



# REAL ESTATE INVESTING MASTERY

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## 1284 – From NFL to Real Estate Millionaire

Hosted by: Joe McCall

Guest: Dean Rogers

**Joe:** Hey, what's going on, guys? Joe McCall here. Real Estate Investing Mastery Podcast. Got a great treat for you today. We're going to be interviewing a friend of mine, Dean Rogers. We're going to be talking about how he came from his journey, how his story is pretty amazing. He came from playing in the NFL to becoming a real estate millionaire. And we're gonna be talking about his journey, how he got to where he is today. And I also want to ask him a lot of specific questions on kind of like, what are you seeing working today in this market? What are you seeing that's not working? Maybe that worked a year ago and what's not working now or what is working now that wasn't working, you know? We're going to be talking about his journey into this game of real estate and why he likes it, why he could be doing 100 different things, why real estate, why wholesaling, why houses, you know, what's going on in Dean's world. And he's got some really cool goodies that he's going to be giving away to for you for free at the end. But also, I want to tell you, I got two special gifts for you right now. If you go to Simple Land Kit dot com, this is a free kit I put together. If you're interested in flipping vacant land. This is something I've been doing for a lot of years now, probably three years, maybe almost for about three years. Seriously, though, and this was a strategy that I started doing with my two teenage sons who are now 18 and 20 years old. But when they were 14, 15 years old, that's a long time ago. Anyway, we did about \$150,000 in profits with my two teenage sons flipping vacant land. And I put together this kit, which gives you my direct mail, swipe files, some of my contracts, my scripts. Oh, there's like 4 or 5 other things. Oh, yeah. Some software that I created to evaluate, analyze and create offers for vacant land deals. You can get it all for free right now. It's Simple Land Kit dot com, go check it out after you opt in to get that, there will be an invitation for you to watch a webinar that I did that shows you how to use all of that stuff to get it for free. We are going to be charging money for this pretty soon. Yeah, I got one other cool thing here for you, and this is a program I just started a few weeks ago and it's called Deals with Joe. And a lot of people ask me, Hey, if you were to start all over again from scratch in a brand new market and you didn't have any money, what would you do? Well, I would wholesale houses now. I like land. I like land better, but I have some money and some capital that I can put into marketing because with direct mail, when you do house, when you do land, you get a much higher like, for example, with vacant land. When I'm doing direct mail, my response rates on my direct mail are 3 to 4 times higher than houses. But if I had no money to do much marketing at all, I just had a cell phone, a laptop and some time I would wholesale houses and I have this program called Deals with Joe for



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just \$7. You get access to this thing. I want you to go check it out. You know, even if you are doing land, this is a good thing to have on the side. Another tool in your tool belt, Because I tell you what, I just got a text. I wish I could show it to you right now. I've been doing this podcast series called Do or Die with a friend of mine, Josh, who is a missionary in South Asia somewhere, and he just sent me a text. He got a contract signed for. We were doing marketing for vacant land, and he found this seller that has two lots. One of them is a vacant lot and right next to it is a lot with a house on it. That was just I don't we're still digging into the numbers, trying to figure out what's going on with this thing. But we will be all in for about 65 grand and this thing might be worth 400 to 500 grand fixed up. There's a lot of equity here and there's also a lot of work that needs to be done. So we're trying to see. But like, this is why I love this businessman. I am looking for. I'm not looking for houses. I'm not looking for land. I'm not looking. I'm looking for deals. So if you want to be a deal maker, if you want to start learning how to make money in this business, go check out Deals with Joe.com. It's a 30 day program so if I just had 30 days I walk through step by step what I would do to start doing deals and if I had no money. The reason why I like houses I wanted to explain this real quick. Sorry, Dean. This is a longer intro than I normally do. I'll bring you on just as like the one of the big reasons why I like houses if I had no money is because there are so many more buyers for houses than there are buyers for land. Right? So first thing I would do if I was wholesaling houses is I would get on the phone and talk to as many buyers as I could and find out what they were looking for. There's a lot of good free marketing that you can do with houses. You can still do free marketing with land anyway. Go check out again Simple land kit.com. It's free and then Deals with Joe.com is only seven bucks so just go check it out. All right. Finally, Joe, would you shut up? Bring on Dean Rogers. Dean, How are you, man?

**Dean:** What's up, man? You're getting me excited about all your stuff.

**Joe:** Come on, let's go. Listen, I've been teaching, doing real estate. Well, I've been doing real estate since 2006. I've been teaching real estate since about 2010, 2011. And I really love this. I love doing the podcast. You have a podcast of your own, don't you?

**Dean:** Yes, sir.

**Joe:** Cool. Tell us a little bit about that.

**Dean:** So I got two podcasts you guys can check out. The first one, The Dean Rogers Show. You go to YouTube.com forward slash Dean Rogers and I have incredible guests on just like yourself and just get into the inner workings of everyone's story. You know, it's we're. Really important to understand people's stories because it makes it makes it easier for you



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to understand. You can do this, too, because the belief is that, Oh, that person is just that they were born rich. They were born with a silver spoon. They were born with all these things that were in their favor. And most stories I know are full of, you know, pain and suffering and challenges and hurdles and figuring out the hard way.

**Joe:** That's really good, you know? You never trust somebody without a limp, you know, or be careful who you take your advice from. Only take advice. I'm not saying you shouldn't trust, but only take advice from somebody with a limp. That's one of my philosophies. You know what I'm saying?

**Dean:** Absolutely. So you guys can check out the Dean Rogers Show, YouTube.com, forward slash Dean Rogers. And then I have another podcast Deal Champs, Deal Champs I do with two other folks, Jason Prichard and Stratton Brown, two good buddies of mine. And we're just spreading the good word of collaboration over competition. We can all win. We can all work together and win together. So that's the coaching. I'm sure you guys can check out that if you go to YouTube.com forward slash @ Deal Champs, the little @ symbol. You can check out that podcast too. But yeah, it's all about just connecting with other people, sharing our stories and talking about like what's working and what's helping us get to these levels.

