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Real Estate Investing Podcast

Strategies for No or Low Money Down Investing

Hosted by: Joe McCall and Alex Jounblood

Featuring Special Guest: Brandon Turner

- Joe:** Hey, everybody. Welcome! This is Joe McCall, Real Estate Investing Mastery Podcast. And, I'm with Alex who has his phone voice on today. Alex, how are you?
- Alex:** Yeah! My phone voice. It's not the super silky smooth microphone voice that I have been getting lazy lately.
- Joe:** [Laughs] We have an awesome guest today. And, we want to talk about super silky smooth professional podcasting. We have Brandon Turner from BiggerPockets.
- Brandon:** [Laughs]
- Joe:** And so, here we worked so hard and finally get him on our podcast. And, I am not at my office. I'm on one of those Apple headsets. I have the microphone in it.
- Alex:** Oh!
- Joe:** And then, you're on your phone. So, like...
- Alex:** I know!
- Joe:** ...I've been looking... This is horrible. I'm so embarrassed. [Laughs]
- Alex:** [Laughs]
- Brandon:** [Laughs]
- Joe:** I try... I mean, BiggerPockets... Those of you guys who don't know, it's this monster podcast that has just taken over and dominated the podcasting world...



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- Alex:** That's not a podcast. I'm in a website and a forum...
- Joe:** Oh.
- Alex:** ...And, all this crazy stuff.
- Joe:** Yeah. And so, we've actually been doing podcasting longer than BiggerPockets podcast has. But, they've like just have left everybody in the dust, and like, "See you!" [Laughs] Then, they do it...
- Brandon:** Oh my God!
- Alex:** [Laughs]
- Joe:** They do it so...
- Brandon:** It helps to have that audience. You know, the natural audience that came. We kind of cheated on that regard. So, you know...
- Joe:** [Laughs] Well, you guys have done such a phenomenal job. It's so professional. I'm humbled that we have the great Brandon Turner on our little dinky podcast here.
- Alex:** [Laughs] Absolutely!
- Brandon:** [Chuckles] Wow, you're too kind.
- Joe:** And then, I don't even have my real podcast mic. Alex Joung... I mean, Brandon, we've been doing this podcast now for three years, four years, and Alex just like last week or last month got a real microphone. [Laughs]
- Alex:** [Laughs]
- Brandon:** Nice.



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- Joe:** And so, now, we have Brandon. And, I don't have my mic and Alex is on his cell phone. But, it's the holidays. So, we have a good excuse.
- Alex:** Yeah, that's right!
- Brandon:** Exactly! We're relaxing today. [Laughs]
- Joe:** Alex even has to leave soon here and so... He's got something coming up, and it's probably wasn't the best time that we schedule this but Brandon was gracious enough to get this scheduled so we can just get it released as soon as possible. Because, he has a really good book that he just came out with, and I'm going to talk with him about that. But Alex, I got to give you a hard time too because you are on your phone. And Brandon, I'm looking for a new podcast co-host. If you're interested, you can... [Chuckles]
- Alex:** [Laughs]
- Brandon:** [Laughs]
- Joe:** I'm just kidding. [Laughs] I told Alex I'm going to have to... I'm going to have to give Alex a hard time because he's on his cell phone again.
- Brandon:** That's fine. Oh, yeah. And, you are on your iPhone headset, right? That's actually what we recommend our guests using most of the time, because it sounds better than almost any other microphone that you can buy out there.
- Joe:** That's amazing.
- Brandon:** I'm always impressed with the iPhone headset.
- Joe:** And by the way, Brandon, are you recording this on your end too? Just in case my recording here doesn't work?
- Brandon:** I am at this moment. [Laughs] I started right now. I am.



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- Joe:** [Laughs] Okay, thank you. But... Oh, I'm really glad to have you here on this show. And, there's a lot of really good real estate investing podcast out there. And, in my humble opinion, I think that we have the two best real estate investing podcast out there. And...
- Alex:** I will take that.
- Joe:** Yeah! If I can be second best...
- Brandon:** [Laughs]
- Joe:** ...To BiggerPockets, I'll take that all day.
- Brandon:** I don't know. I hear raving things about yours quite often. So, it's all right. We're a little bit needy when it comes to those reviews.
- Joe:** Yeah!
- Alex:** That's why it seems like we're trying bigger than we are. You know, we tried every show. [Laughs]
- Joe:** Because you don't have... Because you don't have enough reviews, Brandon.
- Brandon:** Ah. We need more. We just tapped a thousand. That was our goal for the year. It was a thousand, and we hit it.
- Joe:** [Laughs]
- Alex:** Wow!
- Joe:** Yeah!
- Alex:** How many reviews do you have?
- Brandon:** I mean, we have...



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- Joe:** Ah, Ts-chu-chuck-lung-uh... Did that break it through? Did you hear me?
- Brandon:** Nine... [Laughs]
- Alex:** [Laughs]
- Brandon:** Well, you have one more after this. I'll leave you guys a seller review.
- Alex:** All right!
- Brandon:** [Laughs]
- Joe:** [Laughs] I think we have like 230. I'm looking right now. But...
- Alex:** Ohhh...
- Joe:** ...A little bit less than what BiggerPockets has.
- Brandon:** That was close enough.
- Joe:** I'm looking right now. But, it's... We have... Yeah, sure enough. Every time I go into iTunes, and I do search for real estate investing, BiggerPockets is up there on top. And, we're... We're behind.
- Brandon:** [Chuckles]
- Joe:** We have 236 reviews. And, Bigger...
- Alex:** Well done!
- Joe:** Yeah. Yeah. That's good! BiggerPockets only has 1,057.
- Alex:** Ah, yeah. Maybe that...
- Brandon:** You're almost there. You're almost there.



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- Joe:** And, the other thing that hacks me off to no end, Brandon...
- Brandon:** [Laughs]
- Joe:** ...Is you guys have consistently, for over a year, done a podcast every week and never missed one.
- Alex:** Wow!
- Brandon:** Yeah. Actually, this coming week will be our 104th show, I think it is, which is exactly two years. We haven't missed a single show in two years.
- Joe:** Ah.
- Brandon:** So... Yeah.
- Joe:** I just can't believe that.
- Alex:** Impressive!
- Joe:** Very... That is very impressive! Anybody that has tried to do a podcast, it's a lot of work.
- Brandon:** A ton of work.
- Joe:** And, once you get it going, it becomes easier. But, there's a lot of work that goes in to this stuff. And, I just hope everybody can appreciate that. And, the fact that you guys have been doing this for... It looks like your first episode was January 2013. It has almost been two years.
- Brandon:** Yup. Yeah, two years.
- Joe:** And, every week. I mean, you guys even... I almost said that you're bastards. [Chuckles]
- Brandon:** [Laughs]



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Alex: That's enough. [Laughs]

Joe: But, you guys...

