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How to Max Your ROI and Min Your Risk

Hosted by: *Joe McCall*

Guest: *Matt Theriault*

Joe: Welcome. This is the Real Estate Investing Mastery podcast. What's going on, everybody, hey, howdy, Joe McCall, this is the Real Estate Investing Mastery podcast here with another great episode. And today we're going to be talking to a good friend of mine from Epic Real Estate, Matt Theriault. And we're going to be talking about how to maximize your ROI and minimize your risk. Can you do both at the same time? I don't know. We'll find out with Matt in today's podcast. But first, this podcast is brought to you by my new report, My Top Five Strategies for Finding Deals in twenty twenty one. This is a report I put together where I talked about the everybody saying right now the market is hot. There's no deals out there. It's too hard. By the way, I hear people complain about the same thing every single year, no matter what direction the market is heading up or down or flat or sideways or not. What people always find a reason to complain, but it doesn't work. It's either too hard to find sellers. It's too hard to find buyers, it's whatever. But there are deals out there. And in this report I actually prove it. I go through and I pick some counties at random when I did this and I proved that there are investors right now finding deals, buying deals at significant discounts. And so I talk about the five favorite strategies that we are using be my students, my clients are using for finding deals in twenty, twenty one, even in a quote unquote hot market. Now, where do you get this free report if you want it right here, ParnterWithJoe.net To get this free report. My five top strategies for finding deals in twenty twenty one, an easy to follow guide on how to find motivated sellers no matter how hot the market is or how little experience you have. So you're going to love this. It's a PDF that you can get right now. Go to PartnerWithJoe.net. Cool. Let's bring on Matt. Let's see if Matt is here. Matt, how are you?

Matt: Hey, Joe. My favorite person in all of the interweb.

Joe: Well, you're one of my favorites.

Matt: Just one of them, huh. You are my favorite.

Joe: So no, I mean, you're right up there close to my I'm just thinking my wife. My wife's my favorite.



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Matt: Well, of course. But is she on the interweb?

Joe: Not really. She hates the internet.

Matt: See there you go. The distinction!

Joe: So Matt Theriault, guys, from epicrei.tv. Does that lead to your YouTube channel.

Matt: That's to the YouTube channel. I got a fancy when they call it a vanity domain name, it goes right to my YouTube URL.

Joe: Seriously, I'm jealous of Mat's YouTube channel. I always have been for years. He's got such great content on his YouTube channel. How he does it, it's just he's a beast. So go check out his YouTube channel, go to epicrei.tv, check out his YouTube channel. He's got so much good information in there. I mean, Matt, I always love the way you teach because it's like you're reading from a teleprompter. You're so polished. I don't know how you do it. You're going to have to teach one of these days. Yeah, it's called an editing and I hate editing my videos. So that's why mine are not as professional as somebody for that. Go ahead. How's business for you? Are you still in Vegas?

Matt: Still in Vegas. Business is great. I did something for the first time ever in my life. I just bought my primary residence. Oh. Which is something I've been so against for so long.

Joe: Yeah, I'm surprised. Tell me why.

Matt: Well, every time I've always speaking of the YouTube channel and and then also the podcast. I mean for a decade now I've been saying that your primary residence is a terrible investment.

Joe: What's the phrase rent where you live and rent?

Matt: Where you live and invest where you want to?

Joe: Live, where you live, own where you rent now?



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- Matt:** So, OK, I know there's something more poetic that goes to that, but but I've always said that it's a terrible investment and I still believe that to this day. But I've always included one caveat when that with that speech before I step off of the soapbox, and that is if you can live where you love, if you can buy for cheaper on a monthly basis than for what you rent, then you might want to reconsider because it's and it's all in the side of the context of escaping the rat race. I want to keep my monthly expenses low and keep my monthly income high. That way I don't have to work.
- Joe:** Well, what's the appreciation in the market like in Vegas right now? And do you feel that's going to be sustained for a while?
- Matt:** You know, all indicators are pointing to yes, I think it will slow down for sure, but I don't think it's going to shift downward at all, not any time soon. So the appreciation speaking of that, I'm not even concerned about the house values really rent here in Las Vegas. Nationally, the rent has risen eight percent. Here in Las Vegas, it's risen twenty three percent.
- Joe:** Twenty three percent year over year.
- Matt:** Year over year. So our lease just came up. I mean, I I've shared with you before. I live in a three million dollar house that might be four million by now since we moved in the way the market has gone. But it was cheaper for me to live in this three million dollar house than it was for me to go and buy it or even buy a two million dollar house.
- Joe:** If I lived in California, that's what I would be doing.
- Matt:** Right. And so that's just been my existence and it's been a nice life. And I always get to live in a much nicer place for a lot less money, and you don't have to worry about the maintenance as much. I don't have to worry about any of that. Other big thing is I don't have I don't miss out on the opportunity costs of what you would need for 20 percent down to buy a three million dollar house. There's other things I can do with six hundred thousand dollars that would produce a much better return than locking it up in my house.
- Joe:** I know exactly what you're talking about. I just transitioned out of a lease option. Well, it was a lease option, then became owner financing and then it became a traditional 30 year mortgage for my current residence. And I had to get a jumbo mortgage. Right. And I could



