

**EPISODE 324**

[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 Rich Fettke. Thanks for being on the show, Rich.

**[0:00:32.0] RF:** Great to be here, thanks for having me.

**[0:00:33.7] WS:** Rich is the co-CEO of the Real Wealth Network, a three time Inc. 5,000 ranked real estate investment company with 22 employees in over 46,000 members. He's a licensed real estate broker and investor. Rich is also a master, certified business coach and author of the book extreme success.

With a love for adventure sports, Rich has – I was impressed, this is a lot of incredible sports that you're good at – that you're doing. He's competed in ESPN, X Games and is a record holding bungee jumper, sky diver, rock climber, skier and surfer. How do you all those things, that's incredible. He is happily married –

**[0:01:11.6] RF:** Well, I mean, the business we're in, right? It's creating passive income so we can have some free time to live life on our own terms. Getting out there and creating that but yeah, I don't know, maybe adrenaline addiction maybe?

**[0:01:25.7] WS:** That's some awesome sports to be doing as well. But happily married to his co-CEO Cathy Fettke who you all heard on the show just some show 264 which I would encourage you to go back and listen to but Rich, you know, thank you so much. And your bio too says you have two wonderful daughters and I think you have a grandchild on the way, congratulations to you.

**[0:01:46.1] RF:** Yeah, thank you, we're excited.

**[0:01:47.7] WS:** Yeah, thank you again. Give us a little bit about you a little bit in case the listeners haven't heard of you before and then let's dive in to just how you're integrating teams and growing ya'll's business and how you're managing those things.

**[0:02:00.7] RF:** Of course, yeah. I met Cathy 23 years ago on a personal development workshop and in the beginning they say you set three goals, three personal and professional goals and when I met her, I realized that one of my goals was going to be her. It worked out pretty good so we've been married 22 years and founded Real Wealth Network in 2003 and it was the real focus around, there was so many groups out there.

Cathy was a mortgage broker for a while, she had a radio show and she was doing mortgages and she was going around and being invited to speak at these different REAS and these clubs and she was realizing that a lot of them were selling outdated programs or doing that guru thing and pushing people to the back of the room so she came home and just said, you know, I'd love to create something just with real people, just focused to really help investors and keep it authentic and transparent and everything and that's why we called it Real Wealth Network.

Real Wealth is really about not just about making tons of money which is great and also about how you can live life on your own terms at the freedom of time to also enjoy it.

**[0:03:01.9] WS:** that's great. I thought it may be useful to share with listeners your role in this company kind of like you did with me before we got started. Like you and Cathy and that way we can kind of set the stage for what we're going to talk about today as well.

**[0:03:14.4] RF:** Yeah, absolutely. Cathy's very much as you know, she's a real estate expert, she knows market timing, that's what she studies all the time and she's great up on the platform and on a mic like this, much better than I am. I'm very much behind the scenes at Real Wealth Network and always have been very much about — my main focus is the culture of our company with 22 employees, we have 18 independent contractors.

Having a cohesive team and a strong culture is absolutely vital to be able to grow in any type of business but especially syndication business where people have to really communicate and get along well and we have some big goals at Real Wealth Network.

**[0:03:51.4] WS:** Love it. Both roles are so important, right? But your role specifically, you know, you're integrating this team, you're helping everybody to communicate, you're doing so many things but you know, you mentioned the culture of the company, can you elaborate? What is that and why is that important?

**[0:04:06.4] RF:** We're very much a conscious capitalism company. We very much focus not just about only profits which a lot is just like capitalism company do. Conscious capitalism, it's more about also caring about how we're impacting society. What are we doing for our partners, the developers we work with, our affiliates that we work with, our investors, our employees, all that. We look at it in a big way like that, a bigger one and so very much about kind of a purpose driven organization.

We're about helping — we set a mission for 2020 back in 2013. By the end of 2020 we want to help over 50,000 people create real wealth and we also want to raise over a million dollars for Habitat for Humanity, Operation Smile and a youth opportunity center. There's also Mentors international that is so really important to us like bringing the team together where everyone's cohesive and working towards this big vision, that's what's been amazing for us as far as a company or profitability, that's how we got Inc. 5,000 three years in a row and all that.

