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1069 – How To Buy Real Estate With Little Or No Money Down

Hosted by: *Gavin Timms*

Guests: *Robert G Allen*

- Gavin:** Hey, guys, welcome to the Network podcast with me. Gavin Timms. Hey, guys, how are you doing? Welcome back to the REI Network podcast with me, Gavin Timms. Today is definitely a special episode. I'm super, super excited and honored to have this guy on. He's an author. He's a I guess he's the goat really of our industry. I don't know if he likes being called that, but that's what he is to me and a lot of people in our industry. And again, I'm thankful to have him. So without any further ado, I'm going to bring him over. Here he is Mr. Robert Allen. Bob, how are you doing?
- Robert:** Oh, very good, Gavin. So glad to be here with you.
- Gavin:** I appreciate it. We met in Key West probably three months ago now. You came and spoke at Tim's event and we got to hang out, which was awesome. And I asked you kindly, Hey, do you mind doing a podcast and you're like, Show me an email. So here we are. We got the dates scheduled and I'm honored to be interviewing you. Now, obviously, you've been in the industry. You know, you forgot more than I know. Okay? And I just want to really, you know, get you on here. There's a lot of my audience that knows who you are that follow you. You know, you've had books of some fantastic books, and I just want to really pick your brain. It was a selfish thing of mine to get you on, but I thought, you know what the said of having an individual code that's record this and got it out and and share the knowledge.
- Robert:** Well if we're talking about books. Nothing down is the All-Time bestselling hardcover in real estate it lodged 41 years ago. Believe it or now, and they sold millions of copies and thousands and thousands of people become millionaires, but maybe just buy their first house. Is it about creative financing you? You like to use those words because traditional financing is getting a mortgage. You know, putting a large down payment and acting through the traditional retail real estate world. We don't want to do that. I was followed up by creating wealth million copies, also number one New York Times best seller. And then then multiple streams of income. Many of you might have heard about 10 ways of generating lifetime streams of income money while you sleep. Those are probably my



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three three biggest. The one minute millionaire is another one and, you know, 10 others. So that's that's what I do. I invest much less in real estate now than I did at the very beginning of my career. As I always set up and said I'd love, I'd rather fix up a human being than a piece of real estate any day. So I like to I like to do this. I enjoy this podcast, Gavin, because you're going to reach people who are like me, like you. When we got started, something got us interested in this, but a real estate as an investment. We started off as beginners and we bought a bunch of real estate and we found about the benefits of it. And when I wrote my book and I got started getting letters from people said, I use this technique, I use that technique, this work, this I made this amount of money. I'm now financially free. I've not made a million. I'm not mean 100 million. Yeah, literally. I have students. So I was on the phone with one just a few minutes ago, who has a net worth of about \$50 million over the last ten years. Just just starting, you know, so that's that's what I do.

Gavin: Yeah, it's pretty amazing. And I look at now like, you know, the resources available to me, right when I got into the business. I don't know now, seven, eight years ago and, you know, came over from England, didn't know anything about real estate, got given an opportunity that I talk with both hands, but I look at the resources available then and I look at the resources now. I mean, there's so much like podcasts like this that wasn't there back in the day. So when when you were doing this, forty one years ago, I mean, what was it? How did you kind of get started? What resources would you use it to get going?

Robert: Well, two books. And so it starts with books and then went to some seminars, expanded my knowledge from seminars, started the network with people who were who were doing it, got some mentors, you know, some paid mentors, some mostly free mentorship. The first thing got me started thinking, grow rich and how I turned a thousand dollars into a million dollars in real estate in my spare time by William Nickerson. Those two books, they kind of got me started now today, thinking Grow Rich is sold about 100 million copies since it was published in Nineteen Thirty seven. And if you haven't had that part of your library, then I'm going to give it to everybody who is which watching today. I'm just going to give it to give you the digital book and the audio of the entire book that I recorded on my voice. I'm going to give it to everybody because if it's not in your library, it should be. It is the granddaddy. It's the goat of the success mindset books. It's the goat. If you don't have that in your library, you're not smart, so you should go to Robert Allen dot com, Robi E R L e m and sign up. The opt in page, and I'll send you links to download the entire thing, and that's



