

EPISODE 310

[INTRODUCTION]

[00:00:00] ANNOUNCER: Welcome to The Real Estate Syndication Show. Whether you are a seasoned investor or building a new real estate business, this is the show for you. Whitney Sewell talks to top experts in the business. Our goal is to help you master real estate syndication.

And now your host, Whitney Sewell.

[INTERVIEW]

[0:00:24.1] WS: This is your daily Real Estate Syndication show. I'm your host Whitney Sewell. Today, our guest is Brian Burke. Thanks for being on the show again, Brian.

[0:00:31.9] BB: Thanks for having me on again, Whitney.

[0:00:34.4] WS: I'm always honored to have Brian on, someone who's got over 3,000 doors and I don't know, had over like, what was it like, 700 properties or over 700 acquisitions or something like that.

[0:00:42.8] BB: Yeah, I think we're up to like 750 now.

[0:00:44.7] WS: 750. He's crushing it, he's got numerous properties under contract now, many hundreds of doors and very experienced and grateful for his time and being on the show but hot topic right now in the market. I hear it all the time, I get phone calls all the time asking me about how I got started and I know Brian get's the same thing, he's been in this business for 20, 30 years in real estate.

This topic of raising capital, how we get started doing this and what that should like and investor relations, how do we care for investors and so Brian's going to be a perfect person to talk to and tell us how he has mastered this to where he's at today. But Brian, you know, why don't we back

up a little bit and maybe give us – how you got started raising capital, how you started building those relationships with investors and then let's go into where you're at today.

[0:01:32.3] BB: My first raising capital experience is kind of a funny story. We were talking, you know, before we started this podcast, formally I was in the law enforcement career. I was doing real estate on the side while I was doing my law enforcement job by night and real estate by day. It's kind of how I was doing it. And you know, I was buying, fixing up and reselling houses and I was finally at the point where the job was getting in the way of my real estate business and I got to get out of this, you know? This job and just start – just focus 100% on the real estate side.

So I put it in my notice at the department and I went over to city hall, I reserved a room at the community center and so I went back to the station, I tell all the guys that I work with I said, "Guys, I just put in my two weeks' notice but I'm doing this real estate thing as you all know and I just reserved the room at the community center. Everybody come down, I'm going to tell you what I do in the real estate."

Everybody comes down to the room, fills that room up. I mean, it was back with people and I give this little show, a little dog and pony show with what I was doing real estate and you know, houses and all that kind of stuff and I said, "Look, if any of you guys will invest in me, I'll split the profits with you." And so I said, I'm going to raise \$500,000, I'll take investments as small as five grand and you know, I'll split 50/50," to the group.

You know, after I was like a two hour meeting, I walked out of that room, I had 28 investors amongst them invested 500 grand but now I had 28 investors packing heat. Every one of them has got guns, they all know how to use it, they all know how to off me if they want to and get away with it so I'm like, "Crap. Now, not only do I have to perform but if I lose any of these guys' money, I'm a dead man." That was my first experience raising capital.

[0:03:14.8] WS: You're going to have a lot of trouble if you mess up.

[0:03:19.1] BB: That's some pressure man.

[0:03:21.6] WS: Wow. I was thinking about that. Obviously you had a plan. I mean, you're already in the business, you're already doing some deals, you had a game plan. But you know, one thing it seems though, you already had a previous relationship with all these guys, right? They already knew you, they already trusted you, you had been with the law enforcement for numerous years working with these guys. You know, it just seems like that was a big help there, right? I mean, they knew you and trusted you.

[0:03:46.1] BB: That's exactly right and that's the only reason that it happened and you know, I say that in – when it comes to raising money from investors and over he, I've been working with investor money now for I guess about 22 years and raised over a hundred million dollars so I've come to learn a few things in the course of having done all that. One of the things that I've learned is there's three trust curves. You have to get each investor to climb each of those three trust curves.

The first trust curve if you have to get them to climb is they have to trust you. This is kind of a common mistake with people who are out trying to raise money is they want to say like, "Hey, everybody, I've got this deal," right? They want to focus on the deal but nobody cares about the deal. What matters is whether or not they trust you. Now, here I am, you know, I work with these guys as their 14 years, right?

