



REAL ESTATE INVESTING MASTERY

www.RealEstateInvestingMastery.com

Creative Financing Lab

Hosted by: Joe McCall

Guest: Matt Theriault

Matt: Hi, welcome to the Epic Real Estate Investing Mastery podcast. Yes, it's your old buddy Matt and Mr. Joe McCall. My good old buddy over there. And how are you? I guess I should say hi first. Doing well, buddy, doing well.

Joe: We decided to do a combo podcast. Give you two for one. That's right. Matt and I have been friends for quite a while. And his podcast is older than mine. I hate to admit it, but he's been doing it a little bit longer than I have.

Matt: We debate on that. I don't think you really mean that. But you're just acquiescing for this.

Joe: I'm just being nice. But anyway, that's a good friend. I love working with Matt. So we've done a podcast or two before. We've both been on each other's podcasts and we just said, hey, let's do a podcast together. Let's do something super cool for our audiences, because I think we're coming into some uncertain times. And when there's uncertainty, there's a lot of opportunity and people are getting scared. Wholesalers are on the verge of going out of business. There's a lot of things going on right now. And we want you all to be positioned going forward over the next one or two years to best profit from the uncertainty that's coming in a good way because there's so many deals out there to be made. So we are going to be talking about creative financing in this market. And I can't think of somebody better to do the podcast with than you, Matt.

Matt: Well, thank you, Joe. And likewise, as you're pretty good at this stuff, too, and been doing it a long time, you know. Now, let's think about that right now, because, you know, there's no shortage of people out there right now giving advice on what you should be doing here. And, you know, John, I wish we'd been around for a while. And Joe, you know, I mean, there's seems to be a new Google and I feed every other day.

Joe: Right. And I could tell you the stories, Matt. The guys that I won't even say I won't even say because it's just not going to do anybody any good.

Matt: Yeah. Yeah, that's good. But the point being is, you know, most people that you're seeing right now, I think this is a fair statement. I haven't taken actual roll call or anything, but a lot of them are really young.



REAL ESTATE INVESTING MASTERY

www.RealEstateInvestingMastery.com

So they haven't been alive long enough to go through any other type of market than the one that we've been in. Yeah, or they've been doing it less than 10 years. And if you've been doing it less than 10 years, then you know any advice and information as well intended as it may be. There's a lot of great people out there that want. Good for that. For the people that they serve. But it can only be secondhand information. It can only be something they read somewhere or something they heard somewhere or just a guess. Right?

Joe: Man, and I was one of them that lost my shorts on that last crash. And I know a lot of guys that lost everything. And I would rather take advice from somebody who's been through some ups and downs, been through the cycles and survived and thrived and became a better investor because of it. And some you know, it's honestly in the last five, seven years, it's hard not to make any money in this. Right. Like, if you're wholesaling deals, it's like hard to lose money. It is. So it has been so stinking easy. And we've gotten fat and lazy and complacent, not realizing or not thinking that, you know what? House prices are not going to go up forever and deals will not always be this easy. And so you where you could maybe for the last five or seven years, get away with being a one trick pony and just offering cash on deals.

Joe: You're gonna have a hard time doing that in the market going forward. And so one for me when I was doing the most deals was in 2008 through 2010 and '11 during when the market was falling. And a lot of investors, even realtors, were fleeing the market, getting out of the market. Well, I was doing a ton of deals because I was doing creative deals like lease options right up. And so there is a tremendous opportunity now. You guys need to understand this to get trained on how to do creative finance. And you'll see you're not just making one offer to a seller at cash. What are you gonna do with the leads that don't have a ton of equity or what are you gonna do with the leads that they're not going to sell it to you for 70 cents on the dollar? What if you could offer them 90 to 100 cents on the dollar? Give them their asking price as long as they're willing to wait for it.

Joe: And you can do that with lease options and/or owner financing. So there's an incredible opportunity here. So be careful who you get your advice from. Right. Consider where they have been, where their experiences. You know, I remember listening to I forget who it was, but it was an interview with a high-level CEO's had tons and tons of businesses. And he said he would never hire somebody on his executive team who had not failed in business before. This might have been Richard Branson. Don't quote me on that. I remember who it was. But the whole point was failure can be a good thing. If you've been through ups and downs, you had that experience behind you to know what works and what doesn't.

Joe: And so anyway, that's why we decided, let's do a creative financing case study. And Matt can talk about owner financing, which he's done a ton of, and subject twos. And I can talk about the lease options.