I feel like my big role is that it's constantly working on the business, looking at the big picture, how we're getting along, what's working, what's not working, how can we be better, what are our big three goals for the year, what are our big three goals for the quarter, doing a lot of that type of work.

**[0:05:19.8] WS:** Nice. I like how you mentioned like purpose driven company. It's not just about us and internally making a lot of money that you know, you mentioned numerous goals there and big goals of helping all these other organizations, that's incredible.

How did you begin to implement things like this? How did you learn to grow a team like this and operate a team, you know, what are some crucial things that you know, really helped you to develop this team and make it operate like this?

**[0:05:42.8] RF:** I learned a lot of lessons when I was a young man at 23 years old, I opened up a health club franchise, a World Gym back in Boston and built that up with surprising a 23 employees almost the same as we have today and just to learn from the bumps and bruises of failing and screwing up and having people upset and everything. I started to learn how to build a culture of happy people that are, we have the strong culture and when you have a strong culture, it's like, I think you can trust everyone to do the right thing. You don't have to be looking over their shoulder, telling them what to do, you can really say, you don't have a job, you have responsibilities like these are your big goals.

I think it came from that, running that health club way back when and then when I moved to California, I became a certified coach so then for 15 years, I worked as a coach in companies and working with executives on how to be more effective.

A really a real coactive coaching model where it's asking and drawing out from the clients that are saying, this is what you need to do. I think using those coaching skills and asking powerful questions of our team and our leaders, I think that's really helped us.

**[0:06:44.5] WS:** Okay, you know, you mentioned like trusting everyone to do the right thing. How did you build a team like that? I guess, give us a couple of key things to building that team where we can trust everyone to do the right thing and we're not looking over their shoulder.

**[0:06:57.2] RF:** Yeah. And it starts small. It's like in the beginning, I was the chief support guy at Real Wealth Network and Cathy's out there, the CEO and she's charging ahead and everything. I would be making the website and all but what we did is we created jobs for ourselves and not

a business and we wanted to have passive income through the business but also you know, to create what they call strategic coaches, a self-managing company.

I think that's the key is stepping back and saying okay, where do I want this company to be, if you have a syndication company, where do you want it to be in five years and create and organizational chart based on that. So five years from today — right now you might have sales and marketing and research, IT and all this and you might have your face in all of those different boxes but then you look ahead and you say in the future, when am I going to hire this person for IT and our first hire was a book keeper at Real Wealth Network.

We did the old shoe box thing and we're so busy with the business trying to run the business then it's like the receipt's just thrown into the shoe box and okay, we got to do our first hire and we hired a book keeper and then Cathy got an assistant and actually, her assistant came out of college, she was young I think she was 22, 23 and now she's been with us for over 10 years and now she's our director of syndications.

She learned a lot along the way and constantly educating and schooling herself. We look at the values of people, what's really important to them and like Maggie was our director of syndications now, she has this passion for learning and growing which is one of our core values at Real Wealth. It's mastery.

**[0:08:26.6] WS:** You said you look at the values of people. How do you draw all that out? How do you decide for that I guess maybe through an interview process or as you're getting to know someone?

**[0:08:35.6] RF:** Great question, yeah. We have our core values, it's like, accountability, transparency, integrity, we have these five core values so in that interview process, kind of say like well, how do you feel about integrity, tell me about a time in one of your old jobs when your integrity might have been challenged but you came through and it worked, and then they tell you the story.

Do you like to learn, do you like to grow? If they say yeah, I love to do that which most people will, say, tell me, in the last year, what have you done to improve yourself and to grow? You can

kind of read that and then see if there's like – they can't think of anything, you have a sense they might not be into mastery or growth or anything like that. I think that's a key.

**[0:09:14.8] WS:** Okay, good questions, right?

**[0:09:17.5] RF:** Good questions, always important.

**[0:09:20.7] WS:** What are some problems I guess that you have to deal with and maybe you delta with early on, maybe you dealt now but as far as working with this team and then creating these values and things that we should be thinking about early on in our syndication business?