I was there for a long time and not only that, it was a law enforcement job where they know I passed the psych-test, the background and you know, polygraph and you know, every other kind of examination into my character so you know, between those two things, that trust curve was already met when everybody walked in that room. You know, we can get on to the other two trust curves in a minute but what you're saying is exactly 100% true, they trusted me and that's the only reason that I had those investors.

[0:05:12.7] WS: I was thinking about like relating that to how we're trying to raise capital now. I mean, you spent time with them like many hours. You know, obviously we're not going to do that with every investor now. But it does take time, right? It takes many interactions and nurturing.

[0:05:26.3] BB: It does, it takes time, it takes – you have to have an ability to put your character on display. One of the ways that's been really helpful for me is my former career in law

enforcement because you know, people trust – most people trust police, right? Knowing what you have to go through to even get into that business, people understand it's a high level of trust.

Your trust are you know, they give you a car and a gun and tell you to go drive around lights and sirens around the city. Everybody has to trust you in order to do those things. Trusting you with some dollars is a little bit easier when they see that background.

Now, of course not everybody's going to raise money is going to have that advantage. Whatever advantage it is that you have, you've got a play to that advantage for your circumstance. Mine was just different, that was mine.

[0:06:18.9] WS: That's interesting, you have to play to your advantage. And I've heard different people talk about are you at a high level in corporate America? Obviously you have lots of relationships there that you can start letting people know you're in real estate and what you're doing, right? Just to start piquing their curiosity but hopefully it's people that you've – that trust you because of all these time you spent with them.

[0:06:39.2] BB: Yeah, you know, raising capital always starts with your inner circle, you know, it's like people always go like, "Where can I go to meet investors, you know? Should I go to the rotary club or where do I go to meet investors?" And you don't go anywhere to meet investors. What you do when you have – you want to fund a deal is you have to go to people you already know.

You're not going to meet someone for the first time and automatically get them over the three trust curves that we're going to talk about in the show and have them sign a subscription agreement. It's going to take a bit of time and so starting with your inner circle which means, friends and family. You know, let's say you're going to start up a company, you invented some software product or whatever and you're going to start up a company.

Where does the seed money for most small companies like that come from? It's friends and family, every time. You don't just go to an angel investor group or a VC firm and get money that first round of funding is always like friends and family and borrowed money and credit lines and

your home equity and wherever you can come up with any resources to do the deal with what you already have.

[0:07:52.0] WS: Nice. The first round, anywhere you can come up with it personally, right? Yeah. Awesome. Okay, they have to trust you. And one thing I wanted to iterate also, you said, they try to focus on the deal, before they built the trust, I see that often as well and you know, I've made those mistakes myself but really being focused on this deal, bringing up the deal too fast, before – maybe even the second time you've talked to this person, you know?

[0:08:19.1] BB: This gets into the second and the third trust curve, you know? We have talked about the first one is they have to trust you. The second trust curve is that they have to trust real estate as the investment class. You know, they're probably used to investing in stocks and bonds and you know, mutual funds or whatever and real estate is totally unknown or different to them so the next hurdle is, after they trust you, they have to trust the real estate is an appropriate investment for them.

And then the third trust curve, we'll talk a little bit more about that I'm sure as we go. But the third trust is they have to trust this specific deal. You'll notice that that's the last trust curve. What you cannot do is you can't go to somebody you've never met that doesn't invest in real estate, say, "Look at this deal I just – I'm getting you on, invest in it."

It's going to fall flat 10 times out of 10, it's going to go nowhere. People always ask, it is this one of the most common questions I get is what comes first, the deal or the money? Most people think you get a deal and the money will come or if the deal's good enough, you'll find the money. How many times you ever heard that, right?

[0:09:22.1] WS: Lots.

[0:09:22.4] BB: All the time and so you know, my counter argument to that is always this. I say, let's say for example, you decided you were going to go do some shopping and you go down to the department store and you start throwing a bunch of stuff in your shopping cart and you go up to the cash register and you're next in line, now the clerk says, "Can I help you?" You say, "Yeah, I have all the stuff here I want to buy. Can you hang on to it for me for a while, while I go

out and try to figure out where the money is going to pay for all this?" Then you leave the store. You just completely wasted your time. If I'm going to go to the store, I want to know what is the credit limit on my credit card and I'm going to make sure that all the stuff I throw in that shopping cart is going to be within the limit of my credit limit on my credit card.