Brandon: Okay, I'll take it.

Joe: ...You guys even released a podcast on Christmas day, on December 25th, because it was one week after December 18th.

Brandon: [Laughs]

Joe: I mean, who does that?

Brandon: [Laughs] You know, what's funny about that... So, we released that. Probably wasn't the world's best idea because it seems like nobody listens to podcasts on Christmas. But, it did help a little. The link that we sent out on our e-mail to whatever, tens of thousands of people that we sent our e-mail to, the link was wrong, completely wrong. I send them over to a dead page. So, not only it was a Christmas, but the people that did get it, got a dead link. So, that was a good podcast day right there. I think we had like 12 people listened. You know. So, that's all right.

Joe: But, you guys have been producing really, really good quality interviews and content for a long time. Kudos to you! You deserve those podcast reviews and the ratings. And, I love podcasting. I listen to a lot of them myself. In fact, that would be a good question to ask you later on, Brandon. I'm going to put it on my show notes here. What are some of your favorite podcasts that you listen to?

Brandon: Yeah. I'll be happy to talk about that.

Joe: And, cool! Just real quick, guys. I wanted to just make sure that you know. If you go to realestateinvestingmastery.com, you can get our Fast Cash Survival Kit. And, we talk with you. We teach you on that kit how Alex and I do deals, how we use virtual assistants, and kind of just open the door and pull back the curtain for what we do on our business. But, real quick, Alex, how was your Christmas, man?



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Alex: My Christmas was great, man.

Joe: Good.

Alex: I got four small children. [Laughs] Enough said.

Joe: [Laughs]

Alex: They were wrapping... Wrapping... Paper flying everywhere, right?

Brandon: [Chuckles]

Joe: Oh, yeah. Yeah. That's the fun thing about Christmas. It's getting gifts for your kids, and watching them open it up.

Alex: Oh, yeah. I mean, my wife's got some tissues of them coming down the stairs. And, they're just... You could just see it. She's got it right at the right moment. You know, as they come down the stairs and around that corners, you see the tree with all the presents there. And see, the cool thing is, at their age, you really don't have to go all out and buy like and spend a bunch of money. You just get bunch of little things...

Joe: Yeah.

Alex: ...And, they're just as happy with that. But, we got them some nice things and just be able to spend time and play with them, and stuff like that has been really, really a blessing.

Joe: That's good! We have four kids as well, those of you that don't know. And Brandon, I don't know, do you have kids yet?

Brandon: I have three cats and a dog. Does that count?

Joe: No... [Laughs]



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Alex: [Laughs]

Joe: Not yet...

Brandon: Okay. Yes, no kids yet. But sure, I'll have some someday.

Joe: Well, good for you. Are you? If you don't mind me asking, are you married or girlfriend?

Brandon: I am married, yeah. Yeah, married. I've been married for seven years now. And, we're... It was always like, "Hey, we wanted to go like travel to Europe before having kids." Then, we went to Europe, and it's like, "Oh, we want to go to Hawaii." And so, we went to Hawaii and I'm like, "Now, I want to go to Europe again." Right, because I always say things, like I keep putting it away. But, I'm getting to that age... Now, I'm 29. I'll be 30 in six months from now. And, I'm like, "Well, I could actually start planning that," because I don't want to be the 75-year-old dad.

Joe: Yeah.

Brandon: So, I got to shape up pretty soon.

Joe: Well, it's awesome that you're kind of living the lifestyle and getting that out of the way. Not, out of the way. Because, you can still live the lifestyle after you have kids.

Brandon: Yeah! And, I hope too. I see people that shut themselves in when they have kids, and they don't do anything at all for 18 years.

Joe: Yeah.

Brandon: And... But then, some people are out there still hustling, and traveling, and whatever else. You know, enjoying life with their kids is part of it, and I want to be that guy. I look forward to that.

Joe: Well, that's... That's what we did about two years ago. My wife and I, with our four kids went to Prague...



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Brandon: Wow!

Joe: And, we're there for probably like two months...

Brandon: Wow!

Joe: And, still did deals in the U.S. And, we just got back three months ago from a three-month RV trip along the Northwestern quarter of the US.

Brandon: That's awesome!

Joe: We had an RV, and we went to like 12 different national parks. Had a blast! Drove through Washington...

Brandon: Nice.

Joe: ...Which is where you're in. Looks like we just lost Alex. But, he had to go anyway. And, he doesn't have anything important to say. Anyway....

Brandon: [Laughs]

Joe: So, if you are looking for a new pod... If you think that BiggerPockets sends, and you're looking for a new podcast co-host...

Brandon: [Laughs]

Joe: ...Job.

Brandon: There you go. There you go.

Joe: Anyway... But, anyway... So, we had a blast, and I've always believed, and that's why I love this business so much... It's that you can live the lifestyle that you want if you set up your business the right way.



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- Brandon:** Yup. And, the thing that you just said, there was key, right? Your business that way.
- Joe:** Uh-huh.
- Brandon:** Like, if you're... If you're not approaching this from the business, you can't do that, live that lifestyle. That is the key. It's the real estate business side, and you nailed it there.
- Joe:** And, if you can't treat it as a hobby.
- Brandon:** Exactly.
- Joe:** If you treat it like a hobby, you'll learn pretty quick that you're not going to have much success in the business. But, Brandon, you just wrote a really cook book, and it's got a long title. Let me read it to you...
- Brandon:** [Laughs]
- Joe:** ...Because I think, you can't just call it the, "No Money Down" book, because it's not about exactly that. It's called, "The Book on Investing in Real Estate with No (and Low) Money Down: Real Life Strategies for Investing in Real Estate Using Other People's Money." And, I've not read the whole book yet. I'm in the middle of it, and I really want to get you in the podcast because you and Josh are just doing a great job over at BiggerPockets. And, I just wanted to share the love a little bit. There's...
- Brandon:** [Laughs] I feel you.
- Joe:** You guys get... I mean, literally, you probably get 20 times the download we do. But, that's what happen when you're consistently producing good quality stuff every week, even on Christmas day. And...
- Brandon:** [Chuckles]



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Joe: But, you've come out with a lot of really good stuff over at BiggerPockets. And, could you talk us...? Talk with us a little bit about your journey into BiggerPockets. How did you? I mean, Josh was doing BiggerPockets before you got involved, right?

Brandon: Correct. Yeah. So, I actually... So, my BiggerPockets journey actually, is kind of intertwined with my real estate journey in that... So, I was 21 years old. So, eight years ago now. And, I had just bought my first house. I live in an area. It's very cheap to live. I think I bought it \$80,000 house. Bought it with basically no-money down loan back in '06, '07.