**[0:09:33.5] RF:** Yeah, I mean, there's always going to be challenges, you know? Even today. When you get a team of 22 people and it's different personalities and all, a big one for us and we actually had to revisit our values a few years ago. A big one for us was transparency. We made that one of our core values because we were finding that as the company starts to get larger, you get two people, there people, it's very manageable, you get a fourth or a fifth and all of a sudden, the communication starts to pretty much grow exponentially.

There's so many combinations of people trying to talk to each other that all of a sudden, someone's irritated with someone else and they start to talk about that person to someone else and then it finally gets around and all of a sudden this is big blow up. I think that's a core one is just transparency and so how do you do that?

We do weekly meetings. Each department has a weekly meeting and in that you say, is there anything going on with you that you want to bring up? Any challenges, any issues, let's be transparent here and you just throw it out and no one gets to be wrong. That's our rule. No one gets to be wrong and so you can say anything and just say, I am feeling this or this pissed me of or whatever and no one's going to jump on that, they're not going to get defensive, they're going to say, okay, let's talk it out and find out what's really going on.

**[0:10:44.2] WS:** You all will meet with everyone individually or you set a team, each team individually?

**[0:10:48.5] RF:** Each team has their own team meeting each week. It's about an hour for most teams. We do a 90 minute team for our leadership team which is five people plus Cathy and me. Very similar process, we run on EOS, entrepreneurial operating system. We've been doing that for the last three years and I really think, it's kind of brought the best of the best, you know, I'm kind of obsessed with personal development obviously and growth and growing a company and all that.

EOS kind of brought together some of the best stuff, a strategic coach and Rockefeller habits and scaling up and all that and it's a single system. It's been really great for us.

**[0:11:23.7] WS:** EOS, okay, I've heard of that, part of traction, right?

**[0:11:26.6] RF:** Yeah, the book is traction, yup. It covers the EOS entrepreneurial operating system. It's really good about how to have effective meetings, how to have what they call a vision and traction organizer where everyone in the company is aligned. I mean, it's a huge one. It's like, you might think that you have a vision for your company but if you have like three or four employees or more, I can assure you, they probably have a different vision if you're not communicating yours very clearly.

That's a real big one for constant looking at where are we going, we get our whole team together, once a year, all 22 employees. We treat them to somewhere really special, we've been to up in Deer Valley in Utah, we've done ropes courses. We've rented Segways, you know, some fun stuff like that, team building but we also get together and we talk about okay, where are we going, where are we going in 10 years? Where are we going in five years — what about three years?

Really boil it down and then, what's this year about? What's the most important thing for us to focus on this year? And then everyone's in line, we kind of like rowing the boat in the same direction.

**[0:12:25.4] WS:** Nice, so keeping everyone in aligned. I'd like to talk about that a little bit more and how you all even communicate on a daily basis and how you keep the team aligned or even just communicating, I mean, that many people working together, you obviously accomplished

some amazing things and have some big goals that you're pursuing. What does that look like on a daily basis?

**[0:12:41.9] RF:** Actually, we create a lot of autonomy so we have separate teams and I try to not mingle in those teams, are meddle in those teams. So we have a marketing department, there's like eight people in that, they have a weekly meeting, they look at what's working, you know, we always start our meetings with positive focus.

I think when your brain is in a positive optimistic place, you can be more creative and resourceful. We want to start off with this, what's positive, what's one professional positive thing and one personal positive thing, you start the meeting like that. You go in and everyone looks at kind of their numbers, everyone in our company has a number.

It doesn't matter what their position, they have a number that they're trying to hit, whether it's a customer satisfaction score a certain revenue deal or finding a deal, anything like that. Everyone's got a number so share that number and how they're doing with it. If it's on track or off track and then they go into are there any issues, anything we need to discuss, anything we need to go over and they share that, they'll get those issues listed out and then they'll talk it out and say okay, of these issues, what's the most important one for us to handle today?

And then they talk it out. That way, instead of Cathy or me trying to get in there and tell people what to do, it's way more empowering, it's like, what are your big goals for this quarter and we trust that you're going to make that goal happen. If someone says they're off track in their weekly meeting, the director of that meeting and that person's going to say what do you need? What support do you need for that? How can we help you?