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awesome. That's all I promote there. Just I just like to give that book away. Got me started. There are seminars I went all over the country, spent thousands of dollars going to seminars. Then I started to teach seminars and I did have my own little hometown of Provo, Utah. I went to BYU as a student, and when I graduated, I couldn't find a job. It was a bad recession at the time, so I had those two books and I thought, Well, my dad gave me a thousand dollars for my graduation present, so I'm going to take that thousand dollars. I'm going to do what the book title said, you know? So I bought a copy and then about two, three and four, five, six, 10 and 12, and I became a millionaire never having gotten, you know, a salary job even to this day, frankly, never having gotten a salary job. But my first million took me, you know, I never really know exactly. It's less than five years, probably three to four years. I watched the networks grow up, so that's what that's what got me started. And then I started teaching. I found I love to teach. Tell my gift. It's what I do.

Gavin:

Yeah, no, that's great. And I think we share, you know, the same thing that I was a golf professional for 10 years, and that's what I did. I was I taught golf, and that's why I step into this role. People say, Well, why you know, why do you want to teach? If you're if you're doing all these deals, you know, why teach in Islamabad? It's either in you, right? You can't. You can't just take someone to be a coach or a teacher. It's either bill in you, in my opinion, right? And I get more from taking somebody that's never done a deal or believe or believes they can't do it and then change in that mindset and doing that first deal and developing what you just said into two deals to 10 deals, two hundred thousand dollars a month. That rewards me more than anything I can do in my business personally as a facilitator for me.

Robert:

I never believed it. I thought I didn't really understand how much joy you can get when you get a letter from somebody. And I've got letters from all around the world who picked up a copy of Nothing Down, one of my favorite stories in Japan. The guy was it living in this in the park homeless and went to a used bookstore and found a copy of multiple streams of income? Oh, come on, soldier, is what they call it Japan. And read the book in the bookstore they used bookstore. It was too much money for him. He didn't have enough money to buy it in the used bookstore, so he went and found another book that had a cheaper price tag on it and switched price tags. So it was like a dollar, you know, he bought multiple sources of income. This one, you know, so he's a multimillionaire today is one of my one of my business partners in Japan. Believe it or not, how you network with some people like that. And that gives me such joy when somebody used it and did it and then



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change their life. That's when you change one person's life. You change a generations of lives. So your your viewers here, why? Why are we telling you you this? You might say, Well, why are these guys talking about teaching other people how to do this? Why are they doing that? Because Gavin, I've learned that when you teach it to somebody else, you get it better yourself. That's the first reason. Second reason is you're eventually going to do what both of us did. Both of us share information with a private, small select group of clients that we work with. Sometimes it's millions, sometimes it's 50000, sometimes it's 10000, sometimes it's 1000, or sometimes it's one. So yeah, we generate revenue from that. We don't. So when I started in my first couple of very my first million, I was buying it highly leveraged, which means your cash flows are really tight. So I did a real seminar on the side to generate another couple of thousand bucks a month just to get a help flesh out some of my cash flows for the real estate I was doing. And I found out that I like to do that better than the real estate. However, I still continue to do both a little seminar in my city and I invited 100 people to come and and 100 people came and spent about 100 bucks apiece. This was in 1978. So this is this is a while ago and a hundred people times a hundred dollars is ten thousand bucks. So for everyone there, it's a hundred bucks. It's nothing, you know, it's nothing. But for me, it was ten thousand dollars for that weekend. That's serious money, even even though they're like thirty five years ago, that's serious money. And even today, that serious money, so it generated this extra little gush of cash flow. And so I like to teach and I learned from teaching whatever I thought I could do better. And therefore I ended up this extra step that I ended up with multiple streams of income, which eventually some of you who are watching this, that will do the same thing. First, you need to learn how we do it, you know, because it's a separate stream of income we'll say, has it systems? Asian marketing has it systems, the internet has it systems, stock market has a system, everything has a system like multiple streams of income. There are 10 specific systems that I talk about in this book. In info, partnering is one of those systems and how you how you do it. A lot of people always ask me, you know, do you make more money teaching people than doing the real estate yourself? And the answer is, yeah, yeah, like a thousand times more. But you still do the real estate because it's another stream of income. It builds long term wealth as it should. And then you then you take that stream of income and you add another stream. You go, You're going to be investing in some kind of an internet business. You might invest. You're an entrepreneur. You're going to be a serial entrepreneur. You're going to look at opportunities everywhere you see it. So. So that's that was the arc of my career. Gavin, you're probably having a similar arc, but some may not want to sell your