**Joe:** Nice. Yeah. That's why I love doing these shows too, right? Because hearing stories of somebody else and what's working for them, we really do hold nothing back in these podcasts. There's no secrets anyway, right? There's nothing to hold back. It's not like there's some magic secret list or some magic pill that if you just figured that out, like you've got a corner on the market. But. And it also inspires you. You're right. And this sounds maybe a little arrogant, but like a lot of times I listen to these things thinking, man, if that guy can do it, I can. If that idiot can do it right, and I can do it, surely. Yeah. Anyway, All right. So let's talk a little bit about your story. Dean, you played in the NFL. You played football?

**Dean:** Yes, sir.

**Joe:** Talk about that.

**Dean:** Yeah man. I mean, literally overnight, just like out of a movie, just the childhood dream coming true. Well, what was interesting about my journey, I grew up in central California in a small farm town. You know, there's really nothing to do except go to school, play sports, go to church, hang out with your family and friends. Like there really not a whole lot to do there. So, you know, playing sports was everything I love to do. And did all the other things



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I mentioned as well. And so kind of humble upbringing. Family was well off. My parents were actually entrepreneurs. I got to see that firsthand and actually told myself I didn't want to be an entrepreneur because I source I saw the pros. You know, I saw the benefits of trips to Europe that we would take his family trips to Hawaii and stuff like that and like, all right, we're doing really good. We live in a nice house. And then also when the market economy, which hit get hit, would also see and feel those the pain as well. And here the table conversations of we're not sure we're going to make payroll. And I just remember being scared as a kid of money because of those ups and downs.

**Joe:** That's funny you should say that because my dad owned his own business. And I remember hearing him one time talking about firing somebody. And that scared me to death. Like you like them on fire. And they I'm sure they explained it to me, but I don't remember. I just remember thinking, That's got to suck, Mike. That's got to hurt. And aren't you going to get in trouble? What? Firing somebody. And then when they actually fired the guy, he came over to our house. They had the discussion with him. It was my dad and a guy talking to this one guy. He was so mad. There was all of a sudden they were yelling and he screeched his tires out of their driveway onto the street and it scared me to death. I hear these wheels squealing and then you go on in the driveway and I felt violated, like there is these long streaks of tires. And I remember thinking about, like, something is this whole entrepreneur thing, you know, it's a different ballgame when you're working for somebody else versus having your own business, you know what I'm saying?

**Dean:** Uh huh, Yeah. So, you know, I saw the benefits, I saw the negatives. To me, I made up my mind. I didn't want to do it, didn't want to be a part of it. And it seemed like there was a lot of pressure with that. And so I'm thinking to myself, hey, when I get older, I'm just going to get a good job. I'm going to work really hard, make a lot of money, and not have to deal with the pressure of the owner, the boss, right? So I just kind of went along for the ride of playing sports. High school was naturally when you get a lot more exposure, people are watching you closer. I excelled at high school sports, got all the accolades and the newspaper a lot and was getting looked at by colleges. Get letters in the mail, you know, exciting times. I was honestly under looked. It didn't help that I was kind of like I was playing running back, by the way, in high school. So I was like. A tall white running back. That wasn't super fast, so was fast enough, but not super fast. Had really good stats, but the colleges that were looking at me were looking at me like, Well, what are you Are you a tight end? I don't think you're really a college running back. And for me, growing up on the West Coast, I wanted to be looked at by the PAC ten schools, UCLA, USC, the Oregon Ducks and all those schools. But no one was giving me any love. And the one college that did was UC Davis. And so the one school it gave me a lot of. So I went to UC Davis. Short story on



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that is excelled went up the ranks got all the accolades first team all-American and now I'm getting looked at by NFL scouts and it's starting to feel a little.

**Joe:** Which might not have happened if you went to a big PAC ten school, right?

**Dean:** Yeah, right, exactly. I mean, I could have got under looked. Who knows if I when I got playing time? I mean, nationally, I'd like to believe that I would have, but it's definitely different. So. So I was get looked at and sure enough, go through that whole process of graduating entering into the draft essentially and getting an agent and didn't go to a pro day. I'm sorry I didn't go to the combine didn't get invited that so I had to do my own pro day at my college and had scouts there and did a regional combine. And that year, Joe, it was the year of the lockout, so it was not the same process of all the mini camps and all that kind of stuff. It was kind of like the lockout was listed and you're signing up and joining the team. That was kind of the.

**Joe:** What year was that?

**Dean:** 2011. So the lockout is listed. And during that time, all I'm doing is training and I get the call from my agent and he says, Hey, the Chargers are they're interested in you. Like, get ready. They're going to call you in a couple minutes. So they call me and say, Hey, you got your bags packed type of thing. All good because you're coming. You're coming here tomorrow morning first thing. And so I'm jumping around the living room like a little schoolgirl, you know, screaming and hollering, and we're all excited. So, in short, the next morning, they find me, and, I mean, it's literally like, out of a movie, man. I mean, just think about my heart pounding the night before. I just like, this is going to be crazy. So I roll up and they got the blacked out Escalade. They roll me up to the facilities. I'm walking up the stairs to the GM's office and up walks at the top of the stairs. Like perfect timing, Dean Spaniels. The owner shakes my hand. Hey, welcome to the team. You know, Go over there. They're waiting for you. I walk into the room, The room's like, pristine. Nothing. Nothing in the room except a desk, a computer and a contract on the table. And they're like, Here's. Here's your contract. You can review it. Call your agent if you need to. I remember calling my agent. I'm like, Do we need to negotiate? Anything is like, Dude, just be happier here. Like sign the downsizing. When we got again that send them negotiator. And so I signed the deal. It's a three year contract seven figure deal and I'm like, Holy crap, this is crazy. So they walk me down, they start introducing me to all the all the teammates and everything, and all of a sudden, dude, I'm in the club. Like I'm in the fricking club. They're setting me up, give me all my equipment there, stitch in my name on the back of the jersey when I tell them what number I want. I mean, it was it was pretty crazy. And now all of a sudden, overnight, instantly, I have status, I have fame. I have you know, my teammates are Philip



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Rivers and Antonio Gates and Vincent Jackson and like know Hall of Fame dudes. And they're just like you and I talking right now. You know, like for you, I've seen you on the Internet for years and seeing all the accomplishments, all the amazing impact that you've made. And now, like, I'm talking to you like it's kind of one of those experiences where like overnight you're now sitting across peer to peer with that other person.