**[0:14:03.5] WS:** Okay, wow. I love the transparency there too. If they do so, okay, I'm not there, I'm not making that goal or you know, we're halfway through that timeline and I'm not going to make it and you all are coming along saying say, what do you need? You're assuming they're doing their best.

**[0:14:16.5] RF:** Yeah and we also do a quarterly conversation. So everyone sits down with their boss, their direct report or whatever it is and it is a really simple one. It is not a performance



review on anything. It's just what's working, what is not working, what did you learn from this last quarter and what's next. It is really simple but it's that. It is bring the coaching skills and that coaching conversation ahead of it is how we found out Maggie here, the director of syndications.

We were sitting down, I was doing a quarterly review with her like that and we are talking about our quarter and I said, "So what about where do you see yourself in three years to five years. What is the dream? If you could wave the magic wand what would that look like?" And she said, "Oh man I'd love to be a digital nomad. I would love to travel the world and work from my laptop," and so we're like, "How can we make that happen? Let us not wait for three to five years."

And the next year, she was travelling the world. She's been travelling the world for the last three years now working from her laptop, running our whole syndication department. It's amazing.

**[0:15:12.3] WS:** Wow, I love that. I love that and if you didn't ask, you wouldn't have known that and now, look at her.

**[0:15:17.2] RF:** Yeah and she's so devoted. She loves it, you know we're like a family which is really cool because having those conversations not just the professional conversations but also the personal ones like what is going on for you? Anything you're challenged by? What are you excited about in life? It is really cool, it lifts people up and then just – you get a cohesive team. You know nothing is more powerful than a cohesive team.

**[0:15:38.2] WS:** So in our syndication business where we're normally two to five people or something like that and you as a coach, what are some common things that we need to be thinking about when we're just getting our team started just on the right track. You know, it's like we get so busy in the day to day and it is hard to think about, "Well what is our values? Where are we going five years from now?" or "Are you doing okay?" You know, like having those conversations with those employees.

Instead of just thinking about this deal, thinking about this deal, there okay, what's going on? Just in the grind day to day and what are some issues with that and how do we get out of that?

**[0:16:13.0] RF:** Yeah, I think that is the same issue for all of us. We get sucked into the work, right? Working in the business which is important. We got to do that work but we have to force ourselves to work on the business to kind of step back. One of my favorite tips would be just sit down with a piece of paper or a lined pad or whatever and get away from your office and sit down with a pen and that pad and you just start thinking about the business.

Where do you see it in five years? Where do you see it in 10 years? And it is amazing what comes out — Cathy and I just actually the day before yesterday, we went out to a nice restaurant here in Malibu. We sat down, I brought a pad and a pen and we had this great meal and then we just spent probably an hour and a half just looking at what's going on, any issues you want to talk about, any challenges, what are you most excited about and we get it all down on that pad of paper.

And then from there, we talked it out and take each separate issue and say, "Let's talk to Sal, what is the solution?" And then I think what's really important to say is, "Okay this is great. Now what's the action item? What is the to-do from this?" And write that down. I like to put a little checkbox next to it. It means that it needs to be checked off but actually what is that to do that is going to come from this idea instead of a whole bunch of ideas in your head it actually turns into an actionable step.

I think that is a big one and then I think what was huge for us, we kind of really hit the ceiling. You know we got to over a million dollars in revenue back in 2012 and then in 2013, we hit the same. We had hired three more employees but still we're at that revenue where it's like it is not the worse problems to be stuck at a million dollar revenue but we're like, "How can we break through that?" And then we actually did a course called the Elite Forum through our CRM Infusion Soft.

It is the leaders of that company did this almost a mastermind for companies that were over a million dollars in revenue and wanted to grow from there and that is when we really learned about having that court, what's your purpose, what was our mission, what were our core values and when we got together with our team and said, let us talk about this and it didn't just come

from the top down. It didn't come from just us. We're like, "Hey, what is important to us?" And we talked it out.

And it took like three hours to do it and we had maybe I don't know how many people in the room. I think we only had eight or nine people in the room talking it out and then we came up with those core values. We came up with where we want to go. So I think that is a big part involving the team is key.

