



## Talking Wholesaling from A Very Active Wholesaler

Hosted by: Joe McCall

Guest Speaker: Chris Kleewein

- Joe: Welcome! This is the Real Estate Investing Mastery podcast.
- Joe: Welcome to the Real Estate Investing Mastery podcast. I'm really glad you're here and you're in for a special treat today. I've been trying to get this cat on my podcast. I called you a cat. That's a good thing. I'm just trying to pretend like I'm cool.
- Chris: Alright. You are cool!
- Joe: People say cat... Sounds like, anyway, I've been trying to get Chris Kleewein on the podcast for like forever and he's just so busy doing deals, hanging out with his family. Crazy, awesome things. And he's in St Louis. He's one of the biggest active wholesalers in St Louis. And, uh, I love seeing his emails. He sends emails all the time with his latest properties. And, uh, you just had a big deal recently that you were trying to sell really quickly. Is it okay if I ask you this live podcast in front of millions and millions of people? Chris, you had to have it sold within like five days or something?
- Chris: Yeah, I sent it out on Sunday. We needed it to close on Thursday and what is it, Wednesday we got it? Uh, I actually am pretty, uh, fortunate. I've spent years here in St Louis building a buyer's list. So, I've probably got about 16,000 to 18,000 names on my buyers list. So, we did an email blast on Sunday and then by Monday we had a buyer.
- Joe: Yes! This was a smoking hot deal. And I love... So, I brought this up cause I love getting Chris's emails, I'm on his buyers list. None of his deals are good enough for me, but I'm like, I like seeing him. I'm just kidding. They are really good deals. But I love seeing Chris's deals out there because just, nobody's doing this anymore. Right? Like everybody thinks it's so hard and it's difficult to do deals.
- Joe: And you know, St Louis is not that competitive, but it is. I mean, we've got other wholesalers out there. Chris just keeps on plugging away, chugging away. He's been at it for a long time. He's built a great buyers list and he can sell these deals lightning fast. And I



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didn't even prep him with that question. I put him on the spot because I'm, I don't know what happened. Did you have a buyer that fell through before, Chris?

Chris: No, the deal was actually with one of my students who had kind of graduated out of my program, so we weren't doing deal splits anymore and he's built his own list. He had a couple of, uh, investors go over and look at it and then really couldn't find a buyer and he was just about ready to give the deal back. And I said, hey, let me take a shot at it. So, sent it out, found a buyer for him the first day, so it's scheduled to close tomorrow, so...

Joe: That's awesome. Yeah. Chris and I used to share a, an office. He was always trying to steal my assistant and uh, asking her to, that she could work for him, but, um, Chris' cool. We've known each other... We've known each other a long time. Right? Like I think we were, we met through a mutual friend, coach Shaun McCloskey. Is that right?

Chris: Yeah. And then and then I had met you at some local REAs here in town and our sons were in the Boy Scouts together and then the Boy Scout parade together, we shared an office together for years. Of course, you are never there, you were traveling the world and doing what you do. So, I always thought that was cool. I always looked up to that.

Joe: Chris and I, um, okay. We, yeah, we, I remember... did you ever go to Shaun McCloskey's meetings that he used to have in his old retail office? Do you remember that?

Chris: Yeah. Yeah. Kind of in that REI blackbook boardroom back in there.

Joe: Yeah. Well, okay. But there was, I thought a long time ago before that even...

Chris: Not the big office, no.

Joe: Okay. All right. You were doing what?

Chris: I would do phone calls, dial into the conference calls.

Joe: Oh, okay. Okay. So anyway, Chris and I have been friends for a long time and he's been an active investor... How long have you been, you know, at least trying to do deals in St Louis, Chris?



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Chris: I've been doing it for about 23 years. My very first deal was the no money down deal where I bought a two-family flat in New City and moved into one side of it and rented out the other and I was hooked after that.

Joe: Nice.

Chris: This guy pulls up in this BMW, fills out an application and I was working corporate at the time, fills out an application and he's making more than double what I'm making and he wants to rent from me and his rent was gonna be enough to pay the mortgage? I'm like, yes, I love this real estate thing! So, it just went on from there.