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information. You might feel like I'm going to hold this to my to my best. I would keep it close to me. I don't want anybody else to know my secrets, right? And I'm going to tell you bluntly, that is a scarcity mindset. Mindset and scarcity mindset means that that if you keep all this stuff to your close to the vest because you're afraid someone's is going to steal it, more than likely that fear will make it happen. Whatever you fear you get, you're having somebody steal your information. They will, you know, you have to be anywhere an abundant mindset, which is as I give and share with people, the universe recognizes a giver and the universe may not give have the person you're giving to respond and give you back in reciprocity. It may come from a different side, a different angle, you know, a different place. For example, Tim, I had an event in April in Key West that you attended. I attended. They invited me to come speak to that event. This was just as a COVID was, you know, is subsiding for a while. And I thought, I don't know if I want to go, you know, it's I don't know who these people are. Tim and another gentleman had put it together, and they had both read my book books and had looked to me as as you call me the goat and more. And so I felt like, you know, maybe, well, yeah, let's go. I took my wife. We had a wonderful time. It was a it was an opportunity to to network with people who think like, I think, but what we did at that of that was that was powerful. I don't know if you stayed for the Saturday of that game, but we raised some money for four charities and we didn't know how much money we were going to raise. I actually one of my favorite charities is charity vision. I had one of my eyes blow out a few years ago, and so it's all missing now. My retina detached. So this is really important. So let's raise some money for charity vision and for the American Federation for the Blind, and the guy that was one of the speakers was blind. You know that he was blind. And so he said, Well, let's raise some money. Let's let's give, let's see what can happen. So we started, you know, raising little money that night. We brainstorm, we thought, how much money can we raise this like hundred people here? What can we raise a hundred grand? You know, we just started off that Saturday and literally we ended up raising six hundred thousand dollars from less than a hundred people and giving, you know, you give. So I gave a two day seminar on how to write a bestselling book that we had that people, whoever gave at least twenty five hundred dollars, 100 percent of that money went to the charities. I got zero, but I just gave. What happened is that by giving, I created a lot more friends. No one, but the people who showed up at that two-day event wanted to me to coach them on how to write a bestselling book so that giving generated not only hundreds of thousands for other charities, but hundreds of thousands for me personally without trying to sell anything. Just so I want all of you to just



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realize that if you want to create will model really wealthy people and you'll find almost to a person, they are massive givers. And also, if you look at poor people almost to a person, they say they don't have enough money, so they don't give any money. But they would they wouldn't even give it if they had you. You have to be a giver. If you have a little, you give a lot, you just be a giver. The universe rewards you for that.

Gavin:

Yeah, now a hundred percent, that's that's really good. You know, one of my main words that I use is collaboration, right? And I think doing things in pairs and twos and threes and tens and hundreds of you just said you're more powerful as a unit, right than that on your own. I talked to a potential coaching client yesterday, and he's a younger person and we're talking and he said, Well, you're already working with someone in that area. So you know, that means that there's a conflict of interest. And I say, you're missing the point. I absolutely know I was like, You, I'm going to worry about one me or the person that market. You need to. That's a good thing because you can collaborate together. To get more done to achieve more things at a faster rate. So I think you're 100 percent spot on. And and it's amazing to listen because you talk about wealth, right? And I've been in a, you know, a lot of what we do is, yes, it's it's you know, we do deals with no money down as you talk right and you can get cash flow. But also what we love, what I do is transactional, OK? And it was only when I was in the mass. I'm in quite a few masterminds as well. And the guy said, you know, you know, do you trust your net worth? And I was like, No, I mean, I make good money and I do what I need. I'll do what I want, you know, and I gave and I do all these things. And he's like, Well, you don't treat, you know, as I don't know, I have no idea. So then he starts explaining it to me and I'm like, This is insane. How am I not tracking this? And now it becomes a game? Right? It becomes literally a game of getting your net worth. Like when I make I just told you before we started, I'm sitting in my RV right now in Michigan and we just bought a house. It was in the family that we took. Me and my wife have just paid cash for straight away from the moves we've made. Even though I've put money in my net worth has gone up because of the equity in the house there. All right. And it becomes a game. How do you get your your net worth all? So anyway, I mean, you've obviously been doing this for years, so you've mentioned wealth a lot. So do you track things like this yourself?