Joe: Yeah.

Brandon: And, back when you still have those. And...

Joe: Yeah [Chuckles]

Brandon: ...You lived in it, and did what I call, "house hacking," which is... You know, I lived in it and I treated it as an investment. So, I didn't know that I was doing it at that time. I just... I rented out the rooms to somebody's and mine. And so, I was living for free. And then, decided to sell it. And so, I fixed it up a little bit, made it... Made it a little bit more fancy, and sold it. I've made about \$20,000, \$25,000, and I'm like, "Man, that was amazing. That was awesome! This real estate thing is kind of fun. I'm going to become a real estate investor." You know, so school, law school, all those things I was going to do. I want that. I want to be a real estate investor. I want to get into flipping, and then rental properties, and all that stuff. So, I had call my parents and told my Dad that, and he tells me I'm crazy. "You're absurd." "You're going..." I think his words were, "You're going to go bankrupt because your tenants are not going to pay rent."

Joe: Hmm.

Brandon: "And, you're not going to have the money to... Because you don't have the job, a good job. Anyway, you don't have the job that support all that debt. You're going to lose everything, go bankrupt, and be homeless." I'm like, "Oh, okay. Well, yeah. You're right I



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guess, I won't." So, I went online that night, and I typed in, "What to do when tenants don't pay rent," and this little site... It has just been started like a year earlier, two years earlier. It came up called BiggerPockets, and there was an article called "What to Do When Tenants Don't Pay Rent."

Joe: Wow!

Brandon: And, what I... Yeah, what I realized that day... I was like, "Wow! There's actually answers to these questions." So, of course, I've called my Dad back. I'm like, "Oh, yeah. But, what about this? And this?"

Joe: [Laughs]

Brandon: You know like, all the things I'm learning. And from that point on, I was addicted. So, I kind of use BP as I grew on my investing. Bought a bunch of rentals. Did a bunch of flips. Kind of, I don't like to retire because you know, being a landlord is work. But, I quit my job at 27.

Joe: Wow!

Brandon: And, I was able to... I was able to just kind of be a full-time, living off the income that was coming in from the rental properties. And then...

Joe: And, what year is this? When you quit your job?

Brandon: So, this would have been... So, I quit my job, 2... So, I'm 29 now. That was at 27, early 27. So, two and a half years ago. It was kind of the end when I just said, "Okay, I'm done." Not just when I've solved three years ago now, from this winter, because I think I quit right around December or January. And, so...

Joe: What did you do before then? I'm just curious.

Brandon: Yeah. I actually work at a bank. So, I went on and off from jobs a little bit. Like, I flip for a while without a job, and then, so I had a job and I was flipping. And then, I quit the



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original job, I was working with a development of the disabled adults. So, I quit that job, became a flipper, flipped a number of houses. This is 2007, 2008. The market is just crashing all around me. And I'm like, couldn't flip fast enough to catch the market that was dropping.

Joe: Hmmm.

Brandon: And so, I just ended up with all those properties that I couldn't sell. I mean, not all those properties, it means like two or three a year. I did. So, I just started to turn them in into rentals, which is how I got into the rental property business. And, from there... Yes, so, that would've been... So, that was like the first time I quit. Then, I ended up getting a job again when I was doing some flipping. I needed to refinance some properties. Couldn't get a loan because nobody can get loans back then. So, I need a job. So, I went in to the bank. Actually, a local... Well, it's a national bank that went to a local branch. And, just sat down with the branch manager and explained my whole situation, exactly what kind of loan I was looking for. And, showed them my debt to income, and show them all this stuff and why I was should've been approved for a loan, which I should've been but...

Joe: Ha!

Brandon: And, she's as of the end, "You know, Brandon. I can't give you a loan. But, if you'll take it. I'll give you a job." And...

Joe: Wow!

Brandon: ...I said. Yeah. I said, "Oh, okay." I actually said no. I mean, two weeks later, she called back and ask again. I said no. And then two weeks later, called back again. I said, "I can really use the money." And so, I got a loan. I mean, I got a job with that bank. And then, the back ended up refinancing a bunch of my properties.

Joe: Okay.



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Brandon: And, yes. So, I have that job up until two and a half, three years ago. And then, I quit, started my own blog. I just started blogging online. Started guest blogging for BiggerPockets, because I've been kind of hanging on the side for years since beginning. I just started guest writing for them, just kind of my story and stuff I've learned. And then, one day, Josh Dorkin put on his Facebook wall, 2 years ago from this month, he put on his Facebook wall that he was looking for someone to take over the blog, and kind of help run things.

Joe: Wow!

Brandon: So I said, "That sounds good to me! I was doing it anyway with my own site. I might as well do it for another half million people.

Joe: So, who's idea was it to do the podcast?

Brandon: I think it was mine. Like, I think. I mean, Josh had the priority side of it because Josh thinks of everything. Because he's like... He's like the Steve Jobs of like, real estate tech company.

Joe: [Chuckles]

Brandon: You know like... He's kind of like the genius and knows everything before anybody else does.

Joe: Yeah!

Brandon: But, I like to think I came up with it. I use to listen to... You ask earlier about what podcasts listen to...

Joe: Yes.

Brandon: So, I was listening to, at the time... Which is not a real estate podcast. But, it's "Smart Passive Income" by Pat Flynn.



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Joe: I love that show.

Brandon: Yeah, I love that show. And, Pat is a great guy, a great teacher on how to kind of do online marketing, online business. And so, at the time, I didn't really know how that would ride into real estate. But, I like the idea of being able to... Was semi-retired-ish, living off cash flow. Try to build some more passive income online. And, that's what got me into the blog. And so, you know, I started listening to his podcast, listen to like 50 shows, and I kept thinking, "Man, I would love to do a real estate podcast someday. I think they'll be amazing." And, at the time I was listening to the Real Estate Radio Guys. That's what they're called.

Joe: Oh, yeah. They're still running.

Brandon: Yeah. All right. Yeah, they still run. Great guys. Great information. They're about a higher level than what a lot of the stuff like we cover on BiggerPockets. You know, we try to keep the cookies on the bottom shelf. But, that was like a lot more advanced stuff that was like, I was craving at the time.

Joe: Yeah.

Brandon: You know, on how they kind of get to the next level and how to... And, I did even appreciate it to the level that I do today, because it was like that business thing. Like, they got that real estate to the business, and not a hobby. It took me a long time, and I'm still working through what that means exactly. You know, on how to have systems, and people, and processes, and automation, and all that stuff to try to make your business grow, rather than working in it. Don't work in it. Work on it. That whole thing.