Joe: So, I'm gonna ask you about that. How did you get started in the business? What did you, what got you interested in real estate?

Chris: I'm probably like everybody else that, you know, when I was a kid, I saw the Carlton Sheets infomercials. I had a buddy that wanted to partner with me. I had a credit card at that time, I was probably a senior in high school and was able to have a credit card... my buddy didn't. So, I used my credit card and he offered to have it shipped to his address and we're like, okay, great partnership. I still to this day I've never ever seen that. It got shipped there and I don't know what he did with it and I'm sure it was old VHS tapes or something.

Chris: So, I've always been excited about it. And then, um, you know, just at the right time I stumbled across a real estate agent that would help me get into that two-family flat I was talking about with no money down. And then it just kind of rolled from there. I started attending REA meetings, started networking, started going to training, signed up with coaches and mentors. I'm a huge believer in having a coach and mentor. Um, and just continued to follow that.

Joe: Do you remember the WIN meetings?

Chris: Yeah.

Joe: Wow, that was a long time ago. What did WIN stand for? WIN: Wealth...

Chris: Wealth improvement network.



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Joe: And then, uh, there was The Street, the REIA Club called Street. Sean took it over and made it the Lifeonaire REIA and now it's the Heartland REIA. I think Chuck's got it now. And Barry.

Joe: Cool. So, um, you, I love Carlton Sheets. I've never gone through one of his courses, but he's kind of one of the heroes in our industry isn't he because, um, he was out there teaching this stuff and uh, yeah, he made a lot of money. But you know what I and I talk about this a lot, I think it was Robert Allen. I have, and uh, Robert Allen said this, this was the reason why I brought this up. He said, I've made my millions doing real estate. I've made my hundreds of millions teaching people how to do real estate. And okay, yeah, people bash the gurus all the time because they make a lot of money. But you know what, if it wasn't for those guys, we wouldn't have learned about real estate would we? If it wasn't for the Robert Allen's, the Carlton Sheets, who was that another guy? Um, uh, Russ Whitney. Um, uh, what was that Asian guy? And then there was Ron Legrand.

But like, I thank God for the gurus that were out there teaching this stuff because they were willing to share their knowledge and it got, you know, my coach started who then coached somebody else that got started and who coached me. And I don't complain about these guys ever.

Chris: Yeah. I don't either. I think what it does is it teaches us abundance. It, you know, if we had the scarcity mindset, oh, there wasn't enough deals out there, then nobody would want to share with anybody. Everybody would worry about competition. Where I'm, that's one thing I love about you, Joe, is you, you've got no secrets. You'll share everything and you have, and I love that. It's that abundance mindset that there's plenty of deals for all of us and we're willing to help each other. And so, I'm with you on that. I thank God for the gurus. Without them, I don't know that I would be doing what I'm doing.

Joe: Have you heard of Dave Del Dotto? I've heard the name, but I don't know who he is.

Chris: I'm not familiar with that.

Joe: Sorry, Bobby. Your guru wasn't as famous as our guru.

Chris: Well, I don't, uh, you know, that's probably the younger generation. There are probably gurus now on YouTube that people watch all the time, which I don't... One other thing: if I had to give anybody, oh boy...



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Joe: Tommy Vu with the hot chicks and bikinis on his boat. Oh my gosh. If you want a good laugh, let me just tell you, go to YouTube, do a search for Tommy Vu real estate. Okay. That's all I'm going to say. Okay. I'm trying to be like culturally sensitive, um, and not politically incorrect, but you know, like I, and we've talked a lot about this, Chris. Like, you know, you have a lot of courses and a, I've borrowed some of yours, you've borrowed some of mine and, and it's just really cool to look back at that stuff and, and learn from it. I'm constantly investing in my education. Are you as well? Like what are you, what's your perspective on that?