**Joe:** And did you get to meet Dan Fouts?

**Dean:** No, I don't get to meet Dan no.

**Joe:** Is he still down there in San Diego?

**Dean:** He still shows up. He still shows up around. Yeah, for sure. Yeah.

**Joe:** I'm just curious because I grew up in San Diego and I was a big Chargers fan for a long, long time. Yeah.

**Dean:** So, so from that moment forward, I mean, it was just like. Like I was on in my own movie starring in my own movie where everything just felt like so surreal, so crazy, you know, just from down to like the very first player practice because they don't mess around. It's like day one, Here's your gear. Make sure you pass your physical and here's your pads or starting practice.

**Joe:** Wow.

**Dean:** And the very first play I remember I'm blocking or I'm on offense, I'm blocking and I come to go. Block Strong Safety Pro Bowler Hall of Famer Bob Sanders, who's known for lighting dudes up and I light him up. I mean, I just blow them up and Norv Turner throws his clipboard and he's like, There you go. Rodgers And I was like, Holy crap, this is cool. And from. I know before it was just like balls to the wall. Now, the thing was, I played tight end in college and that was my position with the Chargers. I got moved from tight end to fullback. So for me, I didn't love that. I'd rather play tight end, but you know, we had Antonio Gates and but I wasn't going to, you know, pass on the opportunity. I'm like, Yeah, whatever team, whatever position. So I was playing fullback and I was playing really good. Norv Turner was telling me I was going to have a long career. Again, it was the whole the whole experience was a pinch me experience, but the only catch was at fullback. It's a whole different animal. I mean, the impact, the collisions that you're having every single play are so much more intense than when you're blocking at tight end. And also a tight end. You go out and catch the ball a lot, too. So for me, it just it became way too intense, way





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too fast of just the head collision after head collision after head on collision. And don't get me wrong, I was good at it, but I was too good at it to the point where my head was just was killing me. I mean, I literally had to start icing my head after practice because it just felt like it was needed to be ice. You know.

**Joe:** Do teams still use fullbacks today like they used to?

**Dean:** But yeah, yeah, definitely not as much as before. But if you if you watch games on any given Sunday, you'll see there's still a handful, maybe dozen teams that use fullbacks, but they're not in every play to that point. Games were actually easier than practice. Games are easier because you're not in play. Every play that you are in, you're not necessarily running an iso up the middle and blasting some other guy. You might be just doing pass protection off the edge and not a big collision. So practice was just beating your head in and was too much.

**Joe:** Wow. Okay. So how what happened then? How long did you play with them?

**Dean:** So I just played my first season and for me, I had this conversation with Norv Turner and the GM and it was just like, what are we going to do here? You know, because I can keep playing like this. And, you know, there wasn't the opportunity to go play tight end that was taken. And so it was a do I just keep playing and, you know, keep doing damage to myself or do I walk away? And I ended up just deciding to walk away. And I did it all in silence, too. Like I wasn't talking with family about it or talking about it with friends or talking about it with my age. And it was just like, I just have to make this decision. I can't be persuaded other or some other way because dude, how can you walk away from literally the ultimate accomplishment that you could get in sports? And, you know, once you're in the club like you're in the club, you know, and I'm sure you've seen HBO Hard Knocks and you've seen the show Ballers, I mean, on HBO as well.

**Joe:** I want to I've not, though. I know what you're talking about.

**Dean:** Okay. You've got to see it because it shows more of like the Hollywood side, you know, the glitz and glamour. HBO Hard Knocks is more like the cutthroat business side of it. And it is all of that together. I mean, you've got the most alpha men that are in the most physical, best shape you could possibly be in that are just hypercompetitive, trying to destroy each other. And it's the modern day gladiator sport. And then you've got the Hollywood side where you go anywhere and people want a part of you, any part of you they can get. I mean, they want pictures with you. They want to follow you to your car. They might want to follow you to your hotel room. I mean, like literally, I couldn't believe some of the stuff I



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saw and some of the stories the guys would tell me because I stayed away from that. I was already married, actually. That's what probably saved me from doing something I shouldn't have.

**Joe:** Thank God.

**Dean:** I tell you what, the stories are endless in that kind of Hollywood type of world. It's pretty crazy.

**Joe:** I heard an interview with Brett Favre, and I always wondered why Brett Favre wasn't doing any TV. And when I heard him on the interview, I thought, oh, that's why. And he talks with the slur kind of slow, but he was talking about how many times he was hit his doctor when he when he was getting close to retire, deciding, well, I don't remember the exact details of it, but they he was talking to the doctor about how do you know I had a how many concussions have you had? And the doctor said, well, how many times have you been hit? And then something happened. I forget what it was. And then he said 20 times every game, 20 times every practice. And he is he is jacked up like he's a smart guy. But you know what I'm saying? It's a tough sport.

**Dean:** It's a tough sport, man. I mean, you really punish your body really badly. I'm grateful I came out pretty unscathed. But it's it is a modern day gladiator sport. It's the best of the best the most physically display of athleticism and strength, and everybody loves it. I mean, what kid doesn't watch that and say, I do. I want to be I want to be that guy. I want to be the guy scoring the touchdown. I want to be the guy who knocks that guy out. I mean, that is just an exciting adrenaline sport, you know?

**Joe:** And what is the what's the average length of a career in the NFL.

**Dean:** It's usually about three years. I mean, someone who's having a good career is like three years. I mean, they call it the Not For Long league you know.