Robert:

I used to write at the very beginning I would take the equities or the property I bought and I would, and I have these little charts that show, you know, one hundred thousand two hundred thousand five hundred thousand eight hundred thousand. I remember when I



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cracked the million, I was really pretty excited about it. But when you when you get into a different arena, sometimes it's it's hard to really determine what the value of some things are, what is the value of my intellectual property? For example, I have streams of income coming in from royalties, but my name can be used in lots of other ways. You know, you get to be a little more a little more famous. You know, people want to use your name. And so it's hard to it's hard to determine what that value is. You can track the stocks and you can track the real estate values. But so no, I don't track it that much anymore.

Gavin: But you did. And that makes sense, right? When you get to a certain level, a millionaire.

Robert: I wanted to be a millionaire. That was really important to me. It was something I really wanted. But today I like to track it on the number of books I sold, frankly. That's that's why, because a book is a seed and a receipt like it may not have helped the person who bought the book, but they give the book to a second hand bookstore and the book is still in the second hand bookstore. I don't earn any revenue from it. You know, I already earn my royalties, so the what sold to somebody else? But the influence is what I what I like to try. You know, how many people are my reaching? What is my social media look like? How, how, how, how wide is my influence on the people that are that are watching, you know? And I resonate with some people and don't resonate with others because it's just like a like a like a band, you know, singing a song some-. Sometimes you resonate with one band. Like, for instance, they're resonating with you. Yeah, that's who invited me to come on in a chat with your your your tribe because they resonate with you. My, my tribe, you know, resonates with the way I say it. They they like the way I, the way I sing my soul, my lyrics and my my tunes that I sing and people go. I like the way he says it. He just like ever, you know, people would go. I hate the way he says it. Yeah. And so, so it is so for you, for the listener watcher, you're going to attract. First of all, you'll attract your inner circle. That's the people who will be helping you create your will and they will provide for you resources. That's Tony, Robbins says. If you if you don't have any resources that you must be, then you must be resourceful. So you're going to be using old PR. No PR is other people's resources, and some of those resources are financial, such as cash credit, cash flow collateral. That's what the banker wants the mortgage holder or broker wants. You don't have those things and you have to have other resources and the boss forces. I just said with you cash pretty casual collateral. Those are the forces that every banker is looking forward to to qualify you. But the other resources that you're going to bring to the table are the things that are inside you because wealth always starts inside you. That's wealth



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with a capital w wealth of the small W as material wealth, and you cannot take material wealth with you to the next world. But you do take your internal wealth with you. You take your courage, you take your creativity, you take your commitment, you take your character, you take the the other sees. So when I went to San Francisco, I said this chance. I mean, any city, take away my wallet, give me a hundred dollar bill and in 72 hours, I'll buy an excellent piece of real estate. This ain't none of my own money. The L.A. Times saw my advertisement for the seminars I was doing. In the L.A. Times, and they said, we don't believe this guy can do it. So they literally stopped me. Call me on the phone and said, We challenge you. You say so I said, We're going to pick a city. We're going to send a reporter with you. He's going to take away your your wallet. You know, none of the forces. No crash, no credible collateral. Nothing. And you're going to have to buy a property with nothing down. What the L.A. Times didn't know was that the forces is not well, well, is me showing up in the city and being clear, having clarity. That's a sewer clarity. I want to get this done in this kind of period of time. I'm going to use my competence competencies. I have systems, you know, stuff, stuff that I know how to do because this book is full of systems, have you don't do that technique, strategies, etc. But does it contain the other doesn't contain the mindset stuff which most of my books are all system oriented. But you do have the skills of people skills and you have the mindset skills and you combine that with your system skills, such as found in my books or my books for most of my career didn't contain any mindset skills. I just kind of assumed, Hey, if I teach you how to drive the car, you'll go drive it and know that they don't. They won't drive it. They will unleash it. This is how you drive it. The gas, this is the brakes. This is how you build up with gas. These are the knobs. These are guys. Come on, let's go. And they wouldn't do it because of character or because of confidence or because of they just didn't have the commitment commitment. That's a c word and therefore internal world so important. So I bought seven properties in fifty seven hours and gave the reporter twenty dollars and change because I knew what I was doing. I knew I was relying on the things I had inside me to go out and use them to use the system outside me to create material wealth. So people would say after I did that, well, you can do it, Robert. Obviously, you know how to do it, but an ordinary person starting from zero could do this. I hate. I love it. When somebody challenges me, it ticks me off. So I go, Well, what? Let's go to. Let's go to St. Louis, Missouri Center, the center of the country. License plates on almost all the license plates. The Show me state, because they're very skeptical. In Missouri, the show me state. Don't tell me. Tell me. So I went there, went to the unemployment lines, found people had no knowledge as lazy. And



