that Friday night and went and had a little me time, some alone time and had some fun and came back and talked to my wife, and we just decided that enough was enough and we were going to go full-time into investing and wholesaling.

Joe: What day did you quit your job?

Stephen: My first day of independence was 4th of July this year, so Independence Day. Woo!

Joe: Touch down.

Stephen: Which is ironically the day that my wife and I got engaged, so I have lots of reasons to buy a big firework from here on out.

Joe: Wow, not bad. You jumped ship. That was, let's see, that was four months ago as we're recording this.

Stephen: Yup, give or take. Yup.

Joe: Talk about your first deal, Stephen. When did you do that first deal? How'd you find it? How'd you sell it?

Stephen: The first deal I did, because of my background, was going to be a rehab. When I first started learning about the market and the properties in the market, I started attending the REIA meetings and meeting local wholesalers and investors and find out where people buying and what are people buying and what's going on around here. I met a wholesaler who was doing lots of deals for another company. He was actually part of the team, a fairly large wholesaling company that's in our market. He came across a deal and he said, "Steve, you've got to check this deal out." He said, "If you don't buy this today, it's going to be gone in an hour." I dropped



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what I was doing at work and I ran up and I gave him an escrow. He didn't sign the contract without seeing the house.

Then we went over to take a look at the house and it was a solid deal and we're ready to do the deal. It was a block three-bedroom, two-bath I think and it had great bones but it was ugly, everything else. We got it for ... I don't even remember what we picked it up for. I hardly remember what we sold it for, but I do remember that we made ... I think it was \$6,000 on it.

Joe: Nice.

Stephen: It was \$5,000 something like that, but my wife was pregnant at that time and she woke up one morning and she's like, "I'm not doing this. I'm selling this thing." She put it on Craigslist that morning, and by three o'clock that afternoon, it was a done deal. We wholesaled another wholesale or assigned a contract that was already assigned. It was actually a double assignment to an end-user, who rehabbed it and made 25 grand on the deal. We went and looked at it when it was done. I since had lunch with the gentlemen a couple times in trying to foster that relationship but that was the first deal we did and it felt really good to finally get a check because we'd invested a substantial amount of time and money into education prior to that. That was our first check.

Joe: Nice. That was about two years ago?

Stephen: Yeah, you can call it two years ago, two or three years ago.

Joe: Two to three years ago?

Stephen: Yeah.

Joe: Talk about like between that first deal and the next couple years where you're trying to do real estate and trying to do deals and still work in your job. Were you able to do all the marketing that you needed to do? Were you struggling with that?

Stephen: We were having a tough time with consistent marketing. We were really good at getting stuff out and then when calls would come in, we would revert our energy to taking the calls and then go back to the marketing and back to the calls. It was very separate goal. It was very up and down, and we were only looking four ourselves. We weren't looking to be wholesalers. We were



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looking to buy for us. We didn't need to send out nearly the marketing that we send out today because we were looking for deals for our own portfolio.

Joe: Can you talk to somebody who is still working that full-time job right now, wants to get into real estate? How do you balance that and still see ... How do you be consistent in the marketing so you can still do deals? Does that make sense?

Stephen: Take the marketing off your plate.

Joe: Take it off your plate.

Stephen: Yeah, if it's on autopilot, I mean, there's multiple avenues that you can utilize to make the marketing fairly automated or to some degree automated and if their calls come in, I find that I'm really committed to taking those. When the calls aren't coming in, it's really easy to go to the beach for a little while and relax instead of putting those letters out there. The letters are in the mail or your postcards are in the mail or whatever form of advertising you decide to utilize, if that's working for you and you don't have to do it, then it's a lot easier to manage the process from phone call forward.

Joe: I want to talk with you soon here, Stephen, about what marketing works. You mentioned the double assignments. You've done a lot of those kinds of deals, haven't you? Where you've co-wholesaled deals or you have other wholesalers that bring you deals. Talk a little bit about that. Why do you like doing that so much?

Stephen: I like doing it for multiple reasons, but primarily I think it's a great strategy to keep your thumb on the market and find out what people are buying and selling as well as what other people in your market are doing. If you can utilize people who are buying and selling a house or two a week, and you guys are on the same network, you can share inventory to some degree. When one of your buyers calls and says, "Hey, I've got 50 grand and I've got to get rid of it in the next two weeks, what do you have?" if you don't have it, they do or vice versa. It's just a great way to keep inventory levels high and keep your buyers happy because when they call you, you have what they're looking for and when you have what they're looking for, they continue to call you and if they continue to call you, they continue to earn and it's just a great way to do business. When you find some guys in a market that you trust and you work well, it's a great asset to have.