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have had the money in the bank to buy this house. But because I'm self-employed and it's a jumbo mortgage, it was one of the most difficult things I've ever had to do to get a mortgage on this house, even though I had great income, good credit score I had. But when you're self-employed, it makes it even that much harder to find a bank that's willing to finance you for an expensive property. Right.

Matt: I just went to that whole same experience. In fact, we had we got a little bridge loan just to get into the house. And I would have to sit in there, let it season so we can just refinance later because the way the banks don't like it like it if you're self-employed.

Joe: No, I mean, you could be making one quarter of the money and the banks would rather lend you the money. Yes.

Matt: Yes. Well, for a perfect example, last year my assistant bought a house in 30 days and I was like, how come my assistant can buy the house? But who me who writes her paycheck has such a challenge?

Joe: You know, I've thought about doing a course on just to like in ninety seven dollars product on how to buy, how to lease option or own or finance your own personal residence, because there's so many entrepreneurs and small business owners out there that are struggling to buy a house because they don't have the tax returns, they don't have the they're making great income. They want to get a jumbo loan. But have you found this to be true? That I have where the more expensive homes, it's easier to do creative financing on the more expensive homes.

Matt: Yeah, I guess maybe because you're you know, you're dealing with a little bit more of a sophisticated buyer. I haven't really done a test and haven't paid attention to it, but the previews and I didn't. And you're not the first person that has brought that up in someone in my YouTube comments when I talked about this, asked me, well, why didn't you go do a subject to why didn't you do some creative financing or seller financing on your house? And I was like, well, you don't have a whole lot of control as to what your marketing actually brings in. I mean, it brings in opportunities and there's a lot of opportunities there to make money. But are they the opportunities of where you want to take your family to? Right. And so our lease was coming up and so I had to do it in a very timely fashion. So that was why. But no, I totally agree. If you have the opportunity, if something comes up and you're like, I think I want to live in this one, I would say take advantage of it.



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- Joe:** Well, it was in it. I did a podcast on this a couple of months ago. I paid off five hundred and twenty thousand dollars federal tax lean.
- Matt:** Congrats.
- Joe:** Yeah, thank you very much. Yeah, that was talk about a relief. Talk about one hundred pound, one hundred thousand pound weight off my shoulders.
- Matt:** But you know we talked about that. I know that was weighing on you.
- Joe:** I forget to get a mortgage with a five hundred thousand dollar tax, even though I paid, I didn't pay it all off in one swoop. It took me about two or three years to do it. But when I started and ever since I've shared that story, I've been finding a lot of other investors, small business owners, even inside and outside of real estate. I've been coming to me telling me that I got the same problem. I thought I've had people say, man, I have a ninety thousand dollar overdue tax bill. I thought I was bad. And then I've also been finding people who have been like, man, I have two million or three million dollars totally hanging over their heads. There's a lot of people like that. But that doesn't mean like even if you have bad credit, even if you have this is what I love about real estate. So much in creative real estate is like even though you have bad credit or you've got these things hanging over you, because as a small business owner, as an entrepreneur, we're taking more risks. It's hard to get a mortgage, but you can still live in a really nice house with that stuff going on. Let me say this first real quick. We've got some people on the Facebook and YouTube right now watching us like Nicole. He says here, love both you guys. Glad to see you live together. Hashtag undercover fan. Peter's got a good question here. We'll talk about this later. I'm a young investor living in Nashville. What can be a good opportunity? Nashville is a great market. It's hard to find deals there. We'll talk about that little later. Listen, if you guys want your book, Joe, I should you should get my book.
- Matt:** Just talk to there's an opportunity right there.
- Joe:** Go get my book at PartnerWithJoe.net. If you guys have any questions, we're going to be talking about maximizing your ROIC, minimizing your risk. Matt is going to bring up some really good stuff here in just a sec. So if you've got any questions or comments, type them right now into the Facebook or YouTube comments section. We can see them live here.



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We'll bring them up if you have a good question and we'll answer them. OK, what's the name of the book? Come on. See, there it is right there.

Matt: That's part of your strategy. Make your fans beg for your products.

Joe: Top five strategies for finding deals in twenty twenty one. You can get it at partnerwithjoe.net. On that note.