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you no, no systems, no money. No none of the forces. But I wanted to find people who had the internal wealth. So people who had no material wealth. I was looking for someone who had a little bit of courage, little bit of chutzpah to see a little bit of confidence, a little bit of clarity, a little bit of, you know, no competence, yet no competence because they didn't have done it. You have to kind of fail your way into things. So 90 days later, they're showing me a \$5000 check of a property. They bought and flipped me five grand and then went on to make hundred thousand dollars in the next 12 months, starting from zero. So this incredible of today, just for your viewers, some of them are kind of feeling maybe even a guilty or embarrassed that you're that your wealth isn't as what should be your credit rating. Your credit rating maybe sucks. You know, you don't have a lot of money your net worth. That means adding up how much your net worth is you. Maybe it's a negative net worth. Maybe you don't have much money in the bank. My message to you is, What is your dream? What do you want? Lenny, where do you want it? How much of it do you want? Who do you want it with and for? Why do you want it? Those are six questions before you ask the how question. Most people just ask it opposite. They ask you, What's the how question first? Like, how do I find property? How do I get that property? How do I farm property and make money? Those are the three three system skills of real estate, but they don't ask the question What am I what I want? So they walk out into the world and try to how I try to figure out the system. And they they don't have the internal clarity on how important is it to you to be financially independent? Is that really important to you? Because if it is, you'll do whatever it takes. And if it isn't important to you, if your why isn't big enough, you'll go out there and try a few things. You'll dabble here, dabble there, get your hand slapped a few times because you're just starting. You're a beginner. You shouldn't expect to be good at the very beginning. You're going to fail your way into this. And if you if you don't have a commitment to it, then you will fail your way out of this. You need to fail your way through this system of making money in real estate. You have to fail your way through it, and the only way to get through it is to have a very clear dream. This is what I want. This is when I want to give a deadline to have a consequence. If you missed the deadline, which is this kinds of stuff, I could.

Gavin:

Because this business is hard, right? I think business, this business, business in general, life is hard. And you know, I talk a lot about having a strong Y because when it gets tough, are you going to dig in and come out the other side or are you going to give up and go back to your comfort level, right? Which is where you're probably not happy with the people who



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are watching this, right? So it's really, you know, why am I doing this when it gets hard, when you don't want to make them two more phone calls or you don't want to make them extra two offers when you get off work because you want to leave your nine to five job and because it's hard and it's difficult and you have to have a lie, you know, because a lot of people say, Well, I want to spend more time with the family home when the kids, but it's not. Why big enough do you need to go deeper than that? And I think a while a lot of the time for people and for me is it should make your hair stand up on your arms. You know, it should make you sick to your stomach to think about it, because that's what's going to get you to do it when you don't want to do it.

Robert:

Yeah, mind, stuff, mindset, stuff to people sit in the same class learning the same system. One who's got the right mindset. Off they go. The other one's got the wrong mindset. And they came to the event to learn the system because they thought the system was the secret. Yeah, systems are cheap. You can go find a used copy of any of my books for a buck on Amazon online. It's it's cheap. System knowledge is cheap. Mindset knowledge is what you get a mentor for and what you join a mastermind for. You need to hang with people who think in a different way. You need to absorb that from them, and we are trained in our country by employees to be employed in mind. Teachers are employees. They have a steady job they want. They don't want to make small, slow money for a long period of time. They want security. They want safety. Why would you allow somebody like that to teach an entrepreneur? They don't get us. They really don't get how we are risk oriented because we are. We want to make big, fast money. That means five years or less. They want to make small, slow money. So we are totally on the different, different wavelengths. So we start showing off as our natural entrepreneurial DNA. They tell us we can't do it or why are you doing it this way? Why don't you go get a job? They are trying to teach us what they don't understand and and we we have been trained that way in our society. There are no entrepreneurial schools for public education from kindergarten through through college. It's all training you to get a job, which is the last thing you want, you want. I want that on your mobile home. Your motor home. Traveling around the country with your family. I'll tell you when or where or whatever to do, you know, or how much money do they, you know? So jobs are, you know, earn small amounts of money. It increases an increase in your salary and that wonderful yet another three percent this year, you get your cost of living in it, a lot of cost of living. You want to make five thousand percent increase that five percent, you know. So this is the way we think and that's why you got the