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Joe: Two things. How do you find those other wholesalers that have property that they're trying to sell? How do you find the buyers? Talk about the wholesalers first. How do you find those other wholesalers who have the deals?

Stephen: I started out by just taking pictures of every 'we buy houses' sign or three, two-block for 40K sign or any bandit sign that I saw on the side of the road. My wife and I just started taking pictures and we collected. I couldn't tell you how many of them, but more than a hundred at least, but we started collecting those photos and those signs and keeping those logs so that when we had a deal, we could call those back up because those are wholesalers.

One of the better ways that I found when you go to the REIA meetings, there's usually one or two people who are going to stand up and they're going to list two, three, four houses that they have today that you're ready to close or they can close or vice in any way, shape, or form. It's ready to close. Those are the guys at the inventory. If you just have a conversation with them and get to know them, you're going to connect with one or two. You won't connect with all, but if you connect with one or two big players in your market, you'll be able to utilize them to help you buy and sell your properties.

Joe: We just interviewed those of you who are interested in this stuff. We just interviewed the guy Justin Wilmot and released his podcast recently. He's really good. He does a lot of co-wholesaling in Florida and in a lot of multiple different markets. Co-wholesaling sometimes gets a bad rep. I think if you don't do it right, it cannot be good, but there's a lot of guys who are doing well. You're a networker, right? You know sellers out there who have the deals and you know the buyers who have the deals. How does the process work? If you have a buyer calls you up and says, "You know what? I've got 50,000 burning a hole in my pocket. I need to buy something now. Do you have anything?" When you say no, then what do you do? How does the paperwork work?

Stephen: When they call me and say something like that, I'm going to go searching through the last three days of emails that came from wholesalers in the market. Usually, I'll just search for clear waters, Saint Pete or block or three-bedroom or something to that effect to try to pull the latest and greatest inventory sheets. Then I'll call the individual who has it. It's really important. Once if I give it, it's really important to know the people that you're co-wholesaling with because if they don't have the contract in hand and it's a word-of-mouth, then you could really get yourself in trouble. The guys that I go to are guys that I know have contracts in hand. They're not



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wholesaling a wholesale of a wholesale or telling you about a property that they heard about. They have it under contract and we've worked together in the past. There's a trust there. There's a mutual trust.

I think that that's really important.

Joe: It's people that you know and they have the property under contract. Then how do you get paid? Do you get paid its title company? Do you assign the contract? Do you do a double assignment?

Stephen: It depends on the deal but we've done it two ways most prominently. One is I will buy it from them for X and then sell it for Y through an assignment, so it'll be a double assignment, or if it's something that they own, obviously, I'll just assign it. It's a pre-traditional assignment in that case. Other ways that we've gone about it is that one individual will get the assignment sheet and I'll submit an invoice or the other wholesaler will submit an invoice to title company. If they will submit an invoice, I will have to approve the invoice before the title company would pay it out, but those are the two ways that we've found successful.

Joe: Part of the cleanest way would be a double closing or a double assignment. That way, you have at least temporarily some interest in that contract and you're selling the contract; you're not selling the house, which is an important distinction to make, I think.

Cool. I love that strategy because that will ... there will always be deals out there, and it's just a matter of who you know and being able to connect the dots when you see somebody who has a need and somebody who has a property or whatever. I know of a guy who every day or at least ... No, I'm sorry, once a week, he'd sit down. He had this huge list of everybody -- investors, realtors, property managers, buyers, et cetera, et cetera -- and he would call them all from top to bottom and ask them two questions, "How's it going? Do you have a deal? Are you looking to buy a deal right now? Do you have a deal you're trying to sell or do you have a deal you're trying to buy?" Just go through that list and then connect the dots. When somebody would invariably say, "Yeah, I'm trying to sell this thing." Somebody else would say, "Yeah, I'm trying to look for something." Great simple tip for anybody out there who's thinking about that.

Let's talk about marketing, Stephen. You've done a lot of marketing, and one of the things I've so appreciated about you and Sarah working with you guys is I tell you to do something and you're like, "Okay, we'll do it." Then we talk again a week later and, "Oh, that didn't work," or "Yeah,



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that works but how can we tweak it and make it better?" You guys are huge action-takers. I wish that I could pat you on the back right there. It's like good for you because I think the key to your success has been taking action and not being afraid to make mistakes, right?

Talk about the evolution of your marketing. What have you done that doesn't work and what are you doing now that you like a lot that does work?

Stephen: Man, I have to say my biggest bomb, which I still have not given up on, I'm going to tweak it.

Joe: I know what you're going to say, I think.