Matt: I have not read his book and I have no idea what's in it, but I always admire Joe because he's always got some new creative trick with some free website on how to find deals. So I'm going to get it myself. So there you go.

Joe: There you go. All right. So, Matt, you're really good at numbers. You're really good at figuring out, OK? How do I increase my ROI, my return on investment, without going crazy and taking all this risk? So what is this that you're talking about? What I thought when the higher your returns on your investment, the more risk that you had to take. Is that true?

Matt: To some degree. So what I've been really I was going to pull something up on the screen if if you want, I can share and walk you through it. OK, I can share this. I'll bring it on a second. OK, so I'm a cash flow investor. I'm a buy and hold guy. I have been that way for the last ten years. I love the creative financing. I love the great loans and opportunities I can get. And I just love cash flow because I made all this money in music and I but I was only as good as my last release and I had to make more and more and more. So I made great money, but I still had to keep the hustle going on. And I kind of see that a parallel there, like with flipping properties and the age of thirty four when you're bagging groceries, starting life from scratch, I was like, I never want to come back here again. So I have like really like the fear of God put into me like oh my God, I need to create residual income, I need to create this cash flow. And so that's why that's where my drive for passive income comes from and why I just I want to buy and hold everything. It's always my intent. Plan B is to wholesale and then plan C is to actually fix and flip. I mean, there's got to be a really big payday for me to take on that work and the risk there with the fixed flip. So anyway, cash flow, cash flow, cash flow. So I've been really toying with this idea called the velocity of money. And it's just how it's an economic concept or concept for theory. No, it's not a theory. It's a concept that economists use to measure the strength and the health of an economy. And so, for example, can you see it? It's black, right?



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Joe: Black. Yeah, it's pretty epic. The word epic.

Matt: OK, hopefully that's really faded. I forgot to put the watermark on this. I figured I did not intend to do that. All right. So the velocity of money works in a society where you have like, say, a restaurant owner.

Joe: Oh, man, this is fancy. This is what frustrates me, guys, about Matt. He's always got these fancy graphics and that's why his YouTube channel is so good. All right.

Matt: Well I just finished a creative financing masterclasses last weekend. So I'm all prepared and set up for it. So, OK. All right.

Joe: Those of you listening to the audio podcast right now, you just got an image to explain the image, what people are seeing here.

Matt: Perfect's on the far left. You've got, say, a restaurant owner and he gives one hundred bucks to the grocery store owner because he's got to buy, say, steak. Right. Then the grocery store owner has to give that hundred dollars over to the rancher to buy the beef so they get prepared to sell it to the restaurant owner. Then the ranchers got to go to the farmer to take that hundred dollars and buy the feed or the grain to feed to the cows. And then the farmer, since he got a hundred bucks, he's going to take his wife out for a nice dinner and goes to the restaurant so that one hundred dollars is just one hundred dollars in our society and our economy produced the goods and services of four hundred dollars. See how that works. Yeah. OK, so and only did that just because the one hundred dollars moved from person to person to person. So with this concept I started thinking, well what if I was every person. Right. So to change this up a little bit next would be here would be a real estate investor. They go and they take a hundred thousand dollars to buy a house. Then the cash flow can go and purchase a car, say a little on Turro and I fix Jeep Wrangler because that's the highest performing car on Turro. That's a share-ride app. Right? So it's kind of like Airbnb for cars and that produces on average nine hundred dollars a month. So you could take the nine hundred dollars a month and then take that and put it into peer to peer lending platform that can pay anywhere from forty to one hundred percent annual return. That comes back to you until you've got enough money to go buy another income property. So again, like your one asset bought another asset that bought another asset. And that's kind of what we do already is real estate investors. We just do it with exclusively houses. Right. And so with the houses. What that does, though, is so it maximizes your



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return and maximizes, though, how hard your money is working, but it makes you subjective to the real estate market. So you've got the risk. So to your point, great. I hear a great use of your money here. Great creation of passive income. But the risk is the same because if the real estate market were to crash your whole little empire, your whole little machine here comes crashing down. So you want to start looking at diversifying your assets but in uncorrelated market classes. So I'll show you what I've been doing here. So what I started doing is taking all of my income from my real estate and my business. So I've got a wealth fund that produces an income for me. I've got my real estate portfolio that produces an income for me. I've got cash flow savvy that produces an income for me and I've got in my education business that produces an income for me. So I started taking all of that income. This was back in two thousand a little bit in twenty seventeen. But I really picked up the pace in twenty nineteen when I moved here to Vegas. I'll tell you why in a sec, but I started dollar cost averaging in. To cryptocurrency, just really, really small amounts. OK, so I was like is literally is one hundred dollars a week coming out of my account, going in, buying bitcoin. And I started doing that twenty, seventeen. And so I just like set it and forget it. And it was just one hundred dollars that every week that I didn't see and I didn't miss it and there was no big deal. And if you go back to two thousand seventeen that turned out to be a pretty good decision for you. But when I moved to Vegas, I recognize something here in all of the gas stations in Las Vegas, especially specifically the chevrons, there are Bitcoin ATMs.