Chris: I am. Right now, what I feel like for me is networking with other people in the industry, always trying to continue to learn. I think that constant learning is so important. But having said that, I also would... Like, if you asked me my one piece of advice for new people, it's be consistent and you know, don't give up, be consistent, but then also be careful of the shiny object, it's so easy for us to get distracted. Oh, you know, look over here, look over here, be consistent. And a lot of times that, you know, some of the, some of the ways gurus has come to us are with those offers that are, you know, it's the lure of this and you try it for a minute but you don't put in enough effort to actually make it work and then you're off to the next thing.

So, I feel like, find your thing, stick with it. Learn from people that have gone down the path before. Don't try to reinvent it. You know, I've seen people, well cause I'm a St Louis guy, I've been in the audience when you are teaching and you're handing out your course and you've got this one page sheet for the lease options and I'm sitting in the back and there's people going, oh, this isn't right. They're trying to make it into a 17-page document or something. I'm like, what are you doing? It works. Just use it, just use it.

Joe: Um, yeah. You know, what got you, Chris, from being the professional student, which I was for about four years when we first met, like I was that guy going to all the bootcamps and the workshops and you remember Chris Kershner, he would come into town and, and uh, I loved his stuff, but like it took me forever to implement it cause I was afraid of making mistakes. I was afraid of success even. Right? Like, so what got you out of, you know, study mode into doing deals mode, actually making offers, or was that never a problem for you? It's not a problem for everybody.

Chris: Well, when I started, um, I was in corporate and you know, I had this dream, you and I have similar backgrounds. So, my background is electrical engineering. I went to Wash U to



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get my MBA. My vision was to go up the corporate ladder and be a C level executive: CIO, CEO, CFO, something. I joined in the IT industry. And so, uh, you know, quickly I moved up. So, I was a manager, but, um, I reported up the food chain into the CIO and I realized, man, I could be there for another 50. I could die here and still never make it to three or four steps up the ladder. And what I realized quickly was it was the, um, it's not about what you do. We don't get promoted in the corporate foil for doing a good job. It's who you like, and do they like you. It's all the politics, which I never ever anticipated. Right?

Chris: As a kid, I would never thought that. So, as I got into that and I realized I wasn't enjoying, I wasn't getting the fulfillment from the job. I found fulfillment in real estate when I first bought that, um, that two family, I loved it. And so, then I did another one and then did a flip and did a rehab. So that point for me, it was about growing in my knowledge because I want to be kind of like you, the deal engineer. If I get a deal and it doesn't fit as a wholesale, what else can I do with this? Right? And so, for me, that was what gaining knowledge was about, is understanding what it is, understanding the terms in the industry and learning from people who had been there before so I don't have to recreate the wheel and just being good at what I do. That's, that was what it was for me. That's what I enjoy.

Joe: What percent of your deals today are creative finance versus just cash flips, wholesale or even rehabs? Like what's your kind of, how are you doing deals today?

Chris: So, uh, so for me today, I do, so, um, I do a lot of partnership with students and I believe not to have tons of students. I want a few number of students that I can give them a lot of time. So, I don't have any students outside of St Louis. Uh, I'm a St Louis guy. You know, when I started... So, my mentor said, Hey, put together this coach. I mean put together this course, travel the country. So, I put together a home study course. Started out probably had eight or 10 places that I went to that first year...

Joe: We didn't... Shaun or whoever it was, me, we didn't tell you to do that. You said you wanted to do it.

Chris: Yeah. Okay. Right on. And that's what I thought I wanted to do. And then I immediately got out there and was spending the night in another city, in a hotel that I wasn't familiar with and without my family. And I thought this, I thought that was my vision, clearly wasn't my vision. So now, you know, I stepped back and, and, and I prayed about it and just try to figure out where is my vision, what am I doing? And if found, I don't need to leave St Louis.



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I can do all the deals I want to do and I get a real passion from helping other people do the deals. So that's what I do now. So, a lot of my deals are student deals. For me personally, quite a bit, probably about 40% of my deals come in through referrals.

Chris: What I like to do now is travel. So, I'll wholesale just about everything I can wholesale if it looks like a good property to keep, I'll do that and I'll do either private money or creative financing.