Stephen: The biggest bomb was vehicle signs. Is that what you thought I was going to say?

Joe: I was going to say the banner.

Stephen: That was a big bomb, too. Yeah, that was big. I won't talk about that one because that was just a small bomb, but, yeah, we did. We've done everything from fly banners up and down the beach. That didn't work out for us but I know it's a great marketing technique. It just didn't work for me. Another one that we've done ... That was a fairly small commitment though. The biggest commitment that I made that I still am up in the air about is we started putting signs on vehicles in this market that says "We buy houses," a phone number and an extension and we've got ... Man, it's got to be 50 people now. Give or take five, I got 50 cars out there right now with my sign and my phone number on them. I was expecting that once I got over 20 that I would never have to send direct mail again, people would just call in, yeah.

We've got about 50 cars out there and we're going to tweak that. We've got 50 cars running around with our sign on and we get very few seller calls on it. However, we do get buyer calls on it and we do get like contractor leads, property manager leads, people who would traditionally call 'we buy houses' as a bandit sign is calling our vehicle sign.

Joe: Interesting.

Stephen: We haven't made a ton of money with that one and I've committed a lot of time and effort in that.



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- Joe: I was so excited about that strategy. Have you heard of that Alex? Have you ever done that yourself or known anybody who does the vehicle stickers?
- Speaker 2: Just like magnets?
- Joe: Not the magnets. The decals on the back window.
- Stephen: It's a huge one.
- Speaker 2: Yeah, yeah.
- Stephen: It's 18 x 40 inches. It's a big sign.
- Speaker 2: Wows. How many trucks, cars with this do you have? Just one?
- Stephen: No, about 50.
- Speaker 2: Wait, wait. What'd you do to, say, 50 people?
- Stephen: I put an ad on Craigslist. I had my VA put ads on Craigslist I think every other day like every Monday, Wednesday, Friday, or something to that effect, and it basically said, "Get paid for driving." The deal that I have with all the individuals that have my sign on the car is that I will pay them 10% of a deal that I close as long as it comes from them. We've been able to track at the challenges that the people who call in are not sellers.
- Speaker 2: Not motivated sellers, huh?
- Stephen: Yeah, they're sellers but they're not motivated. They want retail or above retail or they're flippers who they're looking for another deal where they want ... They're going to have \$250 for a house worth \$240 or something like that.
- Speaker 2: I've never done that. I've thought about doing it with car magnets and stuff like that before but, no, I've never gone through with it.
- Stephen: There's an individual who's in my Titanium group for Lifeonaire who has a student who has 50 out there and she claims to get much better response than I got.



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- Speaker 2: What market is she in and what market are you in?
- Stephen: We're in Tampa, Saint Pete. I have to follow up on what market she's in.
- Joe: I've heard the people in Texas that are doing this and are doing really, really well with it.
- Stephen: I know that there's a tweak that can make it work. I haven't given up on it yet. I just bought another hundred foot roll of Vinyl and I got the cutter and I'm going to try a different like a different message. Maybe "Sell your house fast," or "Don't list it. Sell it." "Alex's 1800fairoffer.com" or something.
- Joe: That's probably a good idea.
- Speaker 2: Vanity numbers work the best for that kind of thing.
- Stephen: Do they?
- Speaker 2: Because all you've got to see it is once. They don't have to be like, "Wait, go back. Look at that. What was that number again?"
- Joe: The problem with vanity numbers is ...
- Speaker 2: It's hard to track.
- Joe: That would be good. There's got to be something that you can just tweak. I wouldn't give up on it either. I think that it's really good.
- Stephen: It's just tweaking. Yeah, we've got a lot of cars out there. I would have to say those are my two biggest bombs.
- Joe: It's interesting. You're talking about finding buyers from those car decals. You did a follow-up campaign recently to a bunch of seller leads that came in. You sent out voice blast or text messages or something to all of your old leads, and you got a bunch of buyers from that, didn't you? Really good buyers. Can you talk about that?



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Stephen: Yeah. I have a bunch of calls that come in and Podio captures those calls the phone numbers. They also capture the voice mail and when you're in order a priority, you always get back to the voice mails first for obvious reasons. When the remaining calls go answered if you will or unresponded to, you could have potential deal loss. We went to slide broadcast and we just input all of the no-status leads is what they're categorized as. All the no-status leads went into slide broadcast and we're going to start sending voicemails once a month or every other month. We haven't really decided, but it turned out to be a successful campaign and fairly inexpensive as well.