**Joe:** That's a good career. Well, what's the total overall average?

**Dean:** Yeah, it's got to be less. I mean that's why they call it three years is the minimum for you to make the players association. It's kind of like a mortgage. People know the mortgage company is no a mortgage. Most people are going to move within the first seven years. So they frontload the mortgage with the interest in the first seven years. So it's kind of the same type of deal. But yeah, I mean, again, I had a one hand the childhood dream of of playing in the NFL and I definitely got that taste. And, and I will say I got the sense of





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fulfillment knowing that I could play at that level. I mean, that was one of the most gratifying feelings. And also it being validated with someone like Norv Turner, who's seen so many athletes come through the NFL telling me not once, not twice, like literally stopping me in the hallways to tell me like, do just keep doing what you're doing. You're going to have a long career. And as somebody from small beginnings and even playing at a small college, like, it just felt so crazy to hear those kind of words come out of somebody like that. And so it was super, super fun. It was an incredible experience and it really opened up my mind of what is possible in the world from an abundance standpoint. But I just knew if I kept doing that, I was going to be an absolute vegetable and destroy my body at that position if I were I. Hey, if I would have got call the call to play tight end from the get go. I mean, did I want to throw that out as long as I could have because way less damage to the body. I love scoring touchdowns, so I would have rather played that position.

**Joe:** Sure. You and I have something in common. I played tight end for one year, my freshman year of high school. No, no, not my freshman year of high school. My ninth, eighth grade in Pop Warner in San Diego. I played Pop Warner for one year. I was tied and I was probably 125 pounds, five eight at the time, like five, nine, maybe. I got pummeled. I mean, these are just you look at these kids now, right? They're just eighth graders. But man, I got just pummeled. And every time the call came in that I was supposed to get the ball, I was taking it and get mad like, dang it, I here we go again. And that is one play they like me to run and I would get every time I'd get five, six, seven yards, but I would be lined up on the right hand side and I would run. Then behind the quarterback and the quarterback would toss it to me and I'd run up the left side and I would get five, six, seven yards every single time, but I would get hammered. So anyway, that's my football story. That's about it. I only played one year.

**Dean:** That's awesome.

**Joe:** I saw those kids look like they were seven feet tall, 300 pounds, you know? Anyway.

**Dean:** They make them big these days especially.

**Joe:** So what happened? You left the NFL. What you do next?

**Dean:** I walk away and, you know, reflecting back on it now such a such a heavy decision because honestly, I mean to be to be really clear, I walked away with from everything. Like I walked away not only from the opportunity, the status, the fame myself, but I also walked away from the money. I didn't leave with this big bag of money. You know, that's something that someone from the outside might see the title and be like, Oh, well, no wondering. He's a



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real estate millionaire. He was in the NFL. He made a bunch of money. I wish I really badly wish I had a bunch of money to start with so badly. Unfortunately, that just was not my my story, not my journey. So I walk away with nothing. And money was not really on my mind yet. I mean, I'm just out of college and now in the NFL, I'm not really in the real world yet. You know, let's be honest, I haven't been a real adult yet. You know, thinking back on life now and having kids, like I haven't been a real adult yet, so I'm fortunate enough to get a call from my college buddy I played football with and he's like, Hey, Dean, I know you're done. What's next? He said, Well, I'm at this tech company in San Francisco. I mean, they're about to go public and maybe a year or so. I mean, it's a great opportunity. Here's what they do. I'm thinking to do this. This actually does sound like what I want to do, that vision of finding a good job and working my way up the ladder and getting paid. Well, this sounds like that vehicle. Well, what do I have to do? And he just basically walks me past all the red tape straight into the hiring manager's office and got me the job. I mean, what a blessing. Now, the funny part was I could laugh about it now was it was a 65,000 salaried job in San Francisco, entry level position and not a lot of money. But to me it was like.

**Joe:** What, 2013 at the time?

**Dean:** Yeah, 2012, Yep. So I'm like, all right, I'm not going to turn this down. So let's, let's roll. And I'm filling out the like, prescreening questions while I'm there with the hiring manager. Like, Well, what was your prior salary? And I'm like \$1.2 million. And you know, is there any way I can boost up my 65 because of my prior experience? Or like, do you have no, no experience? Let's keep it real. You know, you're lucky to get this job. So I get I signed up for work, I join, and now I'm living in San Francisco and.

**Joe:** Which has a high cost of living.

**Dean:** Super high cost of living. Like the punchline of that one is I was truly like a negative income. I was living paycheck to paycheck. Money was tight. If I wanted to do anything outside of the box, it was going on. The credit card and the credit cards started to add up.

**Joe:** And was your wife working at the time? Did you have kids?

**Dean:** She was working, no kids. She even changed her career right out the gates and started going to a specialized school for what she wanted to do. And she wanted to be a makeup artist and total career change. She went school for psychology, was working with kids with autism, doing a lot of really hard work and was really draining. So we got her to find something else she was passionate about. She was doing cool stuff in San Francisco, working with Pixar, working on small little projects and things like that. Some cool stuff, but



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money got tight, really tight to the point where I remember distinctly there was a time where we needed to get groceries. There was not enough money in the checking account, there was not enough credit available on the credit cards. We had to use a brand new credit card that my wife opened with Target to go get groceries at Target because I just started doing groceries there. So we use the target credit card to go buy groceries. So we did eat and that's how it was. And this is right at the same time, I'm a little bit past a year of being at this company and I'm just thinking to myself, I supposed to get a pay raise now, like I've heard about this whole like every year you get a pay raise thing. So I'm kind of looking around, waiting for somebody to come tell me I'm getting a pay raise. No one's coming to me. And 13 months go by. 14 months go by. And I'm thinking, well, I got to do something. I got to raise my hand. So I asked my hiring manager, I'm like, how does this whole thing work? You know? And he sat me down and said, Well, let's low. Let me go talk upstairs and see what we can do. So we meet about a week later, he sits me down and says, Hey, great news. I was able to get you a pay raise. And I'm like, Oh, here we go. Time to make six figures. Time to be, you know, chillin and cruisin. Making good money is like we are able to get you a couple percent more and you went from 65 to 67,000.

**Joe:** And after taxes, that's maybe not much at all. That's yeah maybe a thousand bucks. Yeah.

**Dean:** My gut. I just felt so sick. I felt so sick to my stomach. I was embarrassed. I just felt so low thinking to myself. Here was this, like, awesome NFL guy. And now I'm just a nobody. Like, I'm getting a \$2,000 raise. That's what I felt like. Is this all that I'm worth? You know, I know I'm worth more than this.

**Joe:** And there's so many guys that deal with that, isn't there? Like, I remember reading this magazine article about where they and these NFL players, where they are now, and some of these guys were driving ice cream trucks, I think Ikey Woods. Do you remember Ikey Woods used to play for the Bengals?