Joe: When you buy and hold a property.

Chris: When I buy and hold and what I do now is I like to just do five-year notes or less. I think 30-year note, you know going through the whole down...

Joe: You're talking on the buy side, right?

Chris: On the buy side. I'll sell on a 30-year note. On the buy side I don't like anything longer than five year note cause going through the downturn, you know people lost everything because of the banks. If you can get it free and clear as fast as possible then I think that's where it's at. So that's my vision for everyone today is get your properties free and clear as fast as possible.

Chris: Now, having said that, there's tons of people teach in the brrr method. I'm just saying it's not for me, you know?

Joe: Yeah, I totally agree that it is for some people. And here's the thing, you will, well, first of all, let me explain what the brrr method is. buy, renovate, rent, refinance, right? And redo.

Chris: Yeah, repeat it.

Joe: So, the idea is, um, just keep on getting as much bank loans and buy as many houses as you can. Um, the problem with that is, um, if and when the market goes down again, um, you might be caught in a world of hurt, right? Like, I, I don't know if you've met anybody, Chris, in the last downturn that went into foreclosure and bankruptcy who owned free and clear houses.



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Chris: Not Free and clear. No, but, Joe, we just had a guy this week, local St Louis guy, uh, using the brrr method. And a lot of times in the brrr method, you know, you can only qualify for so many federally backed Fannie Mae, Freddie Mac loans; between four and eight, maybe 10 depending on how you push it. So, most people go into the portfolio loans where the bank gives you a 20-year note, but they reassess it every three years and decide whether they're going to continue to extend the loan or readjust.

Joe: Yeah, let's talk about that. What happens when they say no?

Chris: So that just happened. So, this guy's got 25 houses here in St Louis and the bank decided that they weren't managed the way that the bank wanted to see them managed because a large number of more vacant. So, they, when they reevaluated the values, they were way below what he owed on it.

Chris: So, the bank said, hey, you either need to bring this huge amount of money to the table or we're calling the note due and he wasn't in a position to bring the money to the table. So, he ended up this week doing deed in lieu and signing all those properties all back to the bank. So, you know...

Joe: Somebody in St Louis?

Chris: Somebody in St Louis right now this week.

Joe: Do I know this person?

Chris: No. I didn't, I didn't know this person.

Joe: Okay, okay. Yikes. Are you serious?

Chris: I'm serious. So, it's happening right now, even in the strongest economy we've seen in St Louis, stuff can happen now. I don't know him; I don't know his story. But you know, you get 25 rentals and life happens and say you get sick or you're, you know, aging parent or anything, cancer, you name it, kid gets in a wreck. Anything could happen that takes your focus off the ball or those 25 rentals for a while, say a year or two. And some of them go vacant and things mushroom out of control. The bank's gonna snatch them back. But if



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you've got them free and clear, nobody's going to come and take them away. And I believe that's super important.

Joe: I just heard a story the other day, I'm kind of similar related, but a person had a property that was vacant and uh, they had a fire or something happened to the house. It was an investment property or rental or something, but it was vacant. And the, um, the insurance company said, no, we're not going to cover it because it was vacant and it had been vacant for too long or something like that. So there, you know, there's some, obviously that's gonna hurt anybody, even if they own the house free and clear.

But here's the problem that I had personally for me and, and I'd be curious, I want to ask you what happened to you when the market crashed last, but like, I ignored the fundamentals and I got to a point where, man, if I could fog the mirrors, if I could get a loan. I was counting on appreciation. I thought I was in the good neighborhoods. I thought just having a hundred, 200 bucks a month in cash flow was good enough. But then, you know, when the market turned, we saw it coming for, you know, at least a year when it crashed last '07, '08, '09... But like, there was this point where it just dropped off the cliff. Um, what did you, what happened to you when the market crashed and corrected? And what were some of the lessons you learned from that?