We went to slide broadcast and uploaded all the phone numbers, and I don't think it took me a half an hour to send a voicemail to, I think it was, almost 700 people give or take for the last couple months. We sent about 700 of those. I don't think we even spent a hundred bucks on it. It was a voicemail to their voicemail and the return call went to my cellphone voicemail which was not really my cellphone but it seemed like my cellphone. It's a very personal message. They called back and let the voicemail. For the most part, the people who left their voicemails were people who were either interested in selling but they weren't really motivated or they wanted us to opt out or they were cash buyers looking for more inventory. We probably got six really firm cash buyers, what I believe to be firm cash buyers. We haven't tested that yet. We left shortly thereafter for the road trip, but they seemed to be pretty good cash buyers.

Joe: Talk about cash buyers, Stephen. What are some of the things you've done to target cash buyers? Talk about the importance of having a good solid cash buyers list.

Stephen: My list continually grows, but in my list, you'll notice that I've highlighted certain individuals and there're certain people that are really buying houses. That list is very small. I would say less than 20 of my buyers are real one or two a month buyers or more. I really try to focus on them, and as soon as I get a deal, the first thing I do is I'll just call those guys that I know are real buyers. Then I'll have to market without bandit signs and do all that.

As far as finding cash buyers, I'm a big fan of networking. I really enjoy networking and I find a lot of value in it. I think everybody should be at least one REIA week or two REAs that we've got. I try to hit at least two. Usually, there's three or four on a weekend. I hit at least two.

Joe: Two? Are you kidding me? Two a week?

Stephen: Hmm-mm (Affirmative).



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Joe: That's eight a month.

Stephen: Hmm-mm (Affirmative).

Joe: That's crazy. In Saint Louis, we have three REIA groups that are ... We have some real ones but they're small here. I can imagine having some of them that big and that meet that often but, okay, cool.

Stephen: There's a couple of really awesome REIA meetings in our market and there's some what I call heavy-hitting investors, some guys who've been investing before I was born, just really smart, driven, and well-versed individuals who are open to helping you. I really like to surround myself with people that are already doing it. I try to hit as many of those a week as I can, and the reality is that we've gone to some of these meetings. There is a Monday night meeting that I go to, and I joked with my wife that every time I would go to that meeting, I would come home with a check because it was like four out of six weeks I sold a property that meeting. It just doesn't make sense not to go. You spend a couple hours and when it's all said and done, you have a couple beers with some great guys that are loving what they do and doing what you love. It's a fun thing to do.

I will tell you. One of the things that I do to feed those buyers and keep them thinking of me is every time I do business with somebody, that individual gets a gift. If you bought a house from me, you're going to get a gift for me. For the most part, if you sold me a house, you're going to get a gift as well. I'm a big fan of just saying thank you and even if it's ... If you're on a low budget and all you do is thank you card, you just did more than 99% of the people out there. Just thanking somebody for the business or sending them a box of cookies or a wine club membership or tickets to a hockey game or whatever it is that they're into, if I send to everybody that I do business with a gift, they're going to remember, and I find that very, very valuable and very important.

Joe: That's good. Really good. You don't do any marketing to find buyers or you're just finding most of them from the REIA groups and networking?

Stephen: I'm embarrassed seemly going to say no, I don't do any marketing for buyers. I have in the past. Now, so I don't need to so much anymore.



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Joe: Let me ask you a question because Florida is a real competitive market, especially in the Tampa, Saint Pete area, right?

Stephen: Hmm-mm (Affirmative).

Joe: Lot of other wholesalers out there trying to do deals. Have you found that to be a hindrance or is it ... How do you look at that? How do you gauge that competition? Does that make sense?

Stephen: Yeah. I want to say that a lot of people say there's competition here and there is a there's a lot of people buying houses, but what tells me is that it's going to be really easy to sell a house that I have because there's so many people looking to buy. Most of the people that are wholesaling and buying in this market, if I can hold hands with them and walk side by side with them and help them close deals, then it'll be reciprocated in the future and they'll help me close deals. I don't look at other wholesalers as competition. I look at them as a source for me to find properties and find buyers. They're an asset to me.

Joe: Nice, very nice. I want to talk about marketing and what we're doing that you find is working well and talk about this whole issue of quality versus quantity when it comes to leads. First of all, full disclosure, Stephen and I are doing marketing together. I've been working with Steve and now we're partnering on deals, which I love doing, and so I'm doing a lot of the marketing. I think you're still doing some on your own, but talk about what you've seen Stephen as being the marketing that's working well today in Florida, a competitive market. What's working for you?

Stephen: A type of marketing, we're finding a lot of success with the postcards. I really love the postcards. The postcards, you can touch a lot of people, get a lot of calls and just a few voicemails. The idea is that you get a lot of calls but you don't want a lot of dead calls. You don't want to spend 10 minutes on the phone with 200 people. You want to spend 30 minutes on the phone with three people and really lock those up. I love postcards. I also have not given up on yellow letters. I have a lot of success with yellow letters.