**Dean:** Oh, yeah. I still do that drill today to keep my footwork ready to go.

**Joe:** I may be wrong and maybe somebody else, but as one of those guys, I think he was. He owned his own little business driving ice cream trucks around. Yeah. So I can't imagine going from that high to that low. It's got to be tough.

**Dean:** It's hard for a lot of professional athletes because your whole identity is being the professional athlete and you're so specialized in skill, your communication skills, your sales skills, your anything skills for the real world. For most people, I can speak for myself in ways we're not developed. I mean, I was not a good communicator. I was nervous to talk to



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people. Actually. I always spoke through my play, like I spoke with my actions. That was the way I spoke. That's the way that I demonstrated leadership. That's the way that I, you know, spoke, spoke with my play. So anyways, yeah, I just went through that, that experience of being told I wasn't worth more than what I felt and told myself I got to do something. I had to do something about this because this is the slow path. To. I don't know what. Like, how do I go anywhere from here? So I went to Google and I just kind of sat in front of the computer. I thought about what are some other things that I care about? Well, I did have about a week or two. I was thinking about trying to solve the homeless problem in San Francisco and start a nonprofit and taking some different business ideas around. And I kept thinking about real estate and I was thinking about real estate because, I mean, there's all these HGTV shows. I remember watching them with my parents in the living room growing up, and I remember, you know, being on the edge of my seat as a teenager watching *Degrassi O.C.* at one in the morning, you know, when I should be asleep, when I was done playing games like, Oh, dude, what's this course about making a lot of money? So I thought real estate. Well, let me tell you, you type in a Google how to get started in real estate. And the first thing that popped up was the Sean Terry Flip to Freedom podcast. And the tagline was how to get started with little to no money. And that was me to a tee. I had little to no money. I'm thinking to myself, Well, let me check this out. So I started listening to the podcasts and he just, you know, he starts out the podcast, he's all excited and I'm like, okay, this guy's this guy, excited about what he's doing. All right, let me listen more.

**Joe:** And he takes he takes ten minutes to explain what a wholesale deal is on every episode, right.

**Dean:** At the beginning. Yeah. And believe it or not, I was listen to the intro over and over again because I just needed it. Yeah. Deep into my head so I could understand this concept that just sounded so foreign to me. Wait a second. So I don't need any money. I can just find this house, sell to someone else. How does this really work? What does it feel like to do something like this? And I was trying to connect all these dots, so I was just on fire from the second I heard him come on to that podcast and became obsessed. So obsessed. I just felt in my heart that this this had to be the vehicle to give me back to that dream life. I knew and saw what's possible with the NFL. This has to be it. So I just took action. I was obsessive about listening and learning because all it was audio. I didn't have any videos or workbooks or worksheets to work on. It was just the audio and I would listen it to work. I would listen it back from work. I would listen it at lunch breaks if I had nothing going on at that point, time of the day. And I would take rigorous notes. And I remember waking up in the middle of the night. I remember this. This just makes me laugh thinking about it. But I remember waking up at two in the morning once because my mind was spinning and I couldn't go to sleep. I woke up and I went back and I sat against the wall. I got out of bed. My wife said



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that I sat against the wall and my 424 square foot studio in San Francisco sat against the wall and relisten to the episode about how to fill out a purchase contract because I just couldn't understand it. This two page contract would make me all this money. So I'm listening. I'm taking notes. I'm writing down the words because I don't have the actual document to look at. So I'm literally writing down every word he's reading out. And so he started talking about strategies to find deals. And one of them was some online auctions how to homestore.com and I he was telling me exactly how he was doing this and Phenix Arizona and I thought to myself well I'm not smart enough to figure this out somewhere else. I'm literally just going to do it in Phoenix Arizona, where he's telling me he's doing it. And I just keep taking action, keep taking action, Keep taking action, which is the equivalent of making offers on these properties. And I finally get a property under contract and I'm now thinking, okay, well, now I take step two. I go find the buyer, right? He told me different strategies to find buyers. I'm going to follow his steps and I go to Craigslist and I'm looking for buyers and I've got a couple of interested buyers, but they don't like the numbers on it. And I'm thinking, Holy smokes, I'm running out of time here. I really got to do something. So I get clever. I got clever for a moment there, and I remember Sean talking about his website that sellers would go to and sell this this information out and become a lead for him. So I went to his seller website. I filled it out like I was a seller. His acquisition guy called me and I tell him, okay, you know, I got this deal under contract. Could you guys help me? He's like, Yeah, I'm sure Sean would love to. He gave my info to Sean. Sean calls me while he's driving in his car, and I'm kind of like starstruck. I'm like, Oh, Sean Terry's calling me. And he tells me, Oh, yeah, yeah, no problem. We'll get this deal solved. Just give me a couple of days. So he gets the deal sold, he handles all the paperwork. He sends me an option contract to do the deal together, and we get the deal closed. We make 12 grand, and he hires me six. Wow. And I remember sitting in the office in the middle of the day. Looking at my phone. Keep looking at us. If the wire is going to hit and hits, I'm like, yes. I just like yell out in the middle of the office.

**Joe:** Oh, that's so cool, that's a one month salary for you.

**Dean:** Yeah. Yeah. It was like a month's worth of salary. And my buddy who knew what I was doing, he's like, You just close the deal, huh? Yes, sir. I was my first deal. So that was my proof of concept. And it happened in three months. Three months of taking relentless action.

**Joe:** So you found the deal on HUD homes. That was the HUD website. And then you just. You found a realtor to submit the bids for you then? Is that what happened?

**Dean:** Yep.



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**Joe:** In his own backyard.

**Dean:** In his own backyard? Exactly.

**Joe:** You still keep in touch with Sean here or there?

**Dean:** Yeah. I still haven't met him in person. As we're filming this, I'm actually going to be asking him to come speak at my next big two day event. April 2024, The Deal Champs Summit in Central California. See if he can make it. But I haven't met him in person. I might cry when I do see him in person because he made that big of an impact on my life.