Joe: Right!

Brandon: See, it was like... That time, I was listening to that podcast as well. And yeah, that why we started it.

Joe: Well, what other podcasts do you like to listen to?



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Brandon: So, I'm a big fan of, like business podcasts. Meaning, things that help me in business. Because again, I kind of know a lot about what's going in with the real estate stuff. I don't have questions anymore on how do I find a good tenant. So, I still listen to that occasional real estate podcast. But typically, the ones I listen to now are... There's one called ConversionCast. It's all about...

Joe: Yeah.

Brandon: ...Split testing things, and trying to figure out what works well. Let's see, what else do I listen to? There's a lot of stuff on Facebook I like. You know, Amy Porterfield has one on Facebook.

Joe: Uh-huh. I listen to hers.

Brandon: Yeah. There's a psychology/marketing one, Derek Halpern. I really like his. Yeah, I really like those... That marketing side of things. Because again like, what I realize is that, in real estate... Again, it's a business, and it's a marketing business.

Joe: Yeah!

Brandon: To run a real estate business, you have to be good at marketing.

Joe: Yeah.

Brandon: And, I... Yeah, going back to college... I graduated college with a History degree, which I can do nothing with, other than be a lawyer or be a librarian.

Joe: [Chuckles]

Brandon: And so like, if I can go back if do that again, man, I would be a business/marketing major all day long. And, I will tell anybody, "Go into business marketing, or if you don't want to go into real estate, go be a computer science major," because those are the two things you'll use in life more than anything else.



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Joe: Well, that's... And, I've said that a hundred thousand times too. It's... We're not in the real estate business. We're in the marketing business.

Brandon: Yup. Yup.

Joe: And, you got to understand psychology and how people make the decisions that they do. And, I love both sides of the business as far as... Personally, I love doing the deals which we do, and I also love the education part of it.

Brandon: Yup.

Joe: And, the reason... One of the reasons why I think we've both like the Smart Passive Income podcast is because, here's a guy, Pat Flynn, who has made a lot of money doing what he teaches, but also teaching other people to do what he does, without being spammy...

Brandon: Yup.

Joe: ...Without being the typical ugly "Get rich fast" guru type.

Brandon: [Laughs] Yup!

Joe: But...

Brandon: Yeah, there's that like... And, this applies to every industry, real estate and whatever else... Like, it's the "provide good value" to whatever you're doing. So, people listening to this who are doing direct mail... I mean, provide an incredible value, whether it's... I mean, if you can't help a person that calls you or a motivated seller that calls you, like you can't buy their property. You can still help them, provide incredible value. And, it will get paid back to you so much more in ways you that never imagined. Like, in every part of your life, just provide incredible value, and that's... Yeah, that's what attracted me to Pat Flynn.

Joe: Uh-huh.



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Brandon: I'm sure the same thing is true with you. Like, that was great with Pat! It was just incredible value.

Joe: Right.

Brandon: And, people see a return on the...

Joe: And, people see that genuine honesty, and they choose to do business with you because they trust you.

Brandon: Yup.

Joe: And, it comes... It's the same thing with doing deals. They're not going to sell you their house if they don't trust you.

Brandon: Yup.

Joe: If you give them offers that are scammy. But, cool! Yeah, I mean like, we could probably talk for an hour about all of the podcasts that are out there.

Brandon: [Laughs]

Joe: There's a lot of them. And, if you just go to... If anybody doesn't know this yet. And, if you're listening to this podcast, I guess you probably do. But, you should go to iTunes. Go to Stitcher, and do a search for the podcasts that are ranked well in the business category, in the marketing category. You can go in and break it down into different categories, and search for the "What's hot?," or the top lists, and of course BiggerPockets is always going to be there. In fact, I'm looking right now on business in iTunes, and you're number 18. That's phenomenal!

Brandon: Oh! It's not that. It's not that at all. I like that!

Joe: And, I'm looking for mine right now, and I don't see it. [Laughs]



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Brandon: [Laughs] Oh, I'm sure it's in there somewhere.

Joe: I'm just going down, and down, and down. Yeah.

Brandon: You know, it actually fluctuates quite a bit. I mean, they'll do quite a bit.

Joe: Yeah.

Brandon: Yeah, they move quite a bit. [Laughs]

Joe: I'm just... I like... I like giving you a hard time. But...

Brandon: That's all right [Chuckles]

Joe: ...There's a... There's a lot of good stuff I do. I'm just looking at some of these here. You know, another guy, Chris Ducker...

Brandon: Yup.

Joe: ...From the New Business podcast. He has been... He was kind of outsourcing before it was cool, right?

Brandon: Yes.

Joe: He was a guy who has a lot of virtual... Has a virtual assistant outsourcing business that I've recommended for a long time to people, Virtualstafffinder.com. And, it's about general... Business, in general. But, you can go online and find these podcasts of guys like Chris Ducker and others that are... You can take what they teach from their podcasts and start implementing them in your real estate investing business as well. That's...

Brandon: Yes, really much stuff. Yeah, his book... The real... What's it called? The... Virtual Freedom.

Joe: Yeah.



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Brandon: Chris Ducker's book was excellent. I really enjoyed that.

Joe: Good. Good. Okay. So, Brandon, the book... Let's talk about the book. Why did you decide to write a book about creative financing or buying money with... Buying houses with little or low money down.

Brandon: Sure! Um...

Joe: Why was that important to write?

Brandon: Yeah. I... Okay, so... For me, it's because when I started investing... I mean, I had two choices. I could either invest with creativity or not invest at all. Like, I had absolutely no money to get started. And, so I chose obviously to be creative. Now, that's not the easy option. I mean like... The words like creative and easy are generally not in the same sentence because it's difficult.

Joe: Right!

Brandon: I mean, if I've had \$200 grand sitting on a bank account, it would have been much easier to get started. But, I didn't have that. I have no other choice, and so, that's what I did. And, I get e-mails all the time from people. It's the number one e-mail I get from people that's, "I don't have a lot of money to get started. Do I have to wait?" or "How do I get started without a lot of cash?" And so, every no money, low money, or... Well basically, every no money book ever written in the past has been about, usually has one topic. It's like, "Here's the way you do it." Like, "This is the way to do it."

And every time, it's like, well yeah, that might have been the way for them, but things are never that black and white in real estate. I mean, I doubt... I mean two deals that you've ever done have been identical. And, no two deals I've ever done are identical. And so, everything just takes so much proud... I mean, I don't know. To put together a deal, it's a lot of work to put all the moving parts. And so, that's what kind of my theory behind the book. It was... Well, maybe I write a book that kind of covers everything that I've done with creative finance, so people can kind of pick and choose. I use the analogy



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a lot of a toolbox? So like, the bigger your toolbox is, and more tools in your toolbox, the bigger project you can take on. If all you have is a hammer, all you really do is hit things. But, if you've got a hammer and a screwdriver, well now, you can do twice as many of the projects.