To say that I'm going to go out and find a 100 unit property that cost 10 million dollars and I don't have no money of my own, I'm going to go out and find the money with this great deal I got, you're fooling yourself.

[0:10:18.5] WS: I like that analogy. I agree, it's always just like yourself, there's relationships that you had long before you needed the equity or needed those investors, you had the relationships.

[0:10:28.7] BB: You did and since the deal itself is the last of the three trust curves, you got to get over one and two before you go to number three. You don't start at number three, these have to be done in order. So you know, the first mistake people make is they want to go to people they don't know and ask them for investments. That's mistake number one.

The second mistake people make is they say, "All right, let's say I'm going to go to people I know and I'm going to have to educate them." And convince them on why real estate is right for them. Well, that's fine, but just recognize that that's one of the hardest jobs there is out there.

If you think that you know, you're just tired or you're nine to five and you want to quit your job and invest in real estate because your job's too hard, just wait till you get to your new job of investing in real estate and find out how hard your job is when you're trying to convince people that know nothing about real estate, that real estate is a good investment for them.

[0:11:21.7] WS: Wow. I guess, give us a little guidance there and how too did that properly or maybe what's worked best for you. Have you educated people. You spent that two hours in that room with those officers, you know, what was that talk like compared to maybe what you're doing now to educate investors?

[0:11:37.2] BB: Yeah, you know, back then, of course, I didn't know a lot of people. The only people I knew were the people I worked with, you know? Cops aren't really all that well known for socializing a lot, so you know, it's like you kind of know your core group of folks and that's who I went to and to get my first round of funding but eventually, I had to expand that quite a bit.

Now I got a bunch of people I already know and I got to convince them real estate is good so you know, what I did is I showed them, you know, stuff about what the median home price had done because again, we're doing single family at the time, we weren't multifamily yet by that stage where home prices were doing, she ran before and after pictures, some of the house I did, showing how much money you made on some of these houses and how long it took.

You know, all that kind of stuff and that kind of got to people's emotions where I thought wow, this is interesting, I want a piece of that and that's how I got over that. You know, there's some guys in the multifamily space, you know, that I'm sure you have them on your show that are really good at sitting across from people and showing them charts and graphs and stats and figures and all that kind of stuff to convince them that why real estate is good. And they'll do things like they'll go to self-directed IRA custodians for example and they'll do a webinar or a in person presentation on real estate and teach people about real estate.

By and large, it's a hard gig, it's a lot of education. What I've learned works the best for me is to stop doing all that and instead of educating people on why real estate is good, I get much more success by just educating people on why the deal is good and those people already believe in real estate.

Now I've gone to the stage in my career now where I've positioned myself where people who are interested and invested in real estate, especially passively if you're at some investment, reach out to anybody because they either heard about me or know what we're doing and recognize, "Okay, this guy's a real estate expert, I want to invest with them, I'm already convinced that one invest in real estate. I'm already convinced that I trust this person because they're the right one for the job. I already trust that real estate is a good investment for me."

All I have left is that third and final trust curve of getting them to like the deal. Now, I'm not to say that it doesn't mean that we don't have to put out plenty of stuff and be on podcast and speak at

conferences and do presentations at corporations and that sort of stuff. To have our presence known, build that trust and kind of spread that real estate knowledge but that's the last step is that deal step and that's really what we're focused the most on.

[0:14:18.9] WS: You're saying that this is kind of evolved a little bit now, I guess, for yourself because now, when people are coming to you, they are already interested in real estate. Now you're – they already trust you as well because of your track record I'm sure. For the most part. So you're going to get to know them a little bit but they're already interested in real estate, they probably have invested in real estate in some way and now it's like you said, you can almost really quickly, get to this third step.

[0:14:42.6] BB: Yeah, that's exactly what it is. Now it truly is, find the deal and the money will come. Now what I can do is when we find a property, we want to acquire, say we got to raise 10 million dollars. I don't have to go, "Let me go see and find the 10 million dollars before I put an offer on this deal." We just put in the offer, we buy the deal, you know? Or get the deal under contract, then we go out and raise the money.

All we're doing is the third step, we're only convincing our list of folks that we already know wants to invest with us and we already know who wants to invest in real estate. We're just going to show them the merits of this deal and of course if it fits for their goals they'll invest, if it's not a fit for them, they don't invest and that's fine, everybody has different goals. But we're really focused on that one last step, the mistake that a lot of people make is when you're new in this business, what they're trying to do is short-circuit number one and number two and go straight to number three because that's what they see us to do.