Chris: Yeah, I'm completely with you on that. I was buying anything I was buying... I was taking things subject to, any type of creative financing, I was buying and putting loans on things for 30-year loans. Uh, I was still in corporate and I had a six-figure income and a good credit score. So, I was trying to build my portfolio. I was, I had the vision, you know, I was going to have as many rentals as I could have. I had about 50 rentals, had, you know, probably north of \$4 million in debt on these things. And the market changed on me. And I remember one of the last things I bought was a house in St Louis—you can appreciate this—in Turtle Creek, kind of near our office. So, the house in that area was about \$300,000 and the guy left and went to Texas and signed it over to me subject to, and I'm like, yeah, I promise I'll make your payments.

Chris: And I put a lease option buyer in there and it was negative \$50 a month cashflow. And I said, you know, no problem. Because I know in about 12 to 14 months, maybe 18 months, this thing's going to appreciate \$40,000 I knew it based on history. Well, things changed. Didn't happen. I finally just got rid of that thing last year and...



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Joe: Oh, you kept it that long?

Chris: Yeah, well I felt like when I give somebody my word, I'm going to make the payments, I'll do whatever I can do to make the payments. So, going through that downturn was rough, was rough.

Joe: What are the fundamentals that you look for in rental properties or any investment property that you're going to buy and hold. Let's dose do buy and hold.

Chris: So, for me, some of the basic fundamentals are the area. I believe in having a written vision of what area I want to be in because St Louis is huge. It's an hour to get anywhere. I want them all within a 20- or 30-minute drive from my house and ideally in the same area. When it first started, and when many people started, they'd say, oh, we'll go anywhere for a deal. Right? So, Joe, I'd go to Kansas City for a deal if I need to, or Alabama or another state. Well that, you know, you think it works and that looks good on paper, but you try to do that for very long. It's crazy. So now the fundamentals are I want to be in the certain area. I want to have a minimum of \$300 a month cashflow. I don't want anything that's going to require a mortgage for longer than five years. And so, we're blessed in St Louis, absolutely blessed.

Chris: I can find houses that are um, in an \$80,000 to \$90,000 area and I can be buying them for about \$30,000 to 35,000 as a wholesaler. So yeah, I could wholesale that on and make \$5k or \$10k but I can get private money at 6%, put a note on that, amortized over five years... It'll still cashflow a couple of hundred bucks a month...

Joe: So, it's amortized over five years or you have a balloon in five years?

Chris: Amortize, I'll amortize it over five years.

Joe: Good for you.

Chris: My payment's like 600 bucks a month and I can rent it for eight or nine depending on the condition of the house, but I don't rent it. Okay? So, I sell it on contract for deed. So, they're the owner. They're responsible for everything.

Joe: That's amazing. I love that.



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Chris: Yeah. No, that's not my primary strategy. That's my long-term retirement plan. But mainly I'm a wholesaler.

Joe: Is it hard for somebody who's new in the business to find a good title company that can help them with their wholesale deals or the creative deals like you're talking about?

Chris: No. But I do think it's important because the laws are so different all around the country. Like Illinois, Joe, I don't know if you knew this, Illinois just made it require a real estate license to do assignment deals to do more than one assignment deal in a 12-month period and that starts January 1st. So, it's important that you kind of know the laws a little bit. And one of the ways to do that is call around to title companies. All of them are different. So, like say in St Louis, if I want to do a subject two deal, there's only one title company that I know of in St Louis that will close that and give me title insurance on it.

Chris: So, you've got to know your strategy. And the thing is, title companies are always looking to get to grow their business. So, most of them, you call them and set an appointment, they would love you to come in and talk to them. And they're, they, they embrace new investors and new clients.

Joe: Well, one thing I tell people too is if you're looking for them, um, find somebody who's already doing deals in the area, find a wholesaler that's already doing deals and bring them some leads or her, bring them some leads and partner with them on some deals. You're gonna find out the contracts that they use, the title companies, the attorneys, maybe even some of the lenders that they use and some of their buyers, the contracts like, so it's really a good idea to partner, partner with people.