REAL ESTATE INVESTING MASTERY

www.RealEstateInvestingMastery.com

And really, Matt, it comes down to this, you know, instead of going, if on average, you need one. You get 30 leads to do one deal. So we're like. Instead of getting one out of 30 offers accepted, what if you could get three out of 30 offers accepted and triple your deal flow just by giving the seller a couple more options, right?

Matt: Yep. Speaking of what we're just talking about, you know, if you had to go back again, Joe, knowing what you know now, what would you have done differently in, say, 2007, 2008, that you might be looking forward to getting a second chance at doing it again right now?

Joe: Well, I wouldn't have taken on so much debt would be the big thing, because I just figured the market would always appreciate the market will be specific about that. What kind of debt were you're taking? I was borrowing a lot of private money on second position notes on these properties. I was figuring I was okay with just, you know, a little bit of equity. I was counting on future appreciation. I was ignoring the fundamentals. You know, I was buying properties with only one hundred and two hundred dollars a month in cash flow, not setting aside any money for future unforeseen circumstances. So I only had one exit strategy. That was another big thing. Big mistake I made. I only had one exit strategy. I didn't have multiple exit strategies. So if the market went bad, what could I do to protect myself, my assets and all that? And I just owned too much debt.

Matt: Now there's, and I'll stop you right there before you go. Yeah. If you'd said something I asked. Right. Ask you what you mean by debt, what type of debt. And you said something really. I don't think debt is the answer. That's not do debt. I think debt is super powerful. And I think you run it as much as you possibly can right now. I think it's the opposite. But you are getting debt on second loans and low equity positions. Yes. That type of debt. We don't want that.

Joe: I should clarify that.

Matt: Yeah. Yeah. No, because I mean, really, the way that we're going right now, I think debt is king. I think you want to borrow as much as you possibly can. I'm not saying irresponsibly. I'm not saying, you know, make a bunch of dumb choices just because someone wanted to give you the debt. You have to know what you're doing with it. And I think another big advantage of debt right now is, you know, with the amount of stimulus going into the system. Do you realize, Joe, they injected more cash into the system in March for COVID-19 than they did all of 2007-8? 2007, 2008. In one month. There's like a 30, 45, five day period. Yeah. So, you know what that does? It depreciates the dollar. We're going to get a good chunk of inflation over the next few years.



REAL ESTATE INVESTING MASTERY

www.RealEstateInvestingMastery.com

Matt: But what that also does is it depreciates your debt so your debt becomes less. So you'll be using more dollars that you'd be paid to pay the same amount of debt that you've got right now. So that's a that's really key. And the other part about debt that helps you when it comes to creative financing, it helps you to control a lot of property with minimal money from yourself. And the saying is, the lifting or the rising tide lifts all boats. Right. And I kind of asked you that question and I'll let you finish the answer just a sec. But I was really kind of thinking for myself as well what I would have done differently. I would have done more deals because...

Joe: More buy and hold deals.

Matt: Yeah. Because the mentor that I had at the time, his whole thing was about control. It was about buy or sell. It's about control, control, control, control. And he says if you control a lot of boats when the tide rises, it's going to lift all of them up. Right. And so I was a little bit, I mean I was brand new. Not brand new. But I was newer and not as confident as I am now. And I would've bought more. I would've controlled more. Let's put it that way.

Joe: It's important, though, you understand the fundamentals. Like that is good, but you've got to make sure the numbers make sense. You've gotta make sure that they keep the property cash flows. You make your money when you buy. And the thing that I love about what Matt is doing and even with me, I'm giving sellers what looks like a ridiculous offer. Right. But it's really not because we're getting it under such great terms. It's either price or terms, and we're going to be spending a lot of time talking about this in this creative financing lab case study where we're going to be showing you how to offer creative terms. And if the seller is stuck on price, give them their price. It's either price or terms. And you can negotiate or pull either lever. Right. Price or terms.

Joe: And so we're talking about, guys, let's just use simple round numbers where, you know, if a house is worth two hundred thousand dollars, you know, we could offer the seller a one hundred and eighty, one hundred ninety, two hundred thousand dollars, maybe even a little more with principal only payments, for example. Right. Or low interest rate, even a lower price. But there's really, really simple, creative ways that you can structure these deals where you're building up the equity over time, not even counting the deductions. And so I've always been kind of more of a wholesaling just quick nickel rather than a slow dime. So a lot of my audience has been conditioned to that. I've been talking about lease options. Just flip them, you know, get in and out real quick. But I love getting Matt now to talk about. All right. Let's start thinking about long term wealth building here. Let's start thinking about buying a portfolio of assets that generates cash flow for the rest of your life. Right. There's a whole lot more to this.