Joe: Yeah.

Brandon: And, add a saw in there. Now, you can do a whole lot more stuff. So, the more strategies you know, the better chance you have to put together a deal. And, most "no money down" or low money... I have that low in there because... I mean, honestly most deals require something even if it's just earnest money, or direct mail money or whatever. But, most deals have more than one strategy in there combined. So like, I bought an apartment one time and I used... Like my apartment complex, I used seller... A combination of lease option to being the thing. I used a home-equity line of credit from a partner, and then I converted it to seller financing. So, I used four different strategies to put together one deal. And, in the end, I ended up with a half a million dollar apartment complex. That was the tipping point that got me to kind of quit my job and retirish was that. And, it took four different strategies to put together. And then, it took 12 months to actually piece it together.

Joe: Wow!

Brandon: But, was it worth it? I mean, heck yes! But, it wasn't easy. So, hopefully, that's kind of what I have co-enforced. Let's get a whole bunch of strategies, throw them all together, and see what kind of deals they will work out.

Joe: I appreciate the fact that you wrote a book too. Because, what got me excited about it was, it's really to bash the gurus...

Brandon: Yup.

Joe: ...And, that... You see that a lot in Facebook, and in BiggerPockets...



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Brandon: Yup.

Joe: And, that's... It justifiable. But, you can't throw out the baby with the bath water, as the saying goes, right? Because...

Brandon: Yup.

Joe: ...A lot of what these quote-unquote gurus are teaching, actually does work, right?

Brandon: Yup. Yup.

Joe: And so, it's... I appreciated the fact that you're able to maybe bring some balance back into that conversation, right? Like, bring some educated thought back into this and say, "You know, wait a minute." Like, that way that people pitch this stuff, you don't have to spend \$30 grand to go to a boot camp to learn how to do this. So, don't just throw away everything that they teach. Here's the right way to do it. And, at least here's the right platform to start from, right? Was that your intent also as well?

Brandon: Yeah. Yeah. I mean, exactly what you said. I mean, the gurus that are charging lots and lots of money for training, coaching, whatever... Like, I've never said that you can't learn something from them. But, the education itself, like the information itself is not secretive.

Joe: Yeah.

Brandon: It's not that there's like this massive secret that you need to pay \$30, or \$50, or \$100,000 to gain access to this guy's imagination or whatever. You know, if you're going to pay for education of some kind, at least do your homework ahead of time, know what you're paying for. I mean, the biggest problem I see in the lot of industries, and I've said this online just the other day to a bunch of people. I said, "Wholesaling is a fascinating industry, right? I love the idea of wholesaling, and a lot of people do." That said, it isn't for everyone. Yet for some reason, almost every single like, of those \$50,000 training



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courses direct people to wholesaling, when they've probably have no business being in that industry. I mean, it takes a person who's good at sales, and...

Joe: Yeah.

Brandon: ...Good at all of that stuff to do wholesaling. So, by just throwing everyone in one bucket and say, "This is the one thing that you should do. This is what's going to make you successful." I think it's a mistake. And so again, that's kind of why I said, "Well, let's look at a bunch of strategies, figure out what works." And, if somebody decide they want to be a wholesaler. They know that they're going to be good at it. They've been working at it. They know people that are doing it. You know, if you want to pay somebody to learn, I mean that's your prerogative. I have no problem with that.

Joe: Right.

Brandon: But, again. Yeah, you're just getting pigeonholed into that one thing they think you should do. I think it's a mistake.

Joe: Well, let's talk about the different types of creative strategies that you talk about in your book. You mentioned already, lease options, owner financing. What are some of the other things that you've talked about in there?

Brandon: Sure. Well, the first strategy I talked about in there is the idea of "house hacking. I mentioned that term earlier. It's the term I use all the time. I'm trying to get it to catch on nationwide. So everyone, start using the word "house hacking."

Joe: [Laughs] All right. I like it.

Brandon: So. [Laughs] So, there's two sides of the house hacking. The first side is, what I did with first property I've bought, where I've lived in the property. I went to the bedrooms out. And then, I ended up selling the house and making a bunch of money off that house.



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Not a bunch, but a nice amount. So essentially, it was like a live and flip. So flipping, I think some people call it...

Joe: Yeah.

Brandon: ...Where you're combining your house with the idea of flipping. The benefit of that, of course, is you can get a low down payment loan, like an FHA loan that's just 3.5% down. Terrific loan product! It's 3.5% down and you can buy a one unit, two unit, three unit, or a four unit with that. So, there's a flipping side or you could buy a duplex, triplex, fourplex with that same 3.5% down, and live potentially for free, or at least really cheap if you do it right. So, my second property about was actually that. It was a duplex. And, I didn't know I was doing still very much. I just knew, "Hey, if I have two units, at least somebody can help pay the other one." So, my mortgage on that property was \$620 a month or something like that, and I charge \$650 for the other unit. And, I've lived in one half of it for essentially free. And, I need to pay the water and when it went empty, I have to... You cover that cost. But essentially, I was living mostly for free. And so, that's kind of the house hacking strategy that I really like a lot. And, that one can be kind of accented in a cool way with somebody call the 203(k) loan...

Joe: Ah.

Brandon: ...Which is a... Part of the FHA process. It's the same FHA loan that's insured by the government, but you can add the repair costs into it. So, that adds a really neat thing. For example, I like to work out on a couple of numbers, and hopefully a simple find a little bit. Let's say you got a \$100,000 property, and in a typical loan situation, you go to a bank, and they say, "Put down 20%." Okay, well 20% of \$100,000 is \$20 grand. Oh, but then, that property needs \$50,000 with the work. Oh man, so now, you got to pay \$20,000 down payment, and you got to come up with \$50 grand out of pocket. So, now you have \$70,000 to buy this property which, if you have \$70,000, there's nothing wrong with paying the property if it makes sense to do that.

If you don't have though, an FHA 203(k) loan does it. It takes those two numbers together, the \$50 for the repair, the \$100 for the purchase, adds them together, and



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you get \$150. And, you just pay 3.5% of that total amount. So on that, you're paying 3.5% of \$150,000, a significantly less. I mean, you're looking at... That's somewhere over \$5 grand, \$5 or \$6 grand, something like that, to buy this property and to fix it up. So now, you have equity potentially. You can do that live and flip idea. You can do the "house hacking" with the rental property and get some good cash flow. And, that's all sponsored by the government with the 203(k) loan that almost every bank in America can do. So, that's just one strategy I'm a huge fan of, because I see time and time and time again, young people, especially getting started in that way. And, it can be a really great boost and give you some on-the-job training for how to invest in real estate in the future.