Joe: Are is there really?

Matt: Yes. So there's folks and I noticed this, so I've been here two years, so I know so right when I moved here, full sized ATM is right next to regular ATMs. I mean, they're full blown machines. And I'm like, what is this like? Do I take my blood pressure here? Like, what is this machine for? And then Bitcoin ATMs. So I was like, oh, there's something bigger going on behind the scenes. Like someone is spending a lot of money preparing for mainstream adoption. And so just based on that alone, I started picking up and accelerating or increasing the quantity of my dollar cost averaging. And I started doing more research because I really was it was a total Fomo investing strategy. Let me just get some Bitcoin just in case this thing takes off one day. But now I became a lot more educated on it and started really researching and kind of diversifying into these different coins and everything and really pumping a lot more in. So I had that. But I wanted to put more in, but I didn't want to put in more because I needed my cash to run operations. I need my cash for my



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real estate business. So I didn't put in as much as I wanted to. So one thing I did with this, what you call it, the velocity of money thing as previous example, I open up a life insurance banking account. It's invested in the stock market. It only produces a five percent ROI. Not really anything to brag about, but it's really safe and secure. So it's not there's not a whole lot of volatility there.

Joe: And the returns are guaranteed. Right.

Matt: And yes. Right. And it gives me it gives me this one's an eight figure life insurance policy for my family. But and that's like your death benefit. But people with this bank account, they don't understand that actual life benefit as well. And what that does is it allows me to borrow whatever I put in there and I can borrow up to 80 percent LTV. But I'm not unlike borrowing from your 401k. So if you had one hundred thousand dollars in your 401k and you borrow fifty thousand dollars to go buy a house with it, you just took fifty thousand dollars out of your 401k. So now you're 401k is only growing at that. Fifty thousand dollars is the only thing that's appreciating with the life insurance bank account. You're one hundred thousand dollars stays in the bank account and it's just collateral against the fifty thousand dollars that you borrow.

Joe: So you're still earning interest on the hundred grand.

Matt: Exactly right. So and what they call that in the world of financial planning is uninterrupted compounding. When you borrow from the four one K, you're interrupting your compounding interest. You're interrupting that eighth wonder of the world. Right. And so it's not going to produce what you think is going to produce because you just interrupted it by taking some money out. But by leaving it in here, you've got uninterrupted compounding and now you can truly benefit from this Einstein's eighth wonder of the world. Right. So I started borrowing from that and putting it into more crypto. But I was I took all of my stocks. I sold my stocks. I didn't have anything significant there. But I had just like the basically the Apple, Amazon and Netflix. So I sold all of that and put that in my life insurance bank account and then started borrowing and buying, buying more crypto. So now I've got that all of that money is growing in my life insurance bank account and it's also growing in my crypto account so that one dollar is purchased to cash producing assets or to appreciating assets. Follow me. Yeah. OK, cool. So then I discovered this and this is where this is where I discovered just about nine or ten months ago. And this is what blew my whole world open as I discovered that you can borrow against your crypto in the exact



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same fashion that you can borrow against your life insurance bank account. So I can use my cryptocurrency as collateral without selling it, borrow it and then go buy real estate with it. So all of my money gets siphoned right through, goes straight into my life insurance bank account that goes and buys crypto that transferred over to this other site called Nexo. So if you go to epicnexo.com That you can get some free cryptocurrency, we both will actually do this my promotion. But anyway, go to Nexo and you can borrow against it without selling it.

Joe: People are going to in that domain. What's the domain again?

Matt: And they're right there if you can see them. So I got a epiccoinbase.com, which a lot of people have. You have to buy the crypto there and then you have to transfer it over to Nexo. So epicnexo.com. So that come OK. And then once you've transferred it there, now you can take out loans and the loans are immediate. We're just talking about how difficult it was to get a house loan, though literally in ten minutes you can wire the money from Nexo to your actual bank account. It's instant.

Joe: So how much interest do you pay yourself when you're borrowing money?

Matt: Ok, so I'm paying. It's right there. I'm sorry about the water.

Joe: I have a hard time seeing it.