REAL ESTATE INVESTING MASTERY

www.RealEstateInvestingMastery.com

Matt: Yes. And the creative structures, it allows you to do that. It allows the average person to build a significant amount of wealth without having a lot of wealth of their own. The other thing I like about this is what it will do for you. You know there's a big complaint in the marketplace about every market is saturated. Everyone thinks there's too much competition. The virtual wholesaling, the virtual investing is such a big thing because everybody hates their market. And they think they don't have a chance in their market so they wanna go somewhere else. They want to go over to that where the grass is greener, right? But what what the creative structures allow you to do also is to play in an area where there is no competition.

Joe: Talk about this more because you're doing deals in Vegas right now. Super competitive. Yes. You're reaching some sellers that no other investors are.

Matt: Yeah. Everyone is looking for, you know, out-of-state absentee owner of a vacant house with low equity or it's owned free and clear. And I love those, too. We all love those. But no one is mailing to the low equity people. And because nobody knows how to make money on low equity because of this low equity, you can't flip it. That one strategy you got, that wholesaling strategy is just not going to work there because you're not going to buy it deep enough unless you go and negotiate a short sale at the bank. But there's so much opportunity in that and so much money to be made with very little or minimal outlay on your own that you're playing. I think Blue Ocean might be too strong of a term, but there's a whole lot less competition there.

Joe: What if you could offer something to a seller that has little to no equity and you're gonna start seeing more and more of them in the coming days ahead? Right. What are also, though, if you could find somebody that has a lot of equity and offer them full price for their house? What if you could do the that? Oh, my gosh.

Matt: What if you could offer them more than anybody in the retail market would offer?

Joe: That sounds pretty exciting to me. But you may be thinking, like, what are these guys talking about? Well, it's not that hard, really. We're talking about creative offers, creative finance. You can make a make a full price offer on owner financing. But really good terms, low interest or zero percent interest. You can offer a lease option on a low equity deal and just assign the lease option be done, be out of it, or if it's in a good appreciating area or if it has good cash flow, maybe you could stay in the middle. Maybe you could take over the mortgage. Right. And get the principal pay down over the next 10, 15, 20 years.



www.RealEstateInvestingMastery.com

Joe: So there are so many opportunities, so many different ways to do this. Guys, if you want to be successful in 2021, 2022, 2023 and on, you need to learn how to make more than just a cash offer. You need to learn how to more make more than just a lease option offer. If you're from my podcast or on my list, you need to know how to make more than just a lease option offer. You need to be more open to creative options. Now, just imagine again, going to the seller instead of getting one out of 30 offers accepted, getting three or four or five. Right.

Matt: This is what you need to do. And I don't like to be lectured to, but I'm about to lecture you. Just stop identifying yourself as your exit strategy or your acquisition strategy like I'm a wholesaler. I'm a lease option expert. I'm a subject two guy. Even the sound of, I'm just in apartment buildings. I'm just in, you know, storage facilities. You stop that. I need to call yourself a real estate investor. You need to be well-rounded real estate investor. And certainly you can have your preferences. You can have your specialties. But marketing is just too darn expensive for you to just wait for the right opportunity to come along when you can make money on almost every opportunity that does come along.

Matt: And if you're calling yourself a wholesaler, I would suggest everyone just kind of stop doing that you're and stop gloating and showing off your checks. And look what I did. I wholesaled and I did it. You're drawing away too much attention to yourself. You know, in Illinois has already taken huge steps, still ways around it. I mean, it's still not illegal to be a principal in your own transaction. But, you know, the Realtor Association is one of more powerful lobbyist groups in Washington. And if they feel you're stealing money from them and that's exactly what they feel right now, they're gonna stop that. So this is a good opportunity. Cut wholesaler. Just call yourself a real estate investor or even better yet. I'm just a deal finder. I'm a deal finder.