**[0:18:34.6] WS:** I like that and do you incentivize them in any way? We talked about the goals. We talked about those things but in area like employee specific ways that you maybe learn and such.

**[0:18:44.4] RF:** Well we don't compensate anyone specifically like commission type, but we have a profit sharing plan. So the better we all do, the better we all do, right? And it is dependent and pretty an intricate system to hire HR firm to build it out and really build something that is going to be sustainable and last the long haul but when we do set goals for each quarter and each year, when we hit 80% or more of the goal for that quarter then that funds the profit sharing plan.

There is enough profits to be able to go in and that gets distributed to all of our employees with no cap. So if we have an amazing quarter everyone has an amazing quarter. It gets the whole team together. It doesn't matter if you are editing the audio for the podcast or if you are running the syndication department or if you're the webmaster. It doesn't matter you know everyone gets a piece of the pie because everyone is important to it.

**[0:19:36.0] WS:** Wow that's awesome. The rising tide raises all ships.

**[0:19:39.4] RF:** Absolutely, love that.

**[0:19:41.2] WS:** So you know a little pivot but I wanted to ask a few more questions. What is a way recently Rich, that you all have improved your business that we could all apply to ours and maybe something that we haven't discussed?

**[0:19:51.8] RF:** You know I would say in the last six months is really getting our leadership team together, I guess there is seven of us with our five directors, Cathy and me getting together in person every quarter and we are a 100% remote company. We changed about three years ago. We closed our offices down up in Walnut Creek, California and now we are 100% remote. So we do a lot of things with Zoom and go to meeting and Skype and using Basecamp and all of that.

But there is nothing like that human connection face to face. So I think that is a big one. It is getting our directors together face to face for two days and really going over where are we, what is working, what is next, magic happens in that.

**[0:20:32.8] WS:** And how often are you all doing that?

**[0:20:34.5] RF:** Every quarter.

**[0:20:35.3] WS:** Every quarter. Okay.

**[0:20:37.0] RF:** Every quarter we do it for a two day get together. We fly everyone in. A lot of times we fly everyone into LA and we meet everyone here and it is really powerful.

**[0:20:46.0] WS:** Your best advice for caring for investor, that may not even your task in the company but I know you are very experienced in this topic but I like to ask everybody that are dealing with investors and working with investors is your best advice for caring for them.

**[0:21:00.4] RF:** Yeah, we are passionate about that. Cathy and I are very balanced in our passion for that and it is very high. There is a few things. We have investment counsellors. We have foreign investment counsellors and they're experienced in real estate. They have invested in single family properties, which is like half our business is referring people to single family properties around the country and then half of our business is raising funds for syndications and doing development.

Mostly land entitlement and residential builds for that. It's kind of our lane you know? So we go to these conferences and meet a lot of apartment guys and it is all of them are almost jealous

and it's like, "Ooh that is cool," but we're like it is not our lane. You know, you guys know what you're doing there and we focus on in a single family and the development. So it is talking about the investment counsellors so our membership is free to join Real Wealth Network.

And like I said, we have over 46,000 people now who are members of the network. So they get access to a member portal where they can go in and they can see property teams. They can look at the syndications. They can get the overview, watch videos, tons of free education is another way we care for our investors. We've produce over almost 600 free educational webinars. Every Thursday we do an hour long educational webinar. We've been doing that since day one — so that is a big one.

**[0:22:14.4] WS:** Wow, those aren't just five minute videos. I mean you said an hour long.

**[0:22:17.2] RF:** Those are an hour long every Thursday. Now we actually do Tuesday and Thursday. The Tuesday is more for newer investors and it is more educational and like the basics of real estate investing or the basics on a certain market and then the Thursday we go in deep and really look right at the project or whatever it is. So a lot of that, we have the Real Wealth Investor Academy that is free, which is hundreds of videos and blogs and all of this content.

So really our purpose is to help people create real wealth and if that 50,000 people that we want to hit by the end of 2020 is if we can do something to either change your mindset or educate someone or help them get a property or help them buy a unit or syndication, then we've done something to help them create real wealth. So that is how we're tracking that and then after every strategy session for investment counsellors offer free strategy sessions that last about 40, 45 minutes.