**Joe:** Please don't, that'll be. Don't do that.

**Dean:** Don't do that, no.

**Joe:** By the way, if it's alright with you, I'd like to split this up into two podcast episodes with that. Because absolutely, just hearing your story is really cool. I think a lot of people be inspired by it and I'd like to get in on the next episode into kind of what you're what you're doing today, what you're seeing that's working and that kind of stuff. But I want to ask you more questions, how you kind of got into your journey here. By the way, Sean Terry helped me get started with my podcast, The Real Estate Investing Mastery Podcast, where at the time there was this book called Stock Market Wizards. And at the time in 2010 when we first started talking about this, he was like, you know, there was only a handful of real estate podcasts, maybe 3 or 4 of them. I heard his show and I was there was another there was another guy that was doing an Internet marketing podcast called the Internet. I forget Internet Marketing Secrets or something. And Sean Terry ripped off those guys like he used the same intro and the same like the lead magnets of websites. The intro to this podcast was exactly what these other guys were doing, and he would give his cell phone number away on this podcast. And so I called him one time, First time I talked to him and we talked for an hour. I didn't even know me from Adam. I said, Sean, I just wanted to say I love your podcast and I want to start one too. And I think your intro sounds just like these other guys. Internet. Internet Business Mastery, I think was something. And he said, Yeah, yeah, I ripped it off from them. We started talking and I had a friendship with him and I was saying like, I want to start my own podcast. And he said, You know, you should interview people. Nobody else is interviewing people on podcast right now and you should do something like the real estate wizards in this interview, people that are doing successful real estate. And this was I don't know if you remember in the podcasting world, John Lee Dumas came out with entrepreneurs on fire and he was a guy who really started this whole thing of



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interviewing a ton of people on podcasts. But before he came out with his Entrepreneurs on Fire, I was one of the first to actually interview people like this as a podcast format. All the other guys were just teaching like Sean Terry was doing. It was just him teaching this stuff. And so I changed it to I started, I called it real estate investing Mastery instead of wizards. And also at the time too, if I were to start a new podcast, I would never call it real estate investing Mastery because there's just so many real estate podcasts out there, but so many people out there owe a lot of their story and success to Sean Terry. Isn't that crazy?

**Dean:** It is pretty amazing. Yeah.

**Joe:** One of the nicest, most humble guys you'll ever meet, too.

**Dean:** Yeah, I've. I've talked to him a handful of times on the phone. We exchanged text messages here, and they're usually just like, Merry Christmas or Happy 4th of July, a little stuff like that. But yeah, I would love to meet him in person because I feel like, you know, I owe my whole beginnings to him. And if I hadn't have found him on that Google search, who knows? Who knows what would have happened if I what I kept searching and found real estate or what it was. But yeah, there is no denying the fact that sharing him and everything that he brought to that podcast as to why I'm here now.

**Joe:** What a cool story. Sean Terry, we love you.

**Dean:** We definitely do.

**Joe:** It's been a while since I talked to him. I should give him a call and text him. He's doing, if any. You want to go check him out, just go to Flip to Freedom. Go to any podcast, you Tube. Flip the number two Freedom and you'll find Sean's there stuff there. He doesn't do his podcast as much as he used to, but he's still busy. He's just he's doing a lot of big deals.

**Dean:** He still knows what's going on. He's still doing deals, still watch him online. And so still got to go around.

**Joe:** Okay, cool. So you did your first deal. This was what, New Year, 2012.

**Dean:** 2013.

**Joe:** 2013, what you do next?





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**Dean:** The next couple deals the exact same way with Sean. Put that money in the bank and then I started following the next steps that he talked about. Direct mail and direct mail to me was what I could do because I had my 9 to 5 job, right? I could late at night, set up my campaigns, get my date of from list source.com. I could set up my yellow letters and get those sent out and started down that whole marketing journey. So I cut my teeth at the very beginning out of necessity and resources and time availability on marketing. And I remember Sean saying that the more you can get your phone to ring, the better. Right. Rather than you chasing deals, the more that you can get people to call you saying they want to sell and they're motivated, the better. And that just stuck with me based on my situation and what felt like aligned with what I was wanting to do. And so that's what I did. I cut my teeth in marketing, learned that whole game, and slowly but surely started doing that over my first year. And you know one deal.

**Joe:** Were you doing direct mail in Phoenix.

**Dean:** Good question. No. So I did my first couple of deals in Phoenix through the home store. And then when it came to marketing and sending out letters, I didn't feel like I knew enough from the podcast about Phoenix and living in San Francisco. I was extremely intimidated by the super expensive, really crappy houses that were oddly shaped and really olds and super extensive repairs and more sophisticated owners. It just did not align with the way I grew up and what I was familiar with. So I went back to my home town, Central California, little old town called Visalia and started my marketing there. Pretty close to Fresno, California. For anybody who's wondering where that's at and started marketing there. I mean, the average house median sales price in the two 300,000 range. You know, a lot of houses built similar in the 50s and the 60s and the 70s and 80s. That was a lot more easy for me to wrap my head around. And so that's where I started my direct mail.

**Joe:** Cool and started doing deals? Did it work?

**Dean:** Started doing deals. My first campaign went out for postcards, was getting phone calls. And then I think it was my second or third mailer that went out. I actually landed a deal and that turned into money, right? I think I was like about 12,000 or something like that that I had made.

**Joe:** Now, you weren't going to look at the houses either. You're doing this all virtually.

**Dean:** I was doing it all virtually, too. Yeah. So I was doing it virtually. I felt comfortable doing it because I could speak with confidence about the area. I was familiar with it and I was doing it virtually. And then at times I would be commuting back and forth, my wife and I, to our



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hometown to, you know, look at some of the properties, meet some of the sellers in person. Right? A lot of times I'd be like on a weekend or something like that. So there was some in-person stuff that just kind of happened to work out what the schedule was. Yeah, most of it was virtual from the beginning. Cool.