Matt: I think the most people are so concerned about where am I going to get the money? How do I get hard money? Well, what if I don't have the right credit score for the banks when I get the money? Where do you find private money? If I hear that question one more time, I think I'm going to scream. Joe, private money is relationship money. There's not a web site that has a bunch of private money lenders because they're not private money. They're professionals now because now they're on a Web site. They're officially hard money lenders. It's relationship money. And if you can't build the relationship, you're not going to have private money. So there's your answer to the private money.

Joe: But we're going to be teaching you how to do that.



REAL ESTATE INVESTING MASTERY

www.RealEstateInvestingMastery.com

Matt: Absolutely. You're going to see how to do all of that. But being a deal finder is the most valuable piece that you bring to the transaction. It's not the money. The money is a commodity. The money is everywhere. There's no shortage of money in the system for a good deal. It's the reason that's is because people have a harder time finding good deals than they do finding the money. There's a lot of people out there with money. What do I do with it? Who do I give it to? In the economy that we live in with the interest rates so low. I mean, you basically lose money by putting money into a savings account or a C.D. or a money market account. They want deals. So if you are good at finding deals like Joe and I are going to show you how to do, then you're going to have all the leverage. You think you're at some sort of disadvantage because you don't have money. No, you've got all the advantage in the world. If you're good at finding deals.

Joe: And if you've got a good deal, the money will come always every single time.

Matt: Nobody ever believes that, Joe. Why don't they believe that?

Joe: Because they just it's not happened to them yet. And when it does happen to you, you'll realize, oh, my gosh, there was there was that easy. It's all right there and it wasn't that hard. I thought it was going to be complicated and difficult. And so raising the private money, if and when you need it is not that hard. It's a lot easier than you think. So, you know, we'd get mad. And I've been talking a lot about, OK, what are we gonna do? Let's do a case study. Let's talk about this stuff. Let's teach it. And so we decided, let's do a live a mixture. I love the format of this. It's a mixture of teaching and then doing and implementing and reporting back on your results. And we'll coach you through it. So it's kind of like a coaching and implementation thing where we're going to teach you for six weeks on a Tuesday, we're gonna go live. Me and Matt, we're going gonna live. Teach you something. How to find the buyers, how to find the sellers, how to do the marketing, how to raise a private money, how to negotiate the deals, how to structure the deals, how the paperwork works. All this good stuff. Right.

Matt: It's not going to be one of these Facebook live thing. No, it's going to be. We're here live. You're there live. We are interacting. Yeah. Right.

Joe: Explain that again. What is that again? We're going to be giving you all of our best stuff. We're gonna be teaching this stuff live on a Tuesday, and then we're gonna. That's gonna give you a couple of days to go out and implement it. We're not going to be overwhelming you with all of the A-Z steps. Here's like the first two steps. Go implement it and then report back on your results on Thursday. And Thursday we're going to do a coaching call and you're gonna be coming in and you're gonna be reporting on your results and we're



www.RealEstateInvestingMastery.com

going to be helping you. And then we'll come back again the next week, Tuesday, teach another little thing. Give you time to implement it. You come back reporting your results. So, you know, I think one of the biggest mistakes educators make is like we just dump it all on you all at once. I know I do that. And it just gets overwhelming, you know, like, oh, my gosh, I quit. I'm so confused.

Joe: Well, what if we just gave you little bite sized chunks of the time? Gave you time to implement it. You go do it. Report back and your results. It's OK to make mistakes. Right. We're gonna help you, maybe even partner with you on some of these deals. That's why I'm excited about some of you guys are gonna find some deals and you want to partner with us. You can bring it to Matt or bring it to me and we'll review it. Maybe partner with you, I don't know. Wouldn't be the first time. No. Done plenty of that. And I want to do plenty more. So we're calling this thing Creative Financing Lab and I keep on forgetting to pull up the date, but it starts in two weeks as we're recording this now. So as you as you're listening to this, it's gonna be next week. We start on Tuesday. I'll find the date here.

Joe: Next time Matt starts talking, I'll look at the calendar and figure the data starts about where it's gonna be like a case study. I've done several of these before. It's awesome. I love it because we're gonna be working closely with you guys. We're gonna be holding your hands and the more you implement, the closer that we are going to work with you. I'm excited about this man. And this is gonna I'm looking forward to learning a lot from you. Here's the other cool thing is I'm going to be implementing it all with you guys because my son, who's sixteen, is doing some marketing for us. We've already done some deals, but I've not done any of the deals that Matt is doing on the owner financing side of things. Right.

