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Flip The Bird At All Your Excuses

Hosted by: Joe McCall

What's up, everybody? Joe McCall, Real Estate Investing Mastery podcast, how's it going? Listen, it's been a while since I've done one of these real estate investing, REI in Your Car podcast's, forget what I call them. It's been so long, REI in Your Car. And the reason why it's just seems like the last couple of months I've not done much driving at all. It's or when I am driving I'm with my family, but I've been doing more of it.

Our daughter, thankfully this sounds weird, but thankfully has gymnastics lessons that are about 15, 20 minutes away because I like driving. Right. I like listening to podcasts or having some time just to think. And I do a lot of that while I'm driving.

Anyway, I wanted to do a little episode here talking about perseverance, consistency, showing up right. Because it's so easy to want to quit and give up and whine and complain. And we're acting just like little 10-year-old girls when we do that. Now, why would I say that? Well, I'm not going to get too personal, but, you know, we're going through this little phase right now with one of our kids who's trying to get his or her way. Like I already said, it was a little girl, didn't I, trying to get her way with things. And we just don't let our kids quit, you know, we don't let them give up. We'll let them stay home from gymnastics practice if she's sick or has an injury. Right.

But we're not going to let them quit if they're feeling if they're having a pity party and they're feeling sorry for themselves and they're sad because they didn't get to go with their friends and do something with their other friends or doing whatever. And, you know, she may not be happy about that right now, but I think she's going to look back.

Well, I hope she does. But even if she doesn't, I think we're doing the right thing. You know, it's like, no, you made the commitment to your coaches and to your team that you're going to show up. And I just you know, I wanted to ask you guys this question right now in your business. Who have you made a commitment to, your spouse, your husband, your wife, your kids? You made a commitment to them that you're going to do this real estate thing. You've been working hard nights, weekends, hustling, right. Making offers, learning and studying. And you've been spending lots of money probably on marketing, on



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education and coaching, mentoring, you know, software. And you can't quit. Like, why what that's got to like you've got to remove that from your vocabulary. Stop feeling sorry for yourself. Stop whining. I'm just going to be a little tough on you guys right now, if that's OK. I'm going to be your big, tough brother and I want to slap you across the head, you know, in a nice way.

By the way, we don't do that to our kids. But I'm just saying, like, OK, stop like you. You've made a commitment. Don't give up, right? You've spent how much money, how many hours, how much time on this thing called real estate.

And you sacrificed a lot and you just want to quit and give up because it's too hard. Because you don't want to do it because you're whiny, baby. Well, I don't know if I should actually publish this podcast. I don't mean to be like, insensitive, right. Because I know it's hard and it's not easy, but if it was easy, everybody would be doing it. If it was easy, everybody would be making a million dollars and then it wouldn't be easy anymore because everybody would be doing it and then we wouldn't be making any money on it. But like, when people tell you, no, you can't do it or you heard no too many times or, you know, you just you put in the work and it feels like, man, you're just hitting your head against the wall and you're not getting anywhere. And what's the problem? Is it me? Is it that the market? Is it because I don't have enough time? Is it because I don't have enough money? You listen, if you want an excuse, you'll find it very easy to find. But it's the few people out there that can overcome their made-up excuses and push through it. I'm reminded of a story I heard Sean Terry talk about. He's a former Marine. I wish I was in the Marines, used to be in the Marines or whatever.

I don't think I'm tough enough, though. I was a small kid. I was like one hundred and fifty pounds or something out of high school, skinny as a as a stick or. I don't know what to say, but I don't think I would have been tough enough. But anyway, he tells the story of the Marines, you know, when they're faced with an obstacle, they have different decisions. They can go around it, they can climb over it, but or they can just bust right through it and explode their way through it or explode through their blow through their obstacles, whatever. And I probably just completely ruined that whole analogy. Sorry, Sean, but that's a. I mean, I love that, like, if you you're going to have obstacles, right, you're going to not want to do it and you're going to find excuse after excuse after excuse not to do it. You



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need to bust through and say, you know what? Flip the bird to your excuses and push through and make it happen. Make the offer.

You know, it's eight o'clock at night. It's nine o'clock. You want to watch your stupid show and you just want to be lazy and eat bonbons and cupcakes, whatever. Right. And you're just feeling sorry for yourself. And you know what? Screw that. Get online, go to Redfin, find four or five properties that look like they need work. They've been on the market for over 60 days and send an offer to the realtors. And I don't know how to make an offer. I don't know how to make a lot of good cops. How do you estimate repairs? I've not seen the property. It's five hours away.

Who cares? You just email the realtor, take the Zillow, take the average of the Zillow value, the appraisal value and the PropstreamJoe.com value. All right. And make an offer it at sixty percent of that. OK, just bam sending off and if it's and make sure that offers lower than the lowest price. OK, ok. Like if and if the list price is one hundred thousand make an offer at eighty five percent of that, make an offer at eighty-five thousand dollars and just email it to the realtor. You don't have to write up a contract and send a proof of funds and all that. Just send the offer. By the way, speaking of proof of funds, I did a video the other day on my YouTube channel and I think it was released as a podcast. I showed you how you can get a prequalification letter and use that as a proof of funds from a mortgage broker.