**Joe:** And so like that first year, well, how long were you doing real estate on the side before you quit your job?

**Dean:** For years. Years and years. That was like years. Yeah, that was my that was my platform. And actually I get asked that question a lot. Like, you know, should I burn the boats? Should I go all in? For me personally, from my own personal experience, I know it's different for everyone, including some of my good friends. For me, I was not a burn the boat guy because I felt like I needed that stability to be able to confidently go out there. I'm more of like a conservative, risk averse kind of person anyways, just naturally. So for me, I didn't want to burn the boats and it was scary to do that. But yeah, you got to do what works for you. For me, it was I needed to pay my bills and I wasn't making enough in real estate yet to be able to burn the boats. And it's funny, after my first year doing my first couple of deals, I remember feeling so confident at the time telling my wife that she could probably stop working pretty soon because the money was just going to start rolling in and I was going to be making tens of thousands of dollars every month. So that's pretty shocking.

**Joe:** So did that happen? Talk about your first year or two years? You know, like were you doing deals consistently.

**Dean:** They were very different. So the first year I'm making money, somewhere around 60 or \$70,000. That's what I made in year one, pretty close to what my salary was, right. Which is great. And I remember Sean saying once you have your salary in the bank is when you could feel confident to quit your job. Now, for me, I had made that money, but I didn't have that money in the bank. For me, I had been reinvesting it paid some of my credit cards off, some things like that. Right. So for me, I wasn't ready to do that yet. And I did about eight deals to make that 60 or \$70,000. So after year one, I'm feeling good about what was accomplished at the beginning of year two. Someone one of the guys I had been selling deals to and Central. California says, hey, you're really good at finding deals. Do you want to flip houses together? I'm thinking, do this. This is what I need it. Like, I needed that next level. Flipping houses. You always make more money, right? So I definitely want to do that. And I said, I'd love to, but I just don't have the resources yet. Like I. I can't buy a house cash. He's like, Dude, you just bring the deal and I'll take care of the rest as I done, man. Let's do it. So he gets me, gets me excited about flipping and says, Hey, by the way, it's slowing down in central California. You were doing deals in Phenix, right? How's the market over



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there? I said, Marcus, great. I mean, it's kind of like our market, similar price points, but there's more houses. So yeah, I feel so good about it. He's like, Well, let's, let's go for some houses over there. And he's experience. He's already been doing it for six, seven, eight years or whatever, right? So he's like, Dude, I mean I can rinse and repeat here somewhere else, no problem. So we, we buy six houses in the first month and I'm ready to keep buying and buying. And he says, let's, let's see how these go. Let's take a pause. And four out of the six we sell, no problem. We make some money. We make 15 grand on one, we make 22 grand on another. We make a couple of thousand dollars on another, Right? And so like, all right, we made some money. But the other two, we had bad contractors. We used the wrong comps. We did all the rookie mistakes that you could possibly do, rushing into deals and absolutely got crushed. That ended up with me losing \$100,000.

**Joe:** Not him. You.

**Dean:** Me, yeah. Him too, he lost a hundred too. That's how much we lost. We got crushed on these deals and every horror story. I mean, the first contractor doing all the work so bad that we had to redo it all again. And he ran off with some money. And, oh, by the way, the comps you thought you had were on the other side of the street where the houses are great. This one just sucks on the worst side of the street. This one unique street that you don't want a house on and you sell significantly less price drop at the price. Drop the price drop. I mean.

**Joe:** And you were managing these from California.

**Dean:** Managing them from afar. And we had visited them once or twice in person and just struggling to get through it. And so what a way to start out a new partnership. And for me, as you could imagine from my story so far, I didn't have \$100,000 to lose. Nowhere close. Not even close. Not even a down payment. Like I was just trying to make my next month's payment, you know? And so here I am, having to look myself in the mirror like, Holy crap, what did I get myself into? How do I even get out of this? Thankfully, this brand new partner happened to be a similar mindset and person to me where it was like, Dude, let's go figure it out. Well, let's go get more deals. I mean, not doing any deals isn't going to fix this. We need to go do more deals and make money to clean this up because we're the ones with the problem. No one's going to come save us. So here he is seeing some brand new guy. He's a little more experience wondering if I'm going to show up and get stuff done. And that's exactly what I did. I put my head down or it's my butt off. We started flipping houses in our hometown, not in Phoenix.

**Joe:** Like fix and flip or just wholesaling.



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- Dean:** Fix and flip and right at that time. Right at that transition, I get a call from somebody from my marketing and it's an older gentleman saying, Hey, I don't want to sell my house, but I have \$1 million in the bank. What could you do for him? And I had been listening and learning and educating myself. I had at least heard that 10% annualized interest was a great return for a private lender. That's something you should offer. So that's what I told them. I give you a 10% return. He said, Well, when can we meet? I said, I was let's meet as soon as possible, meet at one of your flips. He said, Why? Didn't have any flips? My partner did write my brand new partner. He had flips in our in our local market. So I'm in town. I get was my brand new partner might have been the first time we met I can't remember. And we go meet at the property and my partner's showing him around and I forget I forgot to mention this. He also said, Hey, before, before we meet, is it okay if I bring my friend? He's actually got more money than me. I said, Yeah, that's fine, bring him home too. So these two gentlemen show up and my partner showing them around. Take a look at this house. This is what we did. This is what we spent. And they're looking at each other and they say, All right, these guys know what they're doing. So I borrowed my partners credibility. That's what I did, right? I got the phone call. I borrowed my partners credibility. And together we're like, all right. And they said, let us know the next time you got a deal. Now we'll fund it. So it was not a week or two later, we get our first deal locally. And I still remember as it was off a county center and they. From that deal. We flipped that house. We made about \$20,000 or sell that 10,000 of mine went back to my partner because he was actually the one shouldering that burden for me that whole time. So for the next year, year and a half, between our overhead marketing expenses and everything, it took about that long to pay my partner back and crawl back out of that hole. So that was that was a tough way to get started, man. I mean, after being all bushy tailed and excited and optimistic, I'd jump in, rush into a couple of deals that really set me back.
- Joe:** Got some questions for you. Looking back, would you still have done the fix and flip or would you have just stuck with wholesaling?
- Dean:** Definitely I would have done the fix and flip, but I would have I would have not gone after the shiny objects or just, Oh, yeah, sure, we'll go do it wherever. You know, I would have definitely been more focused in our market if I had.
- Joe:** You really think you made more money doing fix and flip when you factor in the length of time it took you to do those deals?
- Dean:** Not. Never close. Not even close. In fact, to flash to give a sneak peek into the future. My business model today is wholesale first. I will only do the least risky, the most juicy cherry



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picked deals to fix and flip that have the most minimal risk and biggest upside. Because I have flipped hundreds of houses and made marginal dollars on all of those flips, there's only a few that I can literally call out. Up until recently, during that time that I could say, Oh, we were making good money. No, we were making marginal dollars because it was all about trying to do more deals, not better, bigger deals. And the time that it took to do those deals, cash was always extremely tight and things were stressful because cash was in and then it was right back out. And by the way, the cash that was coming in wasn't substantial enough to really stack the bank because those deals were so marginal. And it wasn't until we really prioritized wholesaling that our bank accounts grew, our business became simpler and more transactional, and our risk was just so much less.