Joe: You should create a course about that, and then sell coach...

Brandon: [Laughs] I should! It's \$9,997. And then...

Joe: [Laughs]

Brandon: ...Once you take that course, you can take my special course which is... Got more secret information in there. And...

Joe: [Laughs]

Brandon: [Chuckles] Yeah, it's related. So yeah, I think the idea is fascinating and I did it with both of my first two properties. I've been using FHA because they didn't...

Joe: Yeah.

Brandon: ...Back in '07, they didn't have the FHA. Well, they had it but, they had zero-down loans back then.

Joe: Right.

Brandon: But, the same concept though. But, my first was a live and flip side and was a "house hack" rental.



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Joe: All right. So, talk about... Let's talk about lease options.

Brandon: Sure.

Joe: That's one of my favorite strategies. It's one of the things I got started with doing when I was interested... First got interested in real estate. In fact, I was reading a book. I won't mention the title because it was an "okay" book. But, he had one chapter in there about lease options, and it really pinched my interest. I went to Amazon, bought Wendy Patton's book on lease options. I love the idea of controlling property without owning it.

Brandon: Yeah.

Joe: And, I've done a lot of lease options in my investing experience. Talk a little about lease options. Do you like them? And maybe, what are some of the pros and cons of them?

Brandon: Sure! I like lease options because... And, I haven't done a lot of them. But, I like the idea, like you said, you're controlling without actually owning. You can usually do deals that you couldn't normally do with other ones because of the amount of equity. Let me give you a good example. I just did one... It's three months ago now, four months ago, with my actual best friend. So, my best friend comes to me, and I helped him buy his house originally. I helped him get a good deal on it back four years ago. Well, three years... Yeah, three or four years ago. Anyways, he's got a couple of kids now and the house is getting small for them. The kids have torn it to pieces. I mean like, kids can be difficult on a house, and they were very difficult on this house. And so, he comes to me. He's like, "I have no money to fix this house up. I can't sell it because I have no money to fix it up to sell it. I don't have that much equity in it. So, even if I did somehow, put it all on a credit card, I wouldn't make any money after that real estate agent. I don't want to rent it. I refuse to be a landlord. I just don't know what to do. I might get it back to the bank." I'm like, "Well, let's talk about this." And, you know, that's why he came to me. I'm like, "Well, let's figure this out."

So, what I ended up doing is, just doing a lease option with him. So, I rented the house from him. So, the two sides of the lease options are there. So, I rented the house for



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\$62,000, which is about what he owe on his mortgage. For \$62,000, I gave him, I think a dollar, for like a security deposit or something like that. And then, I told him, I'll just pay him \$500 bucks a month, which is what his mortgage payment was for the next five years. Then, I took that, and then, I went and gave it... And then, I went and found another tenant to rent it for me. So, the other tenant's paying \$850 a month right now. They're paying all their own bills. They paid us a much higher security deposit, and now, they're just living in the property. And, I make a few hundred dollars amount in cash flow. And someday, I will sell that property. Now, I could've done a lease option with that new people. But, I actually tried that approach for about a month I tried advertising for a rent-to-own. I couldn't find anybody that wanted to rent, that could've qualified to rent-to-own. So I said, "Fine, I just put a tenant in there." But, I'll sell it in a few years. And, it's probably worth \$80, maybe \$85. And so, I have it under contract for \$62. You know, I'm like a nice little chunk of change for having pretty much no money out of pocket except for the repair cost, which was...

Joe: Yeah.

Brandon: I think ended up a couple thousands of dollars into that deal.

Joe: So, are you committed to paying the rent even if it's vacant? Or, did you negotiate that into the contract?

Brandon: Yeah, I said that I will pay the rent. But again, he's... They don't have a ton of money obviously. I don't think they could make the two payments that they had to. So, I told them, "No matter what. Like, if you guys are getting your mortgage paid for from here on out, forever as long as it takes."

Joe: Oh.

Brandon: So, the benefit of them is... I signed a contract with them for \$62. They owe... I think they owe \$60. And so, that they'll going to make a couple of thousand, and maybe that will get even up in closing costs when they sold to me, or so that eventually. But, I told them also, every year that goes by, that loan is less and less and less for them. So, the



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longer we wait on this, the more wealth that they are building. So, it's kind of a way for me to help them build wealth the same way that I am. Because they only owe \$55 five years from now, or whatever that will be... You know \$50, \$10, or \$45 ten years from now. So, if they take that, they will make a nice payday as well someday. And, it didn't really take me much more work just to add one more property in my rental pool.

Joe: Well, you're getting \$350 a month gross cash flow...

Brandon: Yup!

Joe: ...That you've set aside money for vacancies, and repairs, and maintenance, things like that.

Brandon: Yup!

Joe: You're netting what? \$150 bucks a month? \$200 bucks a month?

Brandon: Yeah, I was estimating about a \$150 a month. And, if I get that in our... The house was like, I don't know... We fix it up for a couple of grand to make it nice. And, when we've originally helped him fix it up back four years ago, we did a pretty good job of making sure everything was done right then. And so, I know the house... You know, the plumbings are all updated, the electrical, the roof, and all the things that are expensive. So, I hope not to have a whole lot of repairs and capital expenditures to cover. But, if I do, it's just further investment for me, and I'll sure pay for it. And someday again, I'll make that profit out, and that's why I'm paying this for.

Joe: So then, you're getting a \$150 net cash flow a month, and you put a dollar down on the contract, and maybe put in some money to fix it up at the beginning, right?

Brandon: Yup. Yeah, I probably have \$2... Somewhere between \$2 and \$2,500 into the actual property itself at this point.

Joe: Okay.



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Brandon: And so, I probably could've done a cheaper, had I done the lease option to the seller. You know, trying to find a tenant, a tenant buyer...

Joe: Right.

Brandon: I could've charged them a lease option fee of \$2,500 bucks and I would've have been out of this with no money. That was my plan. I just... It was... When we're trying to find a tenant, it was late October. And...

Joe: Yeah.

Brandon: ...The rental market dries up here at the end of summer. So, I don't know... Maybe, I ended it too soon, maybe not. But, it's all right.

Joe: But, one thing that you could've done, and I know that this is your friend, so it's different... But, you could've negotiated the price to buy it in five years for whatever they owed on it, correct?

Brandon: Yup! And, I've thought about that as well. But yeah, because it was a friend exactly, I wanted him to have a... The longer that it has went on, I wanted him to know that I wasn't just keeping this on his credit report, because I'm a nice... Or, because he's a nice guy. I want him to know he's building wealth at the same time. And, that's why I did it that way.