Matt: Sure. It's nine and a half percent interest. OK, but with Nexo, and there's a lot of websites that do this. I chose Nexo because you don't have to ever make a payment. It just continues to go up and as long as you maintain so you can borrow at 50 percent LTV, but as long as you maintain at least a ninety five percent LTV, you never owe a payment. If you drop below that, they start liquidating a little pieces to keep you at a ninety five percent LTV. But my philosophy is, if Bitcoin has averaged a two hundred percent return every single year over the last 10 years, why would I want to pay off that loan at nine and a half percent when the asset is earning two hundred percent. Yeah. OK, so that's my philosophy there. So I'm not even making the payments and then so I buy the income producing real estate and then and I just finish this cycle for the third time this year I go and refinance the money because I paid cash for that real estate. I refinance it and then it goes right back over it in the cash flows going back into my life insurance bank account.



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- Joe:** Wow. Right. So you've got your income from your businesses where you are. You're putting it into your life insurance, banking. You're taking money from that buying Crypto. Yep. You're taking that Crypto to epicnexo. So epicnexo.com where you can then borrow money, but you're you're not selling your crypto currencies, right? Correct. So they're still going up in value even though you're borrowing against it. Exactly. I mean, you're still paying an interest, but it's appreciating faster than your interest. Is that you're paying. Correct. And then so you're taking the money. You're borrowing out of epicnexo. So and then you're buying more income producing real estate.
- Matt:** And then I refinance that money out and put it right back in. So here's the beautiful thing, is all this money is growing and I'm using all of this money tax free because they're all loans. So I'm never paying a tax on it because the IRS doesn't tax borrowed money.
- Joe:** So your money that you're making in your real estate business income, you have to pay taxes on that. Yeah.
- Matt:** So, yeah. So once it gets to the bank, the life insurance bank, those are post-tax dollars.
- Joe:** Yes. Right.
- Matt:** OK, yeah. But now it grows.
- Joe:** So is there a way you can is there a way you can not pay taxes on that you're refinancing. Go into your life insurance when you refinance. Real estate. Can you go into your life insurance bank?
- Matt:** Oh yeah, it does. That's exactly what a big giant green arrow goes.
- Joe:** So, OK. But the first Green Arrow that's after tax though.
- Matt:** Yes it is so I should delete that because I'm not doing that anymore. OK, so the recurring dollar cost averaging is coming straight from the bank and the life insurance bank account. OK, I was doing that before I had the bank and that life insurance bank account in place. Wow. I should admit that. And here's the other thing, though, is I am not even doing the dollar cost averaging anymore because once once I put the money in the life insurance bank account, the money there is stable and it's secure. It's not volatile. It's going to that's



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going to be there. But if I constantly am doing this dollar cost averaging, particularly when the market is going up like I like it is right now, this whole year, I subject my money to the volatility of the cryptocurrency market so I could put money in there with the intent to buy real estate three months from now. But then the market could have a big correction and all of a sudden I don't have the money to buy the real estate three months from now.

Joe: So what happens if the cryptocurrency market crashes? What does that how does that leave you exposed?

Matt: OK, so we'll talk about that in a sec, because that's part of the risk mitigation part. So now I'm not I'm just stuffing the life insurance bank account and just keep on putting the money in there until I'm ready to make a real estate purchase. So now I'm taking so say that house was you know, I just I just got one with seller financing. I needed like twenty five thousand dollars for a down payment. So what I did is I took one hundred thousand dollars, put it into the the life insurance bank account, immediately borrowed 80 percent, put into the crypto and then borrowed it to go pay what you call it for the real estate.

Joe: The down payment.

Matt: Correct. So that way I know I had the money. I knew I could pull the trigger. To your point, if the market would have corrected, say, before I was able before I needed the money to close escrow on that real estate property, then I might not have had it there. Right. So that's that's why I stopped the money in the bank account until I'm ready to buy the real estate. All right.

Joe: So but if the market if the cryptocurrency crashes, the market cryptocurrency, you still have to pay that money back to Nexo, correct?

Matt: Correct. Let me see my next slide, if I might answer your question here. OK, this is going to complicate the issue. So with the Coinbase thing, like I use that peer to peer lending so I can lend my if I'm not borrowing the crypto myself, I can lend it out to other people and I'm averaging about a thirty one percent annual return and doing that. Are you doing that. Yeah, I actually found a better website that's giving me about one hundred percent annual return.

Joe: And how, how much are you lending out. Like in dollar terms.



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Matt: I just store what they are as I just store my dollars there and it lends it out on auto but they're short loans so it's seven, fourteen or twenty one day loans.

Joe: Wow. And it comes back to you.