I don't know who the, the website is Better.com. I believe it's kind of like rocket mortgage, but it's a different company and they will give you a preapproval letter for financing and you can use that for your proof of funds when you make offers. And it's a letter from this mortgage broker company, mortgage company that you can include at your office. All right. So go do that, go to Better.com and just put in your information there.

If you have a crappy credit score, you can't get one but find somebody who has a good credit score and partner with them on this stuff. Right. To say, hey, listen, you give me your credit, your preapproval letter thing, and I'll cut you into the deal and I'll give you five percent of my profits or whatever. But anyway, see, there's an excuse.

Don't let yourself find excuses because there's ways through it. Right? Like, guys, I was working. I had four kids, three? When I quit my job. Yeah, I had three kids at the time. I have four now when I quit my job. Right. And it was hard. I was working fifty, sixty hours a



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week. I had three kids at home, you know, I had a wife that needed me. I'm at work all day. Right.

And then I come home and I need to do real estate stuff and I had responsibilities. I had a bunch of properties that were hemorrhaging cash was on the verge of bankruptcy and I just refused to quit. I refused to take no for an answer. I refused to let anybody tell me that I could not do it right. I remember my first deal is like in two thousand seven. I quit my job in 2009. So two years earlier, my first deal, I made like twelve thousand dollars on it. And I had been a professional student for like three years, buying course after course and program and coaching and boot camps and study, study, study, study, write. Never took any action for three years. Finally did a deal made twelve or thirteen thousand dollars. Right. Made every mistake possible. But I finally did it right.

And it was because I, I said I'm going to buy one more guys course it was Cris Chico's course. It was called Absentee Owner Profits and I said I'm going to do what he says to do. And I didn't like his contract. I didn't like his more postcard. I didn't like his script. I didn't like the way he made offers. But I would said, screw it. I'm not going to question anything. I'm not going to change anything. I'm just going to do it. And sure enough, guess what happens when I do it and I remove the excuses and I just did it and I made the offer. No matter how uncomfortable it was, I finally found a seller that was motivated and said yes to my offer. Right. And I gave her an offer like fifty percent because I couldn't get comps. And it listed the day before. I mean, it had been expired the year before. Four hundred and forty thousand dollars. One hundred and forty I think it was one hundred thirty maybe. And I couldn't get comps because it was way out in the sticks. It was a three family again excuse after excuse after excuse was popping up.

And I just pulled a number out of you know where and I said to her, I'll give you 50 grand for it. And she said, yes, OK, she was elderly then I'm freaking out. I was like, oh, I can't take a. Advantage of an elderly person, so I made sure that her son, her adult son was with her when I gave her the contract and he was like, yeah, dude, whatever. Just they needed their money. Nobody else would want. Nobody else would buy that house. And it was trashed as a three family.

All of the tenants were month to month. And she would actually just call him or knock on the door every week to get the rent. And I couldn't get leases. I couldn't get rent rolls, just



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excuse after excuse. But I did it anyway. Right. Is like, all right, let's figure this out anyway. Did the deal right. And two years later, I quit my job. Here's the point and I got to go. Don't let anything stop you guys from getting to where you want to go. You've got to be consistent with your marketing. You need to make three offers every day, talk to five sellers every day. And even if you don't talk to five sellers, then send three offers, like you can be one o'clock in the morning. Don't you dare go to bed and get your beauty sleep until you've made three offers. You can email offers at 1:00 in the morning. Do it.

Stop making excuses like a little whiny ten-year-old little girl. OK, nothing against girls. And if my daughter is listening to this later, I love you. And you're such a strong little young girl. I'm not going to let you have a pity party and get your way. I'm doing this because I love you and this is what you need. All right? So don't be soft on yourself and don't be soft on your kids. And hopefully you guys understand my heart in doing this is because I love you and I see too many women, too. I see too many people complain and whine and come up with excuses.

And I have too many students that have all the odds stacked against them. Right. You know, they're poor. They're minority. They're elderly. They're a woman. You know, they didn't have a college education. They don't have much money and they're or they're too young or whatever it is. Right. And they did it anyway. They kicked their obstacles in the teeth and said, screw you. Don't tell me I can't do this. I don't know how to turn a computer on.

I don't know how a mouse works, but I know how to pick up the phone and call people and make offers. And I'll find somebody that can use the computer and I'll make this happen. We have students like that, guys that are doing deals. I just talked to one of them the other day. Cornelius. Gavin has been coaching him and working with him. And this is awesome. And he's in California doing deals, doing deals right now in Oklahoma and Michigan.

You know, and people in California, like, I can't do deals in California. It's too hard. All right. So enough of that. I got to go, guys. I appreciate you all. Love you. And get out there. Make it happen, OK? Stop making excuses. Be consistent, make it happen. Do the work, do the work. Don't quit. You've got your family counting on you.