It doesn't work because number one and number two take a lot of time, pre-deal, to build up enough of an audience that trust you and want to invest in real estate before you can go to step three. You have to focus your efforts on step one and two until you get to the level where like we got, you know? Now our track record speaks for itself. Our background is very obvious to people and that gets us past number one and people they listen to your show or somebody else's show or they are on BiggerPockets or whatever and they already know they like real estate and all I have to do is that one last step.

[0:16:14.5] WS: Nice, okay. So let us move into that. You know have them trust this specific deal, how do you do that? How do you present that to them or what does that process look like?

[0:16:24.4] BB: The process is giving them all the information. You want to give the investor everything — you want them to know everything about that deal that you know about that deal. And so for us, that means we are going to show them our entire financial underwriting. We are going to show them a side by side comparison of the properties trailing income performance next to our projected income performance. We are going to explain why we're projecting what we're projecting.

We are going to show them rent comps to validate the post renovated market rents that we are going to be asking on the units that we are syndicating multifamily apartments is what we do. So we are going to show them the rents that we're projecting to achieve on those units. We are going to show them the financing structure and the cash flow statement and a waterfall of how the money is divided along with the sensitivity analysis that is going to give them somewhere between 200 and 300 different combinations of scenarios.

You know income above target or below target, cap rates above target and below target, occupancy above target and below target and what does that do to the returns. So that people can see the landscape of what does it take to make this field go bad and how good could it get. And they can see all of those things and we share our whole due diligence package with them because they can see the rent rolls and financial statements and contracts and all of that stuff.

Complete transparency and visibility, so that they can get comfortable that this deal meets their goals and objectives. So all we're doing is delivering information.

[0:18:02.6] WS: Nice, so I know you want that information to be delivered as professional as possible and laid out in a way they can understand it. And so how do you do it? Are you reaching out through email first or are you phone calling first or what does that process look like? Is it an email and then a phone call or do you include a video? How do you do that?

[0:18:20.3] BB: Yeah you know we found a variety of different things and it also depends on the deal a little bit and a response to the deal. So generally speaking our entire flow, basically looks

like this: somehow, somehow someone will find out about us. I mean they see me on a podcast, they saw me on BiggerPockets, at a conference, speaking at a conference, just heard about us, internet search, whatever.

They come to us and find us and get into our ecosystem. From that point, my investor relations vice-president will have a phone call with every new prospect and get to know them and we'll start building that relationship with them. We want to learn about their goals and objectives. Right now it is all about them. It is all about the investor and learning about the investor. So that is step one.

Once we have gotten through all of that and they are in our database, we've had a conversation or a series of conversations with them, we've learned about them, next thing that happens is when we have an offering, they'll receive an email.

[0:19:17.5] WS: I want to back up just a little bit, you are talking to that investor, what is it that you want to know about them? What are you asking them? What are some main things that you definitely want to ask them?

[0:19:28.0] BB: Well we want to ask what their investment goals are, what their objectives are. We want to know how old they are, if they are married and have kids. You know, we want to know what's their investment experience, what's their experience specifically at real estate and have they invested in other passive syndications before and some of these questions they seem odd but what we are really looking for is if you're 90, the investments that are appropriate for you might be different than if you are 35.

And so we want to try to get a feel for where in life is this investor so we can show them investments that are going to be the best fit for them and we want to know about their risk tolerance. So you don't want to show a deep value-add deal that is going to have no cash flow in the first year to a retired person that is depending upon their cash flow from their investments for their living expenses.

You know, what we are trying to learn is what are their needs. Are they growth oriented or cash flow oriented? All of that kind of stuff because we have a variety of different investments and we want to make sure we get the right fit.

[0:20:39.5] WS: Nice, okay so now you got a deal.

[0:20:42.3] BB: Now we got a deal, we send out the email saying we have an offering if you are interested, you know here is a brief synopsis of the offering, which is usually just a paragraph and generally we'll have a button they can click on that will send them into a personalized data room, where inside the data room they could see pictures of the property they can see documents related to it, such as a slide deck that has all that information I just outlined to you. Along with some more stuff.