Joe: One of the deals we did was a yellow letter to a rental property from Zillow wasn't it?

Stephen: One of our deals?

Joe: Yeah.



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Stephen: Probably.

Joe: Yeah, the one I called you back the other day, remember? You told me the story.

Stephen: Oh, Vine, yeah, that was yellow letter.

Joe: That was funny because we were actually sending letters to the rental properties that were listed in Zillow, and we didn't get a huge response from that, but we got a really good deal out of it, right?

Stephen: Yeah. Yellow letters I found give me a lot of calls but it's a lot of tire-kicking calls. If you're going to send yellow letters, I believe that you should send them to a really motivated list. The postcards are just less calls but better quality calls, so I don't spend as much time on the phone but I still close as many deals.

Joe: Now, we have sent a lot of different kinds of postcards, and I keep on flip-flopping on this issue of quality versus quantity. Is it better to get a lot of calls or is it better to get fewer calls but better quality? I know guys that are crushing it doing tons of deals. They're like our buddy Mark. They're sending those obnoxious third notice postcards, right? And then my business partner in my coaching business, Peter, in Atlanta, he's only sending the third notice cards. Then other people like Tom Crawl, our buddy on the other side of Florida there, he wants as many filtered out as possible. He's not even calling the hang-ups. He's just calling the ones who leave their voicemails. Where are you on this issue? What's your opinion on it, Steve?

Stephen: I would prefer to have fewer calls that are better quality. If I only got one call a week and it was a motivated call that would be fine. Then I would just triple my marketing and take three calls.

Joe: Of course, that's the holy grail, all right? One call for every deal?

Stephen: Yeah.

Joe: That's not going to happen. You've been there, though. You've gotten a ton of calls from some of our postcards and yet you just filter through a lot of them. What if he had the systems in place to filter through those leads? Wouldn't it be better then to get as many calls as possible?



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Stephen: Yeah, that's the next step. That's what we're working on. I really believe firmly that when you first start, if you send a lot of mail, you're going to talk to a lot of people and you're going to get a lot of practice. Once you get over the hurdle of talking to sellers and you can start to hone in on what they're going to say ... I mean, most of the stories are somewhat the same, but you're listening for certain tones in their voice or things that they say and you'll start to pick up on those, but if you haven't talked to a couple hundred people, you won't start to see the difference. When you talk to that first motivated seller and you close that first motivated seller deal, you'll know what you're looking for, but you've got to talk to a lot.

I really believe that getting on the phone and either cold-calling or getting the calls coming in, whatever your budget will allow, if you're on the phone a lot, you will close deals.

Joe: Can you talk a little bit about what you say to sellers? What are some of the questions you ask?

Stephen: I say the script that I run through. I think this came from Todd Toback but I basically say ... They all leave a voicemail, so I'm getting back to them and I start out by saying that and then I ... Do you want me to go through the whole script?

Joe: Yeah, yeah, please. In fact, how about this? Would you mind if we gave that script away as a bonus to people?

Stephen: It's fine with me. It's Todd's script.

Joe: Todd Toback?

Stephen: Yeah, this is Todd Toback's script.

Joe: Let's do this, because I'd like to give away free stuff on each podcast. Go ahead and read it as long as it's not too long, but anybody who wants a copy of this script, if you go to the show notes, we'll have that script in there, but go ahead.

Stephen: I'll just breeze through real quick. "Hi, this is Steve. I was getting back you up a home you have available. It sounds like I caught you in the middle of something," and then take a second and just pull away. They say, "No, no, no, I can talk now," and then they're engaged.

Joe: That works? You do it, right?



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Stephen: Yeah, I do it every time.

Joe: It's amazing. All right, go ahead.

Stephen: "Can you tell me about the house?" The killer question, "It sounds like a great property. Why would you consider selling it?" That's it. Then "When are you hoping you'll be able to sell? What do you think it's worth? How did you get that number? What are the repairs? How much do you owe against the property?" Then the money question, "If I paid all cash and closed quickly, what's the best price you can give me if I paid all your closing costs and realtor commissions?" Then when they answer, you sound disappointed, "Is that the best you can do? May I have the address?" Up to that point, I usually don't even know the address. "What's the best way to get in contact with you? That's our name, phone number, email. Do you have an email so I can send you a written offer?"

Joe: That's it?

Stephen: That's it.

Joe: That sounds really complicated.

Stephen: Very complicated.

Joe: Now, do you do any follow-up with the sellers after you talk to them?