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hang with people, because the rest of the world, you're walking down the street, they're all employees. They'll get us. They think we're nuts because we are nuts. This is the way we are. Thank you very much and it's great and we love it.

Gavin: We love being nuts. That's great. One last thing I know. Well, you know, we're coming up the time here and I really appreciate your time. And you know, this has been this has been fantastic. When you went to the unemployment line, right, you picked two or three people out there. You interview them in terms of ask them questions, did you actually go, you're not going to make it, you're not going to do it. Did you do that or did you just take it?

Robert: Yeah. So when I talk about the failure, we're through it. So we chose people who were willing to fail their way through it. We interviewed them when they came down the aisle with their application. If they didn't look me in the eye, they didn't have the confidence, at least looked me in the eye. Let me know they wanted it. If they looked down and looked a little nervous, I put their application on my left hand. If you look me in the eye like, I want this, I put their application on my right hand. That was the first cut. They didn't know it. They still don't know it to this day. The people in your right hand, we interviewed and we interviewed all of them. There were, you know, a couple of dozen and we interviewed them and selected the ones we thought were a bit better. There were 11. I think that we interviewed eight or nine or 10 or let some some of that. All the rest of the people when we put the the the sheet up on the wall to show who had been who had made the cut. The people who had not made the cut, whose name did not appear. We made it they would get back on the list if they just said, Are you sure you made the right decision? Yeah. Of all of them, took the first rejection and left good goodbye. The eight that we did select, we interviewed that night again with the mayor of St. Louis, Missouri. The ex-mayor, Mira Pelke and all eight of them, we will find out who we thought would be the best. We rejected all eight of them, but three of them would not be rejected and they called me back. They said, Are you sure? Can I just be at the back of the room? I'll be the water boy. Just let me be in the back of the room. Those those three made the cut because we cut them all and they put themselves back on the list. So that's what life is all about. You know, if they if they can't make the first cut, they can't handle the first rejection. Goodbye. Next, until you finally realize that there may be many rejections in this process in order for you to finally win, an entrepreneur has what eight or nine rejections businesses that they start to fail before they have one. One that that that crushes it. That's the entrepreneurs we were with. We just naturally forget our failures. We just learned from them and go on to the



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next thing. So good luck, everybody. I wish you well. Go to RobertAllen.com to download a copy of the audio of Thinking Grow Rich and the digital book of Thinking Grow Rich. If you read that book and let me know. Email me at success at Robert Allen dot com. You have to have apps or listen to the book or read it. And then if you qualify to have done it, then I'll send you another book. It's the mindset books called The Formats of Happy, Successful People Get on Amazon. But if you read the first thinking or original, I know you like, you'll study it. We'll do it, then I'll give you the next one or maps of happy, successful people, the system for how you think. So you can do anything you want and love at times.

Gavin: I appreciate it.

Robert: Have a nice day. See everybody. God bless. Appreciate it.

Gavin: Thank you so much. So, guys, you have your marching orders again from Robert G Allen himself. And and this is a huge opportunity for me and you guys are listening to us. Whether you're listening on the on the YouTube or on the podcast, make sure you like and subscribe. Let us know what you think if you're watching us on YouTube. Sorry, if the video is a little choppy, but the audio should be good. And again, follow them instructions and get why did it? Why they'd rather just say If you watch or listen to the first book, email me this because he wants to disqualify you. He wants to make sure that you're actually going to do these steps and that's what we are talking about. There is a point to that. So and that's what this whole thing has been about. So make sure you do that. And again, I appreciate if you're interested in working me, guys go to REInetwork.com/join. We'll have a conversation. Robert, thank you. I appreciate it so much. You are the OG. You all the goat of our industry. And again, a lot of my teachings come from you. So thank you and again, have a great rest of your day as well.

Robert: Thank you, everybody. God bless.