Joe: Well, that's key as well to understand. Because, you've got to create win-wins for everybody involved, right?

Brandon: Yup!

Joe: You've got to create with the seller, with the buyer, with you, the investor... You got to make sure everybody wins...

Brandon: Yup.



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Joe: ...Or else, it's going to come and bite you at the end. You may get away with it, right? And, we've all made those mistakes, and I'm not saying I'm better than anybody else. But, you may go away with it once or twice, but it's going to bite you in the end, if you take advantage of the seller. And, they may sign the contract. She may do it at the closing company. You may have an attorney and all that. But, when they figure out what happened, a year or two later, you know...

Brandon: Yup.

Joe: ...They're going to think of all the nice things they said about you...

Brandon: Yup.

Joe: You've... That's... Yeah, you got to be really, really careful with... This is just my two cents. You got to be real careful with creative financing deals that you're not taking advantage of a seller or a buyer. And, you got to think about it from a perspective of, "Okay, if in one or two years, they're looking at this again, and they get an attorney. Is the attorney going to tell them, 'You know what, you'd been hoodwinked. This guy took advantage of you. You need to see them to get your money back, or whatever. You wanted to get your house back.'" So, that's really important. And, I've...

Brandon: Yup. I agree wholeheartedly.

Joe: Good. Okay. So, let's talk about "subject tos," Brandon. Have you done "subject-tos" yourself? Do you like them?

Brandon: So, I have not done "subject to," and that's why I didn't... I actually wrote a chapter on "subject to," and ended up taking it out of the book, because I hadn't done one, and I didn't want anybody ever say, "Well, you can't write a chapter of something you haven't done." And so, I said, "Okay, I'll take it out of there." And so, what I typically do is, I like the lease option idea more than the "subject to," only because I feel more secure in knowing that I'm not...



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Joe: Yeah.

Brandon: ...Violating the due-on-sale clause as strictly as I would be with the "subject to."

Joe: Right.

Brandon: That's said, I don't think there's probably technically that much of a difference in the terms of... If something could go wrong and... But, in the back of my head, I just like the lease option idea. Maybe, you have some words to say to that, because you probably know more a lot about "subject to" than I do.

Joe: Yeah. I've done a lot "subject tos" and I don't like them anymore.

Brandon: Really?

Joe: But, I think there are cases, or maybe some scenarios where they might be a good idea, maybe on a shorter term basis.

Brandon: Uh-huh.

Joe: I think it will be fine if you got a seller who's facing foreclosure and the house needs work. And, you want to bring their mortgage current. You want to fix the house up, and then sell it.

Brandon: Yup.

Joe: So maybe, you could do a "subject to" for four months, or maybe six months while you fix it up. And, you fix it, and then, you sell it, right?

Brandon: Exactly. That's the one condition I could see using it. Because, I would feel uncomfortable putting \$15, \$20, \$30,000 into a property that I was lease optioned in.

Joe: Right.



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Brandon: You know like, that would make feel... That's way too much risk for me. But, if I actually own the property with the "subject to," I'd feel a lot more comfortable doing that.

Joe: So, I've done a lot of "subject tos." I mean, I did them back in the Hay Day, when the market was screaming. Hot and it was '05, '06, and every single one of them came back to bite me in the butt.

Brandon: Ha! Yeah.

Joe: I've never missed a mortgage payment. But, I tell you, and I've talked about this in my story. I did miss my own personal mortgage payments because I had all of these "subject tos" that I was making mortgage payments on. Does that make sense?

Brandon: Yup. Yeah.

Joe: So, that was a... Needless to say, a difficult point in my life, because all of a sudden now, I had 15 properties that I was responsible for making these mortgage payments on. That, if I didn't, it would ruin or would've gone that seller, that original owner a 30-day late. Now, with a lease option, one of the biggest advantages of that is that, if the deal does go bad, they're easier to get out of...

Brandon: Yup.

Joe: ...Because, it's just a lease with an option or a contract to bite in the future. And, if a deal does go bad, if the market tanks, it's just... It's easier to get out of the deal. I'm not saying that you should. You should do everything in your power to try to save the deal, and make sure that the seller is whole. But sometimes, something's... Some bad things happen or whatever, and you just have to get out of it. It's easier to do so with a lease option. Would you agree with that, Brandon?

Brandon: I would, yeah. And, the thing with the lease option... I think I've even quote of this in the book. I said, "A lease option, like my advice is a lot like Uncle Ben with Spider Man, right? Like, 'With great power comes great responsibility.'"



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Joe: Yeah!

Brandon: And so like, a lease option is very, very powerful in the things that you can do with it. And... But, you have to be careful that you... I mean, like the fact that you can back out of a lease option fairly easily. The fact that you can put a dollar down payment or whatever you can do no money into it. Those are all great things. At the end of the day, you don't want to screw somebody over though, even though you could very easily. And like you said earlier, find a way to create a win-win win, and work to make sure that the deal works all good.

Joe: Okay. Excellent! We're coming towards the end, Brandon. I wanted to ask you some questions about marketing.

Brandon: Sure.

Joe: Do you do much marketing yourself? Do you get a lot of most of your deals from referrals?

Brandon: Um....

Joe: Once you've... What are some of your favorite marketing tactics?

Brandon: Sure! So, I do not do a lot of like direct mail or anything like that. I mean, I've only... Very, very, very, very limited on that, like handwriting some stuff to people. But, my... I guess my major marketing has been networking with other people, whether it's a wholesaler, as well as local landlords, flippers. I like when I have local real estate meet-ups, meeting with other people. I get a decent amount of stuff that way. And, it's how I actually got my... Well, not through a meet-up, but through a relationship. It's how I got my apartment complex. Another way... I like Craigslist a lot.

Joe: Hmmm.

Brandon: One thing I've done just a little bit, but I want to do more of, is contacting the landlords that are on Craigslist renting their properties out.



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Joe: Oh!

Brandon: Not the property managers, but the... Yeah, the Mom and Pop landlords that are trying to use Craigslist. "But hey, I'm not interested in your rental, but I am looking for property in your area. Do you have one for sale?"

Joe: I have a course for you actually, Brandon.

Brandon: Do you... Do you?

Joe: [Laughs] Yeah, I wrote a course on that.

Brandon: No way!

Joe: It's called...

Brandon: That's awesome.

Joe: It's called, "OneHourLeads.com."

Brandon: That's awesome. I did not know that. Yeah, I love that idea.

Joe: If anybody else is interested, it's a \$97 course that I did. OneHourLeads.com. And in fact, I just... I have a keyword alert whenever I see my name on BiggerPockets.

Brandon: Nice!