Joe: So, we're talking about criteria for a deal that you're going to buy and hold, right? And you've got, you've got a cashflow, a couple, \$300 and that's after a five year am loan at 6% interest from a private lender. That's amazing. And is that after taxes and insurance?

Chris: No. No, because I passed the taxes and insurance on to my contract for deed buyer so I'm going to have to pay it, but they'll reimburse.

Joe: So, you're acting like the bank in a certain sense. Do you keep, this is a contract for deed, does the deed stay in your name?



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- Chris: Right, the deed stays in my name.
- Joe: But you got somebody now who is, it's not like a lease option or a tenant, right. They are actually, they own the home in a practical sense, right.
- Chris: Right, they own it.
- Joe: And you're, you're staying in the, not in the Class D neighborhoods, but you're probably in a B or in a C neighborhood, would you say? Is that right?
- Chris: Yeah, I can't do it in an A neighborhood here in St Louis and you know, I'm out in Los Angeles and ask them, Hey, what's your worst neighborhood? Their worst neighborhood's \$300,000. Well, I can't do it that neighborhood, but here in St Louis we're blessed. We've got a kind of a BC type neighborhood where houses generally go for about \$80,000 or \$90,000. It's what I would consider a starter homes, blue collar homes. There are some rentals mixed in there, but most of the areas, there's probably at least 50% homeowners. So, we're not in just a straight rental area and we could still get deals. Things still cashflow. And that's why I think people from other states are investing here. Other countries are investing here, Reece Hedge Funds. Everybody's been investing in here.
- Joe: Well the economy is strong, it's stable. And we have the St Louis Cardinals and the St Louis blues. So, what else do you need?
- Chris: Stanley cup, that's all you need.
- Joe: All right, we're going to go to the playoffs this year and we're going to, we're going to win the, the, the, uh, the national central division. Okay. Anyway, uh, what's your criteria for wholesale deals, Chris, when you're going to wholesale the deal, what kind of numbers? Where do you have to be at?
- Chris: Well, you know, basic formula, 70% of ARV minus repairs and that's what landlords and rehabbers will buy for generally. And so, I want to get it cheaper than that if I can. We, just like many other parts of the country, we've got some neighborhoods that are hot and I can actually sell it for 75% or 80% of ARV minus repairs. So just kind of knowing the neighborhoods helps.



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Joe: Yeah, for sure. Um, cool. So just the typical standard mayo formula... it's been working for a long time and it's working for you.

Chris: Right. It works great.

Joe: Um, talk about marketing. What, you know, you don't have to share all your trade secrets, I know, but there is really no secret with direct mail, like it's always worked and it always will work. What are some of the things you're finding that, what's working for you?

Chris: Well, one of the things I like about direct mail is you can ramp it up, right? So, if you decide, hey, I really want to really increase my marketing, then maybe a double your, your direct mail spend and you can do that in 30 minutes and get it all set up and it goes. Um, most of the other things are hard to scale up, but however, I will say, um, some people are great at networking, others are not. If you're good at networking, I feel like you should leverage that because some of the most lucrative deals that I've seen come in through networking, a friend of a friend and they, they set you up with the seller and um, that, yeah, it's great. So, if you can network, I think it's powerful.

Joe: What are some networking tips that you can give to people?

Chris: Let everybody know that you're looking for rentals and rehabs and, but one of the things new wholesalers do often is they try to explain the whole wholesaling process to someone. And I'm telling you, most people just don't care. Their eyes roll up in the back of their head, but we feel like we've got to enlighten them. So, I think keep it simple. Let them know you're looking for rentals and rehabs.

Chris: One of the places a lot of new people tend to network is the REIA meetings, which REIA meetings can be a great source if you know how to use them. But don't skip family and friends, they know people and just see if anybody can direct you to something cause that's good too. At the REIA it's important, I think, that you show up most of the time, somewhere between 25 and maybe as much as 50% are all new people that come every month and then maybe they come back, maybe they don't. So, the REIA owners are bringing in new people all the time.