Matt: So it comes back to me and then automatically gets redistributed. So if I want to just, I can just click the stop button and then it goes wait for the seven days, the fourteen days and the twenty one day loans to come due and then I'll. Of all my cash back. OK, so let me see my next slide here. OK, so here's the point. I've got the velocity of money times three, so I've got one dollar produced that purchased three assets and it's producing an income and a great return on three assets. I've got uninterrupted compounding because I didn't have to sell anything. So I still got all of the life insurance I stuff that all the crypto and I got the real estate and they're uncorrelated investments. This is what I wanted to get to based on what your point was. So the uncorrelated investments. So in the event that the cryptocurrency market would crash, that would suck, right? I wouldn't like that. But because where I've bought it from, I'm at 50 percent LTV, so I've got all of the money there to pay that back. So the worst case is I just pay back my loan. I didn't lose my crypto, I just paid back the loan. But it was just an automatic payment. And you can only

Joe: And you can only borrow up to 50 percent, correct?

Matt: Correct. There's other websites that do 60, 70, but they all have their different pros and cons. I just like epic Nexo for two reasons. One, you don't have to make payments. And second, if the market were to crash, they only liquidate your cryptocurrency to pay back your your your debt in small little increments to keep you to ninety five percent LTV. Most of the other websites will sell all of it and collect it all if it drops below a certain level. So that's the least risk of losing everything. But the worst case is OK, I paid back my loan but I still own the real estate free and clear. See, so that's why the uncorrelated. So the same thing. If the real estate market were to crash, I've got my money in the other two assets as well. So there uncorrelated. Now if all three crash, then that means we better have bought some bullets too, because we have bigger fish to fry or any toilet paper and toilet paper. Yes. So we've got uncorrelated investments. The Investment Appreciation Times three, some of these are a little redundant, I think minimal taxation. So it's there's almost no taxation after you've put your money into the system and then you're hedged against inflation like like crazy. And right now that's a really big deal because these are all long term fixed debts. Right. And then I'm hedged against risk. And so we just talked about that.



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So when I look at this and I'm almost done with this, but when you look at it this way, I'm looking at why would you even want a 401k or an IRA? Why would you not just liquidate that thing immediately? Because I get to benefit from all of this right now and it's multiplying it probably three hundred, four hundred times what my 401k is. Multiply it if you've got the money to if you've got investment properties already reify that money and put this in the system. If you've got money in your primary residence, wif, it put it in your system. If you've got collectibles, sell and put it in the system and go buy the collectibles back. But now you've got your collectibles and you've got these cash producing assets and then just borrow borrow as much money as you possibly can. And that's a reckless statement for a lot of people and that freaks them out. But you can't there's not a loan shark out there that would charge you so much that you couldn't pay for all with this system, right? Yeah. So anyway, that's how it works. Really set about.

Joe: It's crazy. Yeah. Let's see if you guys have any questions, because I think I understand it, but I'm sure like Nicole says, your wow. Did you do Lewis. Hello from Dallas. Thanks for the valuable love Maria. Thank you. Great information. Facebook user here saying, how does this relate to the velocity of money? I think you answered that.

Matt: But it is the velocity of money. Yes. Well, maybe the question is, so the velocity of money is more than one dollar produced four times the goods and services just because it moved from one provider to the other. What I've done here is I've taken out all the providers and I've put my own assets in place. So my dollars moving from asset to asset, the asset and circulating. So that's how the velocity of money, how it applies.

Joe: Brandon asks a good question here. So what is the total end return? Possibly explained what one dollar could theoretically. Have you done that math?

Matt: I mean, because they're uncorrelated assets and because they grow at different rates. It's a lot, Brandon, but the one thing that you would want to pay attention to the most is when you use that for reference of one dollar, that one dollar bought three different assets, three dollars worth of assets that the one dollar individually couldn't have purchased. I would have needed three dollars if I purchased each one of these individually. If I got the bank insurance, the crypto and the real estate separately, I would need three dollars to buy those three assets. But through this, I only needed one dollar to do it.



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- Joe:** Good, good, good, good. Somebody else is asking here, pay off my credit cards and cash out my annuity.
- Matt:** I absolutely would. I wouldn't pay off the credit cards I borrowed from the credit cards I borrowed from a bunch from mine. Now that's reckless information. I am not this is not advice. I am a reckless idiot. I don't know what I'm doing. OK, I'm probably going to lose everything. That's my disclaimer. OK, so
- Joe:** I would might take the other end of like be careful with your credit card.
- Matt:** Yeah. Go ahead, find this. The one thing on the credit cards is don't use a credit card that would have an adjustable rate because now you're losing your your hedge against inflation. You want your fixed rate debt.
- Joe:** Say that again one more time.
- Matt:** Sorry, if you have a credit card that has an adjustable rate like those, that's the kind of debt you do want to stay away from. You don't want adjustable mortgages, you don't want a DuSable reifies, you want fixed long term debt, all right? Otherwise you're actually subject to they're vulnerable to inflation.
- Joe:** Johanna, I believe, says here I missed the life insurance bank account part. Which institution is your provider?
- Matt:** You can go to Epic. I'm sorry. That just got done with a presentation. So this is all branded with my stuff, but epicprofitbooster.com And that others connected with my guy and he's not just a life insurance guy. And you don't want to go to just a life insurance person, you want to go to an investment strategist that's going to get you the right policy, that allows you to do this. And so he works totally for free. You don't pay him anything. He makes his money from the life insurance if you go forward and they pay him. So but he's a real whiz and a real genius. I'm really fortunate enough to to him. Nice.
- Joe:** Yeah, good question. Any other questions, guys? I'm looking here. Mark says, I saw a Bitcoin ATM at the Circle K. the other day. I'm in Alabama. Yes.