Stephen: Yeah.

Joe: What does your follow-up look like?

Stephen: If they're motivated, I'm going to meet with them. Yesterday, I actually have an appointment right after this to meet with a guy who called me late last night. If they're motivated, you may use them right away. If they're not motivated, you send them an offer. Then I usually follow-up within three months.

Joe: That's important. I want to stress that. If they are not motivated, you send them a letter? Do you send them a contract with that letter?



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Stephen: Yup, yeah.

Joe: Sweet.

Stephen: Actually, the ... Go ahead.

Joe: We get those back regularly. It's amazing. What were you going to say?

Stephen: I was going to say the deal that you and I closed, I think it closed Friday. The check I sent today Pineridge Road, that was actually a contract that I sent out ... I sent that one out at \$32,000 and the guy called me back two months later and said, "Hey, I want to accept your offer at \$47." I had a copy of the contract and the CRM...

Joe: He said you wrote on the contract or something, didn't he?

Stephen: I don't know. I don't know what happened, but he came back way higher than I offered. I know that. We're able to find out and go back and we met at an agreeable price.

Joe: You pulled it up in Podio. You were able to see what you actually sent him?

Stephen: Yeah.

Joe: Beautiful, beautiful. Didn't you offer even less than that?

Stephen: Yeah. I offered \$32,000 and he wanted \$85 when we started. He wanted \$85,000, which is probably high but not achievable when we go to rehab, but it was worth about \$75. I offered \$32. It was a \$55 plus condo. I didn't really want it, so it was really easy for me just to say, "I'm not really interested. If you want me to buy, I'll give you \$32." We ended up meeting at 38 and I sold it for \$47.9 is what I got for it.

Joe: Nice, nice. It's almost a \$10,000 profit, right?

Stephen: Almost.

Joe: Because you did some follow-up and it's real simple. What do you do? You create a task in Podio to send a follow-up letter and a contract to the seller?



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- Stephen: No. I actually have all my contacts and stuff sent right here in envelopes. As I go, I write them out and then I'll have a stack next to me and at the end of the day, I just go put them in the mailbox and mail up the next day.
- Joe: Do you include in some kind of letter? Do you attach a letter with it?
- Stephen: The letter starts out. It's a one-page standard agreement to purchase and it just says, "After careful consideration of the current market conditions ..." and then a contract. The whole letter is just prefaced with "I've considered your property and this is what I'm going to offer you." Usually, if I want to say something personal, I'll write a little note on the back but I'll stuff that in a hand-written yellow letter envelope and send it out the door. They have a contract. They have a business card and they have a way to contact me.
- Joe: Because they're going to hold that. Sometimes sellers need time to cook. No means not yet. They're going to get this letter, something in the mail they can hold on to. Three months later, six months later after the realtor can't sell the house, after they kicked the tenant out again, they're going to pull that up and say, "You know what? I'm going to call this guy." That's why I love Podio so much or whatever system you're using. You need to have a way that you follow up on every lead and send a contract to every lead so nothing falls through the cracks. That's awesome, really good.
- Stephen: I've even been considering printing like a three-year calendar on the back of those. In that way, some people like to have stuff like that and even if one out of 10 threw it up on their fridge, and my contract would be right there on their fridge.
- Joe: That's interesting.
- Stephen: I thought about doing that or maybe even getting some magnets so people can put them on their fridge with my name and number on it, too, and send notes with it.
- Joe: Anything you can send will be good. I've got a couple more questions for you, Stephen. You recently attended ... We're both on the Lifeonaire Coaching Program, which I really highly recommend to folks to check out. It's like millionaire but with life and it's Lifeonaire instead. Just google Lifeonaire and you'll find the website. Talk a little bit about ... You just went to a retreat recently. You and your wife sat down and really focused on your vision. Talk a little bit about that process. Why are you excited about that?



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Stephen: It did. Tell me which part because there's lots of parts to it. Is that the vacation you want to make a money thing or which part?

Joe: Why don't you talk about ... Talk a little bit about your vision. Don't get too personal but what are some of the main things you have in your vision now and how has that helped you give focused on what you want to do in your business? Does that make sense?

Stephen: Yeah. I can grab my vision on I have next to me, but the basic premise is that I want to represent the Lord in the best way that I can. I want to be a family man first and a businessman second. There's many aspects to that that I work on just a little at a time. One of the primary things that I've been working on lately which is somewhat miniscule but it's a big deal and for those of you who work a lot, you understand or who are really driven, you understand and that's turning my phone off for dinner at night and then spending the rest of the evening with my wife and my daughter.