It's important that you go during the networking part and it doesn't matter who's the headline speaker unless of course it's Joe McCall, then definitely go and listen to it. But



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whoever the headline speaker is, don't decide, oh I'm not going to go because I don't want to hear about, you know, whatever it is. Go for the networking I think and introduce yourself to people as a buyer. So, you know, the new people that have just met you, they have no idea who you are. If you come across as credible, they'll keep your card. When they get a deal they don't know what to do with they call you. And that's such a good way to get deals. It really is great.

Joe: That's great advice. They can overlook that and they forget. It's called the flap your lips method. Right. You know, let's just tell people where you're from. Okay. Fire round question. We only got a few more minutes, Chris. What are some of your favorite systems and tools that you like to use?

Chris: Man, I believe in the basics. I believe you've got to have a CRM.

Joe: What do you use for CRM?

Chris: I use REI Blackbook. But I also use Podio. So, I feel strongly either one of those two can do wonderful business for you. I believe in an answering service, but a lot of people when you first start don't need that.

Joe: So, what do you use?

Chris: I've got, oh boy, I use oh, 'm gonna say VoiceNation. Is that it?

Joe: Oh yeah, I used to use VoiceNation. That was a, I've used them a lot. Chris Kirshner used to recommend them, I think.

Chris: I mean they ask me a couple of basic questions in an email, so then I can decide on my own time if it's a smoking hot deal, I'm calling them back right away. But if it's a bad deal in a war zone and they want too much, I'll call them back next week. It changes the time dynamic around to be in my favor.

Joe: Some good books that you've been reading recently?

Chris: Man. My favorite lately is, um, the book by the FBI hostage Negotiator, Don't Split the...



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Joe: Oh, Never Split The Difference. Great Book.

Chris: I love that book. And, and now, once I read the book and signed up on his website, now I'm getting invited to all these things and I tell you, I, um, I wish he would go and figure out how to write a book on real estate negotiation, I think would be powerful.

Joe: That's a great book. Never Split The Difference. You guys should get that. Yeah. Any final tips, Chris, for folks that are just getting started, what would you say to them?

Chris: Be consistent. Don't give up. I think anybody in business for themselves, it's an emotional roller coaster. Make sure that you surround yourself with positive people. I strongly, strongly, strongly encourage you to have a mentor and a coach and if I may be so bold as to say it, I think, you know, Joe is an amazing mentor and coach. But if it's not Joe, get someone, don't try to reinvent the wheel, right? Follow the path that somebody that has gone before you that works. And Joe's got some powerful systems, but whoever it is, I think that's important. Um, everybody tries to take something and try to improve upon it. And most of the things you don't need to improve upon. What we're doing is working. We've been doing this for decades, it works, so you know, following those footsteps.

Joe: Thanks, I appreciate that, appreciate that. Chris, how can people get ahold of you? Um, or maybe you don't want them to? It's okay to say that?

Chris: Let me give you my email address. Uh, my email address is [chris@premierhomeinvestors.com](mailto:chris@premierhomeinvestors.com). It's [chris@premierhomeinvestors.com](mailto:chris@premierhomeinvestors.com). You can email me, I check it usually about every day and I can, you know, if there's something I can help you with, I will, I'll get back to you.

Joe: Cool. C, H R I S, right? [Chris@Premierhomeinvestors.com](mailto:Chris@Premierhomeinvestors.com). Nice. Thank you, Chris.

Chris: Yeah, I need a shorter URL.

Joe: No, that's good. And if any of you are listening to this in the Saint Louis area, um, anywhere in, in around the St Louis area and the Illinois side or Missouri side. Um, if you're looking for a good local coach, I really recommend Chris. He knows what he's doing and his students are having tremendous success right now. Um, so that's, that's awesome.



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Joe: Hey, thanks, Chris. Appreciate you being on the podcast, man. Let's talk soon. I don't know, maybe we can go to a playoff game.

Chris: Yeah, for sure!

Joe: Go see the Cardinals. That'll be fun, for sure. Well, we'll talk later, man. I'll text you. I gotta go. Thanks, Chris. We'll see you guys, everybody. Bye.