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- Matt:** They just added they just announced that I think a couple of weeks ago. I think it's like ten thousand circle KS are getting Bitcoin ATMs. So the mass adoption is coming. So if you're not in it, you might just want to put something in it and set it. Forget it just in case.
- Joe:** Wow. I haven't seen any of these in St. Louis either. I don't get out or St. Louis doesn't have any. I was just driving through Alabama the other day too, on the way back from Florida.
- Matt:** And you didn't stop at a circle.
- Joe:** You no, I don't know where we're headed because we were driving through small country roads the whole time. For whatever reason. Mark says here, I know Matt and Joe had a three option letter and a calculator. Is it still available? Where could I find the automated system? Where's your calculator, Matt?
- Matt:** Mine's inside the members area, so it's behind a membership wall. But if you go to Epic Loay Dotcom, you can get the spreadsheet for it and you can get the actual letter epic I dot com. And then if you want to pay the upgrade, you can get the calculator, but at least you get the spreadsheet in the spreadsheet does the exact same thing.
- Joe:** Nice, cool. I have one also at partnerwithjoe.net. I have a free version and then a premium version. That's seven bucks. We got some questions here. Sounds great, but I think my brain exploded. Well, is there somewhere I can go to be dumbed down to digest everything?
- Matt:** I started the way I started because I was trying to dumb it down as much as possible.
- Joe:** I don't know any place I go.
- Matt:** I don't know anyone that's doing this. I did this all through my own process. I didn't read it in a book. So I can't refer you to a book. I can't refer you to a website. This is just something I like. I just started thinking, like, what if I did this and what if I did this and what if I did that? And I'm already thinking, like, can I put what's a fourth element I can put in there at some point? Right. I don't know what that is yet.
- Joe:** Offshore bank accounts.



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- Matt:** Yeah. But it's got to be an appreciating cash producing asset. Right. So I am actually considering starting my own Turo fleet here and in Las Vegas, buying a bunch of Jeeps and Mustangs because that's what gets rented out here.
- Joe:** Branden's asking a question that I kind of had to. What's the significance of the Bitcoin ATM?
- Matt:** It was just a clue to me, Brandon, that mass adoption is on the way because these were full blown ATMs. It's not just like cheap little thing made out of cardboard. I mean, it's like a big giant machine next to the regular ATM. They're the same size. So there's a lot of money and a lot of investment, a lot of faith and belief in the future of crypto currencies for people to put that in all of those chevrons. And now as previously was pointed out, the Circle K's MasterCard is coming out with Visa is coming out to accept that PayPal is probably the biggest adopter and PayPal has more customers than all of the banks combined right now globally. So now they're totally embracing it. So mass adoption is coming.
- Joe:** What I've heard some people talk about, if a Federal Reserve, China is already talking about it coming up with their own digital currency and the Federal Reserve in the US is now talking about it, maybe what's that going to do to cryptocurrency some bitcoins and things like that?
- Matt:** Yeah, that's a big variable, Joe. I don't know. I mean, regulation is is kind of the big concern for most people. I don't think it's going to go away. I just think they want to monitor it closely because so much of what happens behind the scenes, it's a little bit still like the Wild, Wild West. But if they came and put the smashed down on it, you know, I've got such a head start now and you're not too late if you start it now for sure. Not by any means. We're still at the very beginning of this. But look at how much real estate and stock I would still own in my life and trust bank account and my and my real estate portfolio. And that's the whole point of it, is that I'm hedged against something like that. That's out of our control.
- Joe:** Branden's asking, can you explain, explain, expand the slide so I can grab a screenshot? Yeah, we can do that real quick here. But you can also just go back to the this podcast is on the YouTube and you can watch and you can go back and watch the YouTube. But yeah, I guess just go to the Joe Macall channel.