Background, pictures the whole thing, everything. Private place of memorandums, subscription agreements, all that stuff is in there so I can see all of the different materials for the offering and make an investment decision. So it starts with the email, they look at the stuff, they decide whether or not they want to invest. If they do want to invest, you know, when everything is ready they can subscribe right online through our portal, through our website and invest in it. It is pretty simple.

[0:21:36.1] WS: Nice, okay. So right away you are putting this simple email out, short, paragraph, just about the deal if they are interested you have a button and then they can go into the data room and then you are going to have everything there for them to see. Whatever you want to see, all the information is here, right?

And so I would imagine there is going to be numerous that are going to have questions, I am sure I mean like me there is numerous that will or I can relate that will just say, "Yeah, I want to invest." And then you are thinking, "Well, did you actually read the documents you know?" But then again, I know there is many who have lots of valid questions and so you know, how – they are calling in, how are you funneling those calls and what does that look like?

[0:22:18.9] BB: Yes, so we have been doing this for a long time and you know through the course of that we've learned a lot of investor questions. So what we try to do is to answer as

many of those anticipated questions as possible in the offering package. Sometimes of course that gets completely missed or didn't get read or whatever the case maybe or they just have additional questions. So what we try to do first is try to answer as many questions upfront as we can through the materials. Let them speak for themselves.

The next thing we'll do is we'll put together a frequently asked questions list and sometimes the FAQ list is based on questions we've received from other deals or other times, it might be, "Hey we got give calls on this one and everybody wants to know *this*." And so we'll put that in the frequently asked questions list and that lists goes into the portal so they can see that as well and then we always encourage people to reach out to us with questions.

And so a lot of times they will send an email to Bob, our Senior VP of Investor Relations so we get the email and he'll answer the question or if he doesn't have the answer he'll come to me and say, "Hey, somebody is asking about the exit cap rate projection and how we arrived at that and can you get me an answer?" And I will write down an answer and email that we'll send to the person asking the question. You know, sometimes we'll get a 10 question list you know where we are answering a lot of questions or maybe it is one or two.

And sometimes we'll get ones where we'll just say, "Let's just get this guy on the phone and we'll answer all of these questions because some of our answer are going to lead to more questions and we can hit it all at once." So you know often times we'll have a phone call with investors and spend half an hour even an hour on the phone with some of them sometimes just going through all of their questions that they may have. Generally, newer investors, that haven't invest in a lot of offerings will have more questions than one that have invested in lots of offerings but it is all across the board.

[0:24:13.5] WS: Okay, so I like the frequently asked questions list too and you're answering these frequently asked questions, you are putting that in your data room. So that is saving you a lot of time.

[0:24:22.9] BB: It does. You would be surprised at how much that really helps. Another thing that we do that really helps a lot is we'll put together at a side exhibit called understanding the financials and in that exhibit what we'll do is we'll show them, "You know the financial exhibits on

a multi counter would get very complex. How does the rent roll relate to the operating statement? How does the operating statement relate to the cash flow statement? How does the cash flow statement relate to the waterfall and how does that all relate to what I get," you know?

So we create this whole almost like a flow chart to show people how to connect the dots, so that they understand what all those complicated financial exhibits look like because a confused mind says no and we want people to be able to understand these complicated financials and you know some people are afraid to ask so they just say no. So we've found that that's a very useful tool.

[0:25:13.4] WS: I like that quote. A confused mind says no. I like that. And it sounds like I mean I haven't heard anyone lay it out in this detail. I love the side exhibit you are talking about understanding the financials. Because they are already complicated and they are not used to underwriting multifamily especially large deals like you're doing, that is going to look like a jumbled up mess there, you know?

[0:25:34.3] BB: It does, yeah. People get glazed over really quickly. It's like they see the pictures and it is exciting and they see what you are going to do and it's exciting and they get to the financials it's like — you know? That it, it is just stone face and then they get bored to death.

Now we have some that they love this stuff. They're breaking out the calculator and they're trying to follow the calculations spreadsheet and then we'll get calls. It's like, "Hey you know in this investor waterfall, how did you arrive in this number? Because I have tried adding up every single way and I can't get this to equal this." And then you explain, "Well okay, this is exactly how this works," you know?