Joe: So I'm going to get my son to do some marketing and all. We've got some ninja marketing things to show you, like how to pull up older listings on the MLS properties that are actively listed that are free and clear, that have a lot of equity and how you can send offers directly to the owners. And this is ninja high level stuff. I've never seen anybody else teaching this, and Matt's doing it. And we're going to be sharing this with you guys right now. I'm gonna be sharing with you my best marketing stuff for lease options.

Matt: But yeah, I don't know. I'm always interested in what you're doing, Joe, because it seems like you always found a little loophole somewhere. You figure out a little trick or something like that. So I'm always interested to stay up to date, up to speed with you. But I'm bringing all of my marketing materials. I'm bringing my cover letters, my envelopes, my offers. The way that I present the offers, I'm bringing all of that, all the contracts, everything. And I assume you're doing the same?



REAL ESTATE INVESTING MASTERY

www.RealEstateInvestingMastery.com

Joe: Yeah. I'm not holding anything back. All right. Matt and I do a lot of similar marketing and a lot different marketing deal. Like I rely heavily on virtual assistants to do a lot of my marketing for me, getting leads off of sites like Zillow and Facebook Marketplace and Craigslist and go Section eight dot com. So and all of that marketing super cheap. You know, if you do it yourself, it's free. Right. So you're gonna be learning his favorite ways to find leads. My favorite ways to find leads. You get all my contracts, you're gonna get all of my scripts, all of my calculators and checklists and all that stuff you're gonna be getting mat's. So it's, it's gonna be I'm gonna be teaching mainly on lease options, marketing and lease options systems. That's going to be talking about marketing systems and kind of owner financing. Maybe a little subject twos like what do you do because I don't really teach that.

Joe: And you guys got to know again, we're talking about being transaction engineers, being real estate investors, not wholesalers. Lease optioners Well, if that's a word. I like teaching you how to be real estate investors and how to capitalize on this uncertainty that's coming into the market. And if you want to make a lot of money in the next couple of years ahead, you've got to be good at this creative financing stuff. Amen to that. So I got the date. You ready? I'm ready. Let me write it down. I'll put on my calendar. June, it isn't your counter. We're starting June 30th, June 30th. I believe that's a Tuesday. And that and I've been talking a lot lately just mapping out the content and figuring out, OK. Let's talk about this. You'll talk about this. I'll talk about that. And you're gonna get both of our brains in this, teaching you exactly what we're doing.

Joe: So we start June 30th and we go live. It's gonna be on Tuesday. We'll probably do the class sometime in the afternoon. If you can't make it, that's OK. We'll record it. Everything's gonna be recorded. But our big goal is we're going to give you a little bite size chunks at a time. Real simple, simple. Copy and paste. Swipe and deploy. Step by step. You go out and do it. You're gonna give you homework and checklists at the end of each lesson. Right. You go do it and then come back and report on your results the Thursday. So that would be a July one or two or something. We're going to be going back live with you on another coaching call. And we're gonna help you look at what you did. You're going to report back on your results.

Joe: And it's kind of like an accountability thing we're gonna say. Right. Did you all who did this? Who did their homework? Right. And you're gonna say, hey, listen, I I talked to a seller or I did this and they said this and I didn't know what to say. What should I have said differently next time? So on these coaching calls, we're gonna be doing a lot of deep dove into the deals that you're actually working on, which I'm really excited about. We're gonna pull up the property owner and Redfin or Zillow or whatever propstream. You know, we're gonna be diving into the comps or we're gonna be showing you maybe what you could have done differently next time or how you go back to the seller and make this offer or make these three offers.



REAL ESTATE INVESTING MASTERY

www.RealEstateInvestingMastery.com

Go in and give them a cash offer, an owner financing offer and a lease option offer. And you'll then be able to go back to the seller. Talk to them again. Make them another offer. Makes sense?

Matt: Totally. And Joe and I, we kind of we sat and really thought about this. How can we structure this? So in the six weeks that we get to spend together, it actually makes a difference in your business and a difference in your results. Right. It's you know, it's not just all about learning new stuff and going, oh, cool, that's great. Now, we really wanted to have an environment where you could implement and be some supported during the implementation. So I'm excited about the outline we came up with. And, you know, we're gonna do it live. So we'll all be talking about what you know. Obviously, it will lay the foundation, but then it'll be totally customized, I guess, as the word and the direction that for your needs. So it's gonna be specific for you.