Joe: And, somebody asked the question about that product. It's also called Leads in an Hour. But, I've been doing that for years, and it's a great strategy for doing that. It's just contacting landlords, and also contacting the property managers that are listing those rentals...

Brandon: Yup.



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- Joe:** ...And saying, "Hey, Property Manager or Realtor, do you? Would your client have any interest on maybe selling that house?" Think about it. It's vacant, right?
- Brandon:** Yup.
- Joe:** And, they probably have some mortgage payment that they're trying to pay that they're getting frustrated that they can't get it filled, so it vacant. And you know, "Would your client have any interest in selling? And if not, would you have any other clients that have a rental property that you're managing that might have some interest in selling? Or, just going directly to the landlord. It's a... I've done... Oh, I don't know, over a 100 deals since I got started from Craigslist just contacting landlords asking if they want to sell their house or contacting property managers. Yeah, that's cool.
- Brandon:** Yeah, that's great. I also like the idea a lot and I have not done this one either. And, this is just an idea I heard a few months ago on a podcast. It's contacting eviction, like landlords going through evictions.
- Joe:** Yeah. Yeah.
- Brandon:** I love that idea. That's just...I mean... You know, I've done evictions and they're stressful beyond belief, and annoying, and expensive. And, I get so like irritated and angry...
- Joe:** Yeah.
- Brandon:** If somebody contact me in that moment, I'll be like, "Hey, look. I know you're going through an eviction. Are you interested in selling? I'm looking to buy something. Like, you think I'm motivated...?"
- Joe:** Yeah.
- Brandon:** ...Of course, I'm motivated." I hate that property at that moment. And, so...
- Joe:** Yeah. That's an excellent strategy, and I wish you would not talk about that.



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Brandon: [Laughs]

Joe: I hope you don't talk about that on your podcast because it's a great way to find deals. And...

Brandon: It is. Yeah, I got it. I don't want to get out all of the secrets, you know. [Laughs]

Joe: [Laughs] No, I'm just kidding. You know, I want to congratulate you and Josh at BiggerPockets for what you've guys have done to the industry. Your website's a great resource to go to, to get information to... I think one of the ... And, you guys do talk about this, but I think a lot of people forget. The... What's the word I'm looking for? The networking, the community aspect of BiggerPockets. You can do a lot of deals with people on BiggerPockets.

Brandon: Yes.

Joe: You know, if you want to lend money, or borrow money, or if you want to buy deals, or sell deals, there is a huge community. It's the biggest community in the Internet where you can find people to do deals with. Isn't that right?

Brandon: Yeah. I mean, if I had to estimate, I'd say, millions of dollars a month of transactions happen on BiggerPockets. It's just between members. I mean, I've borrowed money from people and I've got people all the time that are... I mean, just yesterday, a lady offered me a lot of money. It's like, "Lend me," and I was like, "I don't have any deals right now. My pipeline is like, dropped up right now. I mean, I have one that I may be working through, but like, I don't like telling people, "Yeah, I'd love to take your money," just to put them on hold. You know, which is another reason why running like a business, you should always have your pipeline working, and all the phases of it.

Joe: Yeah.



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- Brandon:** Because, otherwise, you do what I do, I didn't work my pipeline this summer, and I got nothing right now. [Chuckles] So, I'm just like, sitting and twiddling my thumbs, and maybe write a book or something. [Laughs]
- Joe:** [Laughs] Well, Brandon, how can people get your book? What's a good link for them to go to?
- Brandon:** Ah, probably, the easiest is going to be... Either Amazon or BiggerPockets.com/nomoney. It's just, "Nomoney."
- Joe:** Well, I'll have a link to that on my show notes. BiggerPockets.com/nomoney. And, go to Amazon. You can get it on Kindle. Do you still have that special, Brandon? Where they get some bonus videos and interviews that you have.
- Brandon:** Yeah. Yeah. So, I think the book itself is like right there on \$20 bucks. The digital or the physical, I think is like \$25. And, you can get the audio for \$35 or for like... I'm not sure what's that. I think it's like \$55, \$60 bucks. You can get a bunch of videos and audio, and a second book I wrote on how to find deals, like a bunch of strategies for finding hidden deals in the... Nobody else... It's kind of things like the eviction and that kind of stuff, are part of that. So, anyway, that's the ultimate package because that was a cool marketing term.
- Joe:** [Laughs] I... You know, I looked at that, Brandon. The first thing I thought of was, "Maybe, he's underpricing this."
- Brandon:** Yeah. I've already said that. I know like, "Man, you should charge like... \$300 bucks or something like that."
- Joe:** It should be a lot more, but...
- Brandon:** Yeah.
- Joe:** ...From what it's worth, you know...



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Brandon: Yeah. We want to make sure that anybody could afford it...

Joe: Right.

Brandon: And, if they want to go... If they learn something in that strategy somewhere in there... If I can pick up one thing that helps him, great! And, if they want to learn more in-depth, there's a million courses and training things, like the ones that you have, that they can go get a lot more in-depth on a specific topic...

Joe: Yeah.

Brandon: ...Versus, you know. And, that was kind of my furious. Let's get a broad overview and go from there.

Joe: Well. Job well done, Brandon.

Brandon: Thank you.

Joe: And guys, if you want to get in touch with Brandon, you can find him at BiggerPockets.com. Do you have a page? That "About you" page on BiggerPockets, Brandon?

Brandon: I do. But, it was kind of long. It's like BiggerPockets.com/users/brandonatbp or something. But...

Joe: [Laughs]

Brandon: I don't know. I'm on Twitter too. It's just @brandonatbp.

Joe: @brandonbp?

Brandon: Yeah, brandon. B-R-A-N-D-O-N-A-T-B-P.

Joe: Okay, cool.



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Brandon: Yeah. That's my Twitter.

Joe: Will put that on the show notes. Thanks for being a good host. Guest...

Brandon: [Laughs]

Joe: I mean, guest. [Chuckles] I had a good host who are in BiggerPockets.

Brandon: [Laughs] Yeah, no problem. Thank you for having me. This has been a lot of fun!

Joe: All right, Brandon. Well, take care.

Brandon: All right.

Joe: Everybody, if you want the show notes, go to realestateinvestingmastery.com. Get Brandon's book. I'm going to highly, highly recommend this book. One of the things I might do actually... I think, what I'll do is... There's a lot of books that I've read about creative real estate. I'll put those in the show notes as well. There's a lot of good education out there and books. You don't have to spend a ton of money to get this stuff. It provides a good basic introductory level. And then, if you want to dig deeper, there's a lot of resources on BiggerPockets as well as... A lot of other cool places too. So, thank you again, Brandon, everybody. We'll see you guys later. Take care!