So we've had it where sometimes we have to dig into the formula in our templates to lay out exactly how that number is arrived at for them. Because some people want to know that level of detail. The others don't care, they don't even want to see the numbers. It like it causes them to go blank. So you know, we just want to educate as much as possible.

[0:26:32.4] WS: Wow that's been great. That's been really good now unfortunately we're about out of time. I was hoping to really get into the investor relations even after a deal and things like that but maybe we'll have to do another show on that.

[0:26:43.4] BB: We sure could.

[0:26:44.7] WS: So Brian, anything else you want leave us with as far as just getting that investor to the deal? Maybe somebody that hasn't invested, maybe they have been on our list. You know, we have talked and had numerous conversations and maybe they've been on our list for a long time but they haven't committed or haven't invested with us yet.

[0:27:01.8] BB: You know, it's funny, I had this happen the other day. I had a conversation with a guy, you know somebody I see around on biggerpockets.com a lot and he is on our investor list and he has never invested with us and he called me for some other reason because he wanted some advice on something and during the call I said, "You know I have a question for you. You are on our investor list but you've never invested with us. Why is that? What is it that we are missing that you're looking for?"

And he gave me the answer and it totally 100% made sense. That he had some specific things that he was looking for and the deals that we had presented thus far were different and they weren't that. And it was really educational and it just shows you every investor has different goals and different objectives and different things that they are concerned most about and if someone hasn't invested in you and they are on their list, there is probably a reason.

It is either that what you're putting out isn't just a fit or exactly what they are looking for at that moment but might be in the future or it might be that there's still in the middle of getting that in that trust curve with you or they want to watch what you do for a couple of years, sometimes, yes, believe it or not before they make that move. So I would say when you see that don't give up on them, keep them on your list, stay in communication with them. It is a matter of time before they either trust you or find from you what it is they're looking for.

[0:28:29.3] WS: I like that you just asked him. I mean you just came out and said, “What is it that we are missing that you are looking for?” And that he was honest as well. Now it made you better that it helped you. I am sure you learned something from that.

[0:28:40.8] BB: Absolutely and he said, “Hey, that is a fair question and it was a great conversation and I just thought it was really, really interesting. It is a question I’m always curious about, you know, “Hey you are on my list, you get my emails. You are opening them, why aren’t you investing? What are we not doing that you are looking for?” And it was a great conversation.

[0:28:59.7] WS: Wow, Brian another amazing show. I really appreciate your insight and just your experience is great and you are able to teach all of us so many things from your experience but I don’t think I asked you last time how you like to give back.

[0:29:11.3] BB: How I like to give back. So, myself and a couple other guys from biggerpockets.com created a charity called A Hero’s Home and you can find it at aheroshome.org and the purpose of this charity is we are going to give away a completely renovated home free and clear to a deserving US service member first responder or veteran and we couldn’t be more excited about it and we have a \$125,000 funding goal. We are about halfway to our goal.

You know, a lot of that money has been contributed by the founders of this charity, myself and some other guys from biggerpockets.com. And that to me is going to be a very fulfilling way to give back. It is very close to my heart especially with the past and being a first responder. I really look forward to the day we get to give someone that home.

[0:30:03.3] WS: Wow that’s incredible. Thanks for sharing that. Thanks for doing that. It would be passionate to help those guys. I can relate as well being in law enforcement in the past. But Brian, again thank you so much and tell the listeners how they can learn more about you.

[0:30:14.8] BB: To learn more, go to praxcap.com. You can also find me hanging around in the biggerpockets.com forums.

[0:30:23.8] WS: Awesome.

[END OF INTERVIEW]

[0:30:25.5] WS: Don't go yet, thank you for listening to today's episode. I would love it if you would go to iTunes right now and leave a rating and written review. I want to hear your feedback. It makes a big difference in getting the podcast out there. You can also go to the Real Estate Syndication Show on Facebook so you can connect with me and we can also receive feedback and your questions there that you want me to answer on the show.

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[OUTRO]

[0:31:05.9] ANNOUNCER: Thank you for listening to The Real Estate Syndication Show, brought to you by Lifebridge Capital. Lifebridge Capital works with investors nationwide to invest in real estate while also donating 50% of its profits to assist parents who are committing to adoption. Lifebridge Capital, making a difference one investor and one child at a time. Connect online at www.LifeBridgeCapital.com for free material and videos to further your success.

[END]