That's been a challenge, but to create a vision that's not business-focused was really a challenge for me. When I first started talking about quitting my job, you were one of the individuals that I really pulled in and asked to help me create a plan because I thought that you would understand where I was coming from based on your background. The vision part was really easy to me when it came to business because it's very mathematical and numerical and it just boils down to, if I send a thousand postcards and 250 yellow letters a week, I'll make X based on a formula.

Now, to figure out how to do that in less than 20 hours a week and still get to spend time with my wife and daughter, that's a much greater challenge. A really smart man once said, "Anybody can make \$100,000 a year working 80 hours a week," but I'd be impressed with somebody who made \$100,000 a year and work 20 hours a week and that really rang true to me. My focus now has been on how can I honor my God, spend time with my wife and family and grow a business that I can be proud of and happy in while not working more than 20 hours a week.

Currently, the 20-hour a week is a challenge for me, but we're working on getting that down.

Joe: That's perfect. I love that. Sounds to me like you really decided with Sarah, "All right, what can I do? How do we want our lives to look like? I mean, what's most important to me?" instead of like so many of us have done in the past, we have a business or a job that's the center of everything that we do and then around that, we try to fit in our life whenever we can. The time we spend with our kids, the time we spend with our wife. I'm going to reverse it. I want to



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develop a vision for my life. I want to put it on a calendar. I want my phone off at 5 o'clock and I want to spend time with my kids. I want to do this with my family, take these vacations, take these days off, etc. Then, okay, what time do you have left, and that's where your business fits in, right?

Stephen: Hmm-mm (Affirmative).

Joe: That's so important. My wife and I, we've done that as well, and we've been able to travel quite extensively to different parts of the world. We've got an RV, we're going around the country. I was thinking of you and your Harley while we were near Sturgis a few months ago near Mount Rushmore. It's funny. Did I tell you I was talking to the guy at the camp ground we were at and he said, during Sturgis, it's insane because everybody leaves during the day, right? Then about five o'clock you can hear this thunderstorm coming in literally. It's like thunder that you'd normally hear on a huge thunderstorm coming, and it's the wildest thing to hear, but you ride a lot across the country. I'm sure you have some of that in your vision as well, right?

Stephen: Absolutely, yeah, as much as I can.

Joe: Point is come up with a vision for your life and then design a business and why you do that. Twenty hours a week is not that far out of your reach because your goal isn't to make a million dollars a month. You don't need a huge multi-million business to live the lifestyle that you want to live, right? Then also it's a key into this as well as getting out of debt. Then if you don't have any debt, you can easily in your sleep do 20 hours a week and make the kind of money you need to make to live the lifestyle that you want to live. That's awesome. Kudos to you for doing that. I'm so glad you are part of the Lifeonaire thing.

One of the things I want to ask you and then we're going long here, but if you had to do it all over again, go back three, four years ago when you first started getting interested in investing, what would you have done differently then? What would you have maybe focused on sooner or what would you have really focused on, I guess, is what I'm trying to say?

Stephen: This time, I did it very comfortably, but if I had to do it all over again, I think I would have invested more upfront in coaching, mentoring, and working with people who are really doing deals and not just the deal here and there, but eight or 10 deals a month and put myself next to those individuals. When I quit this time, the first thing I did was say, "I need to align myself with people who are doing way more deals than I planned to do and do whatever they're doing."



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That was a big part of the beginning of leaving my job was spending time being mentored and coached by people who are doing what I want to do and they're where I want to be. I would have put more into that upfront.

One of the things that I really believe in firmly is if you're going to make it in this business and I'm very new to the self-employed side of this business, but if you're going to make it in this business, you have to send mail or whatever your acquisition technique is. For me, it's mail. If I'm going to succeed, I've got to send mail, and if that mail doesn't come out, I don't eat. If I had to do it all over again, I probably would have spent more time, effort, and resources acquiring and aligning myself with individuals who are doing what I want or better than I want today, and the remaining amount of whatever I had resources, I would have utilized for the process of acquisition.

Joe: That's excellent. Let me ask the question a little different way. If somebody were to take you away to Albuquerque, New Mexico and say, "You couldn't go back home to see your family until you did a deal," and you made five grand, let's say, and you didn't know anybody. You only had a little bit of marketing budget, what would you do to start doing deals?

Stephen: I'd use it for gas and I'd go to every REIA and I'd meet all the wholesalers and find out what they're buying and what they're selling and now they try to get it on co-wholesale somewhere and try to make it quick two or three grand. If I made a quick two or three, I would dump those straight on the postcards.

Joe: Nice. You've co-wholesales and deals first, start networking, take the money from that, reinvest it on the postcards. Who would you send it to? Who would you send the postcards to?