And that is really coaching focused looking at what do you want with the investor, with the member. What do you want, what are you looking for, what is your experience now, what is getting in your way, what questions do you have and then after that, we follow up with a rating and how would you rate your strategy session from a zero to 10. Most of them come in honestly around eight or nine sometimes — 10 but if we get something like a five or six then we are right

on the phone calling that person how could it be better, what do you need from us. So a lot of care.

**[0:23:37.3] WS:** Wow that's awesome man.

**[0:23:38.7] RF:** And communication too. Of course communication is a huge way to care for members and care for investors.

**[0:23:44.0] WS:** Sure. Any special thing about the way you all communicate that is maybe out of the ordinary?

**[0:23:47.9] RF:** That's out of the ordinary, I would say that there is no pitch and there is no push. We always say that's another thing, every month we do a live event that's free. We usually have about a 150 to 200 people up in the Bay area and usually about 80 to a 120 people down in LA where this week earlier in Cleveland where we do an eastern event, probably about 200 people there that are like the east coast fans of Cathy's podcast and you know, it's funny because she will say, "How many people heard of us through the podcast?"

It is like almost every hand the room goes up. So that is another one is providing that and you know having this light events where investors can come and learn and we say, "Leave your wallet at home. We are the anti-guru," so never any pressure sales so I think that really sets us apart.

**[0:24:33.6] WS:** Wow and if you could pick one thing that's contributed to your success, what would it be?

**[0:24:37.6] RF:** I am going to say questions. I am going to say question because it is what I learned with my coach training and Cathy is also a certified coach. We went through a year and a half program that is very intensive and it is all about how to ask powerful questions and draw it out for someone instead of telling them what to do. A great book called Multipliers, a great book. It is all about how the best leaders make everyone smarter and everyone better.

So it is very much about drawing out so I was going to say people. You know the people in our team are the greatest contributors to our success. The people in our network, our members and I think to bring the best out in people is learning how to ask the most powerful questions and draw out from them instead of telling them what to do.

**[0:25:17.8] WS:** Nice, Multipliers. I haven't read that one. I will look it up and then before we go, how do you like to give back and I know you have already mentioned these big goals how you all are giving back but any specific other way that we haven't talked about, about how you all like to give.

**[0:25:30.2] RF:** Yeah, I mean that's a cool one because we got aligned around that like what do we want to donate to. What do we want to raise? You know it is really wild when we got clear on that mission of raising over a million dollars for these four charities by the end of 2020. It took our team and just really solidify. Everyone is like, "Hey this is what we are about. It is more than just my paycheck. It's more than the profit sharing plan and it is more about than just trying to raise millions of dollars in syndication money."

It is like wow, when we take a percentage of that, when we take a percentage of our profits and we donate it and we know that the better the company does, the more kids we are going to be able to get surgery for cleft pallet and cleft lip, you know the more homes we're going to be able to build through Habitat for Humanity. The more microloans we get to make through Mentors International. It's been a huge one. It's really exciting, we love it.

**[0:26:19.6] WS:** That is exciting. Thank you for sharing that Rich and I really appreciate your time and Cathy's as well and you sharing your expertise with all the listeners and myself. Tell them how they can get in touch with you.

**[0:26:29.6] RF:** Probably our website is the best bet, Real Wealth Network, you know [realwealthnetwork.com](http://realwealthnetwork.com). It is all right there like I said, we have all our educational content, the videos and everything. We used to have a paid academy where people would pay \$10 a month and we would donate that money to the Real Wealth Foundation, which I just said for raising the money and a couple of years ago, we said, "You know what? We want more people to have access to this content."

So instead of doing that, we have opened it all up. Everything that we have built as an academy opened it up for the public free. So that's on [realwealthnetwork.com](http://realwealthnetwork.com).

**[0:27:00.9] WS:** Nice. Thank you so much Rich, I appreciate your time today. I appreciate the listeners being with us today and every day and we will talk to each of you again tomorrow.

[END OF INTERVIEW]

**[0:27:08.9] 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]

**[0:27:49.5] 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](http://www.lifebridgecapital.com) for free material and videos to further your success.

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