**Joe:** Yeah. Well, good. I might have misunderstood your answer before because I asked you doing it again. Would you have done more wholesaling or more fixed and flipped those first few years? So would you have done.

**Dean:** I did say fix and flip at first. You heard me right. At the time, that's what I believe was the right thing to do. I would have just done it at my market to think honestly and having the knowledge I have now. Wholesaling was the answer. It was undeniably the answer and I just needed to get better at my marketing, get better of my buyers, and that's what it was. I needed a bigger marketing budget call.

**Joe:** We've got to hurry up here. I got it just a few minutes and you've gone over your time. So I appreciated your patience here. I want to ask you a question. Two questions left. Like how many more years until you actually quit your job?

**Dean:** That's the thing that's funny, too. It was many, many, many more years. And that's because to me, I didn't I didn't need to. I had it set up. I set the business up a way for it to actually run like a business rather than me burn those hours, Right. For the first handful of years, it was just me burning all the hours, every extra second that I had. And the day was focused on real estate at night, in the morning, everything in between. But once I actually started hiring now, I actually had more time freedom and could actually maintain still having that job.

**Joe:** So did you keep the job because that good benefits was a golden handcuffs that you got and some raises. Did you like it there? What was going on?

**Dean:** All the all the buzz, all the things were happening. Golden handcuffs, the raises, the flexibility in the job increased, the benefits. I mean, everything about it was just kind of a perfect storm. It's probably not the situation for most people and in hard to hard to



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replicate, but the kind of perfect storm happened. And that's kind of why it worked out for me.

**Joe:** I think back when I was doing real estate for about two or well, 3 or 4 years, I was trying to do real estate on the side while working my full time job, and I felt really bad. I felt I always felt really guilty because I was not giving I was getting my job done right. I was getting good performance reviews. I was getting decent raises, but I wasn't giving my employer 110%. Right. I was giving them 85% to get my job done, but that was it. And I was spending my breaks. Sometimes I was taking a little bit longer lunch break than I should have sometimes because I worked on construction jobs and I would go walk the job while I was on the phone with my realtors and virtual assistants and all of that stuff. If it did catch up to me eventually where they're like, Joe, your heart's not here, is it? And they kind of knew I was doing real estate on the side, and I'm still a little embarrassed by that, actually. I feel still bad about it. I mean, I would have fired if I was my boss. I would have fired me a long time before. Right. But I did that. I played this game. But anyway, like, how was that for you at the time? Like, were you actually 100% on your job when you were working at your job? How did you balance that, all of that?

**Dean:** Yeah. It's like the person you see balancing ten plates at one time, you know, like honestly, truthfully looked like that. If you were to take a sneak peek into the room, you know, multiple laptops open, multiple shared screens at the same time, being in two meeting. Was at once and actually participating in both at once. You know, like I was almost just like a comedy show. But that's to me was what the necessity was. I mean, and especially as I had made mistakes and set myself back. That's just what I had to do. That's what I had to do. I was willing to work hard and put in the work and overcome it with hustle. And don't proclaim to be some expert genius that had it all figured out. I just had to figure it out with more effort.

**Joe:** All right. Good, so I want to talk more about on the next part two. I want to talk more about kind of what you're doing today. What's working. What are you seeing? What kind of advice would you give to beginners wanting to get started in this business? Stuff like that. But you got a bunch of free goodies that you're going to give away for free at Dean Rogers dot com slash Free. We talk a little bit about what is there.

**Dean:** Yeah. So this is the stuff that I use on my business every single day. Okay, so I'm giving you all my goodies here. This is deal analyzers. This is seller scripts. Offer scripts. This is our sales process, right? Everything that we use in our business to day. To run it like a business is right here. And this is. This is the combination of all these years. I've been doing it for ten years now. This does all the ten years worth of effort and experience that has gone into



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these documents and that masterminds and the trainings that I've been to, all of that put together and all these documents. And the great news about it is you're not going to look at this and say, oh, my gosh, this is like NASA, a rocket scientist put this together. This is simple stuff, right? It's really comes down to doing simple things the right way consistently. That's what the businesses this isn't a sales process with all these diagrams that are going to make your head spin and you got to hire a consultant to understand it. You're going to look at it and you're like, Oh, there's a couple of handfuls of bullet points here. This is what I have to do. Yes, this business is that simple. You just have to do know what the right things to do are and do them consistently. That's it.

**Joe:** Yeah, that's what I definitely want to talk about that in part two of our episode with Dean Rogers. But you guys can go to Dean Rogers dot com slash Free. Go there right now. Thanks so much for your time, Dean. I really appreciate you and I appreciate you keeping it simple and sharing your story. We've probably only scratched the surface of all the things that you're doing.

**Dean:** We did. I'm honored to be here. Appreciate to be here. And guys, please, this is my call to action to you. Reach out. There's nothing there's no I don't get more joy from anything than actually connecting with people. If you listen to this far, then you must have liked what you heard. I would love to connect with you or reach out to me on social media. On Instagram, you can connect at Dean Rogers Real Estate. You guys can find me Dean rogers.com/free for all the goodies. I love to connect with people. That's where that's where all new opportunities come.

**Joe:** Awesome. Thank you so much, Dean. I got to make like a tree and leave. I'm late for another appointment. Appreciate your time, man. Thank you so much.

**Dean:** You bet. Catch you soon.

**Joe:** See ya, bye bye.