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- Matt:** Just watch back and go through the whole sequence all over again.
- Joe:** I just go go to the Joe McCall channel and you can find this video.
- Matt:** We can rewind video and forget that kind of stuff. All of Michael says, I see Bitcoin in the cash app. That's right. That's how I bought all of my bitcoin. Yes. Through the. It's just it's in it's in Venmo now, which is owned by PayPal, but then most got it in.
- Joe:** Brenda's got another question. What other coins are you focused on other than Bitcoin and why?
- Matt:** OK, I've got a lot of Bitcoin. I've got a lot of etheruml and a lot of Cardano. Those are like the top three. I think those are like the three safest ones, the ones that have the best use case. They have the best, the best backing behind it. And I am into some other stuff that's probably a little bit riskier. But, you know, I think with the potential parabolic returns, like putting a thousand bucks in, that could be worth one hundred thousand. That's worth the risk to me.
- Joe:** Somebody saying here, BTC is better protocol versus other cryptos. Yeah. Brian Caesarism, if y if you're driving through Texas, Louisiana, Alabama or Florida, keep an eye out for the Bucee's. There are huge rest stops with lots of gas pumps and no truckers allowed restrooms are award winning clean. All right, cool.
- Matt:** And they have BTM, Arabic, BTC, Bitcoin ATM.
- Joe:** What about Dogecoin? However you say it.
- Matt:** Those coins for everybody is an absolute joke. The owner says it's a joke. He made it as a goof. He was being sarcastic and making fun of Bitcoin when he made it. It has no use case. There's not even a developer behind it. It's a one hundred percent hype. And this is all from the owner, the creator himself. Now, Elon Musk and Mark Cuban are trying to force it to be used as a cryptocurrency. But you have any money in there and you've made some I would take it out.
- Joe:** Somebody else here says don't buy paper BTC. Not your keys, not your coin. I don't know. You could buy paper bitcoin



- Matt:** because probably because there's funds that are buying Bitcoin so you can buy into the fund on the stock market.
- Joe:** I heard about that. They're going to be doing ETFs like, yeah.
- Matt:** There's already several outside of the United States, but they're trying to get approval for once inside the U.S.
- Joe:** So that truck stop, that the rest stop is called Bucee's very cool.
- Matt:** Good promo. Brian, I like the guerilla marketing here. Yeah.
- Joe:** We appreciate that. Well, this has been good educational. I know some of you are thinking what just happened? So go go back to the YouTube. Watch this again. Fast forward it, slow it down and pause it, take screenshots and all of that, because Matt gave a lot of good websites in there. You check out how can people get a hold of you if they have questions or if they want some help?
- Matt:** Well, epicrei.tv, the YouTube channel is really good. We just updated the completely revamped after ten years. We just stepped ourselves into the twenty first century, our actual epicrealestate.com website. Really? Yeah. And I hadn't touched it forever. It just sat there and did nothing. Check it out. I don't think any of the links worked. Anything was was going on whatsoever, but we just redid that whole thing. And so we're quickly doing that. And of course we have the epic real estate investing show at the real estate investing that podcast that is going through a revamp. And that will be completely all brand new new structure, new intro, new graphics, everything all next week and new provider, everything.
- Joe:** Wow. Are you how often are you doing podcast episodes now?
- Matt:** I'm just curious. I have a lag the last three weeks, but we'll probably work. We've been doing two per week and we're probably ramping back up to at least five days a week.
- Joe:** Oh, nice YouTube channel too.



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- Matt:** Yeah, I'm doing three a week, but that's a struggle. That's a lot of work. We put a lot of work into each one of those videos. Just the prep before I even get to record is like takes up so much time.
- Joe:** Well, Matt, you're doing good stuff. I just encourage you guys just to go check out Matt's channel on YouTube epicrei.tv And check it out. Matt's is always constantly coming out with really good information that is specific to real estate and growing your money, reducing your risk, increasing your ROI. So thank you. And I'll be on your show soon, I think. Let's see what the date is.
- Matt:** We'll do we'll do that live to see and come over to my channel. And then I want to interview Joe and figure out all of his cool little tricks.
- Joe:** What day is I don't think of my tricks are going to be as cool as yours. That's tomorrow. It is. Is it?
- Matt:** All right. So catches it to 2:15 p.m. Pacific Standard Time and Joe and I will do this all over again. But Joe's going to be in the hot seat and we'll see what fancy tricks.
- Joe:** I'm not going to have any slides, so. But I'll bring the heat. I'll be sure. I will bring the heat.
- Matt:** I'm glad you did that. I'll create a fancy thumbnail for us right now and promote it.
- Joe:** All right, guys, thanks for being on the show. Go check out that stuff. And thank you again, Matt. Always good talking to you. Bye bye.