Stephen: It would definitely be an absentee list. We've had really good luck driving for dollars. Some of our best deals come from driving for dollars. Time-wise, they're very expensive but I don't have to pay for a list. I think the first thing I would do is I would start driving neighborhoods where those wholesalers are buying. I'm a big believer in teamwork and working together towards a common goal and when you have 10 people who want to buy and sell property, somebody's going to buy and sell from one of those 10 people and I'd like to be that guy. If I can make a quick couple grand co-wholesaling with somebody else so I can turn that into my own deals, I will. There's just so many avenues. I mean, you can go to Yahoolettermail.com and they've got a turn-key system where they'll sell you the list. The first letter and the follow-up postcards.



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I know Joe, I've used your system and I still use it and it's a great system. I don't know if you offer that to anybody, but I know that I've been really happy with the partnership that we have going. For two or three grand, I can go really far with that. If you make a quick two or three grand, which may seem like a lot, it's a pretty consistent amount of money to take that money and roll it back in the direct mail in any regard even if you bought a bad list. If you sent 6,000 mailers, you're going to do a deal.

Joe: So awesome. Your story is inspiring. I love telling people about the deals we're doing together, how you're able to quit your job. You were nervous wreck. "I don't know if I should do this. I don't know if I should do this," and your wife, God bless you, she's like pushing you like, "Come on, just do it." So cool that you have a supportive wife there, too, to help you kick you in the knots when you need it. That's awesome. Anything else you want to say, just final parting words, words of advice to somebody just getting started real estate, maybe wants to quit their job?

Stephen: Yeah, I say write a plan and stick to it. Don't give up and make it a six -month plan and don't give up. The only thing that kept us going is faith and you mentioned my wife, and God bless her, I couldn't have a better wife. She really pushed me over that edge. When you're the sole provider and I have been for a number of years now, there's a lot of pressure on you to provide. When you have to now earn it on your own, it's nerve-wracking, but man, my wife is the reason that I'm here. She really pushed me in the right direction, but as far as advice for somebody, I would say create a plan and stick to that plan and do not give up on that plan.

There's nights where in the past, not so much today, where we were up until for us 11:30 or 12 late because we have a two-year old, but we're up until 11:30, 12 o'clock stuffing and stamping 50 to 100 letters because we didn't have the capital required to do it. Now, we're blessed enough that we're able to outsource some of that stuff. Whatever you've got to do to get there and to make that dream come true, when you're there, it's incredible. I'll just share a quick story. Last week, we were able to go to Disney with my wife and her whole family and we went from ... I think she went on Monday and I showed up on Wednesday, but we don't live far from there, but we were able to take the whole week off and go to Disney. Last week, we closed three deals last week when we were out of town and calls came in and every morning, I got to wake up and I got to walk my daughter to a little market and we got a cup of coffee and she would put change in this children's miracle network toy and get a glass of water and drink it and throw it away and then we'd sit on the step and we talk for just 15 minutes or so and then we walk back.



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It was just a half-hour, 45 minutes in the morning, but it was a moment where I got to realize how blessed how I was to be truly living my dream, which is being with my family and providing for them and we did all that, took calls and closed three deals while we're on vacation at Disney. It was incredible.

Joe: You need to take more vacations, man.

Stephen: Agreed, agreed. We're working on that.

Joe: You just need to do it. Go to every Disneyland in the world. There's three of them maybe. There's Anaheim. Go to that one next in California and then go to Paris.

Stephen: Is there one in Paris?

Joe: Yeah, I think so.

Stephen: It was awesome. It's an incredible feeling to be as free as I feel today and my wife made mention of it earlier today as well to the point that she was nearly in tears and it's just really freeing to be in the position that we're in business and this business has provided that for us.

Joe: You're making more money now than you did when you're in your job. Is that right?

Stephen: Yeah, yeah.

Joe: Yes, it is. Cool, man, thank you so much, Steve. Sure I appreciate it. We're going to have that seller's script, and maybe a few other little things here in the show notes, if you guys want to get some of that. Listen, if you're in the Tampa, Saint Peter area and you want to partner with Stephen on some deals, I'm not going to give your phone number out on the podcast. Maybe we'll put your email or something like that on the show notes, is that okay?

Stephen: Yeah, that'd be great.

Joe: If you maybe want to lend some money or want to buy some deals, you want to sell some deals, Stephen has a lot of connections and he'll be able to partner with you on that. Guys, go to realestateinvestingmastery.com. We sure appreciate you listening to the show. Leave us a review on iTunes if you like this stuff, and thanks, Stephen. Take care. Say hi to your wife for me.



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Stephen: Will do. Thanks, guys.