Joe: Yeah. CreativeFinancingLab.com. It's not gonna be cheap. It's not for everybody. We're going to give you the opportunity to split it up and payments, you know, real charge, any penalties or interest if you have to split up on payments. But just check it out. CreativeFinancingLab.com. Yeah, I'm excited about reporting on our numbers as well. One of the things that Matt likes to do and that he's doing right now, I've been talking to him about this. This is the whole genesis of this. You know, he's telling me what he's doing. Holy smokes. I can get my son to do that. That's a great idea. And then so I'm gonna be reporting back on our results to be one of the things that we're doing is we're pulling properties that are listed, actively listed right now in the MLS. All right.

Matt: And we have this little trick up our sleeves, which is amazing, where we can find those properties that are listed on the MLS that have a lot of equity that are free and clear. And you can even now that we've got a setup like this, you can say, all right, show me all the properties that are actually listed on the MLS that are over 30 days or whatever, haven't sold yet, that have maybe a lien on it, maybe are in bankruptcy or maybe are for pre foreclosures or have high equity free and clear, no equity, maybe properties that are vacant.

Joe: So we have ways now that we can pull these actives because, you know, they want to sell. You're not sending them any kind of marketing saying, hey, you want to sell your house like, you know they want to sell. Right. So we're pulling these properties with high equity and low equity and we're sending them offers. And we're just sending sometimes we'll send it to the realtor. Sometimes we send it directly through the seller or we're just sending them offers and giving them their price. Give us our terms. Go ahead.



REAL ESTATE INVESTING MASTERY

www.RealEstateInvestingMastery.com

Matt: Know you're right. I'm right on the money. And I'll show you how I'm actually getting the realtors to do a bunch of this work for me. I have a little system where I send them the list and I tell them what to do and then they go and do it and they're happy with it. I'm happy with it. And when you're finding deals that, you know, people have kind of forgot about. Everyone's seen them and kind of stepped on them because they didn't think there was any opportunity there, but there's plenty right there.

Joe: Lots and lots of opportunities. And you think real investors have always had this adversarial relationship with realtors? Realtors are your best friends. You know, they have access to 80, 90 percent of the deals out there. You know, when the seller wants to sell their house, they don't call home investors They call Realtors. Right. And the Realtors, if you have good relationship with them, they're going to bring those leads to you. And a lot of them are already on the MLS. A lot of them. I'll show you tactics on how you can send marketing directly of the owners of some of these properties about lease options. Just a simple letter saying, hey, have you thought about doing a lease option, right? When they call, you're not going to get a huge amount of calls, but you're going to convert a high percentage of those deals into a lease option. And it's not that hard.

Joe: Guys, we're talking about like making these offers. I've learned a lot from Matt over the years. On his calculators, he's got great calculators. That just breaks it down to really simple, takes you to put in a few inputs and it gives you several outputs. And you just put it together and you send it to the sellers. You talk to them. You follow up. And these systems can be duplicated. This is what's so cool. These systems can be duplicated in multiple markets around the country. So you don't have to be doing this just in your area. You could go pick three or four markets. Oh, my gosh, I'm so excited at this. We're going to be showing you ways that you can actually get a team of virtual assistants to go out there and start making offers for you, making offers for you, reaching out to realtors, sending offers to sellers and offering them different options rather than just cash.

Matt: Nice. Cool. Well, we start June 30th. June 30th. Yeah. You go to a CreativeFinancingLab.com to get all of the details. And if you like what you see, we would be honored to for you to enjoy us. Join us. You can enjoy us, too. And we will. We'll give you all we got. I know that the John, I have both been through the type of market we're about to go through. And our favorite thing is to help people that want to help themselves. So if that's you, then we're going to be open books and give it to you.

Joe: Yeah. Awesome. So we're going to be coming back at you more this week with some other Facebook lives, YouTube live videos, maybe a couple more podcasts. You're gonna be hearing a lot about this from us. This is gonna be really important. And we're shutting the doors on June 30th when the classes start. So



REAL ESTATE INVESTING MASTERY

www.RealEstateInvestingMastery.com

I'm really looking forward to working with you, Matt, on this and working with both your listeners and mine from this podcast. It's gonna be a lot of fun for sure. No, it can wait. All right. Thanks, everybody. Go to CreativeFinancingLab.com.

Matt: All right, Joe. Thanks, but we'll see you guys. CreativeFinancingLab.com.