

**EPISODE 494**

[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]

**[00:00:24] WS:** This is your daily real estate syndication show. I'm your host, Whitney Sewell. Today, our guest is Steeve Breton. Thanks for being on the show again, Steeve.

**[00:00:33] SB:** Excited to be back.

**[00:00:34] WS:** Steeve was also on the show WS109. We were looking back because almost exactly a year ago. But I would encourage you to go back and listen to that episode and then – It will help you to kind of transition into this episode that we're going to discuss today. So, I would encourage you to go back and listen to that and get to know Steve a little better.

But a little about him, he's the founder of Velocity Capital, a private equity real estate investment firm. Before leaving his job in IT, Steeve invested passively in over a dozen syndications to boost his cash flow for his eventual retirement. Today, he operates a successful syndication business and helps others achieve their own financial goals.

Steeve, thank you again for your time and being with us today, and I'm looking forward to this. Everybody talks about making their dream happen of leaving the W-2 and being able to do real estate full time in which if you go back and listen show 109, you will hear Steeve and I talk about his transition and what he was – Where he was at in that transition. Then now, we're going to talk about where he's at now.

But most people don't talk about what happens after once you've achieved this great thing. So, I'm looking forward to this conversation. But why don't you give us an update, and let's dive in?

**[00:01:43] SB:** Yes. A year ago, we were having a conversation here about my goals had started my syndication business after years of investing on my own account and buying duplexes and those sort of things and investing in syndications as a passive investor. And so, I was hoping to replace my income at some point and become financially independent.

What I realized was economic independence is probably more powerful. So, the financial independence model is save a ton of money, load it up in the bank account, and then take your 4% withdrawal. Maybe you're getting 7, 8% of the stock market. So now, you're just relying on the market and you're safe.

I like the economic independence which is, "I saved a ton. We placed a good of chunk of my income from my passive income, and at the same time started this business where I can do what I love and generate some income doing that." I'm economically independent but still working, still being active, doing what I love. It kind of helps keep the brain going, rather than just sitting around the house or playing golf all the time.

**[00:02:49] WS:** Nice. Over this last year, I mean, you accomplished that goal. You are able to leave the IT W-2 position, and it's what most – I think a lot of the listeners and a lot of people are dreaming of and being able to accomplish that, which you have.

Let's jump into maybe some things that have happened like since leaving the job and maybe some things that were unexpected, or maybe it wasn't as rosy as everybody thought it was going to be. I don't know. I just love your opinion.

Maybe it's amazing, but I just love to dive in a little bit and help us to kind of see what's happened after in business or family or work, whatever it may be, some things to help us to know what to expect, our listener, when we get to make that transition.

**[00:03:29] SB:** Yeah. I'd love to say it's all rainbows and butterflies. It almost is. It is pretty amazing. But there was this transition period where I was used to working a 40, 50-hour work week and taking that one-hour commute into town and an hour back in the evening. You just get on that rhythm. And when you're doing it for 20 years, it's a long time. In addition to that, work in the side hustle, right? Investing in real estate, raising capital, doing investor relations, flying out the properties. All of that was done on top of that full-time job, so the number of hours is crazy.

When I finally gave notice and was able to spend the summer here at home and sort of settle into my new routine, it literally took months for me to unwind a little bit. I felt like I just had to work all the time. It was drawing me to my computer nonstop. That was a huge shift for me. Even my wife was saying like, "I can't believe how much you're still working. What's going on here? I thought you were retiring." But it's not. Again, it's not retirement. It's just shifting into a new role.

I have since been able to back off a little bit and maybe working 30+ hours a week, but it doesn't feel like work at this point. This is just having fun. That was probably my biggest shift.

**[00:04:45] WS:** Yeah. I mean, I lived it too. I mean, it's like going from working two full-time jobs almost to, okay, now we have a whole new schedule and just the mindset. I can imagine the – Just go, go, go. Got to go and get this done. Got to go over here. Then all of a sudden, you have so much more available time to get the real estate business accomplished.

What did the schedule change look like? I mean, I know you went from working 50, 60 hours a week, as you talked about, working full-time, plus also having to get the real estate business done, plus family. Now, all of a sudden, you don't have the commute. You don't have the W-2. Instead of having to go get in the car or wherever you went to work, I mean, I guess you just walked across the house to the office or –

**[00:05:25] SB:** Well, and the day starts before that, right? I used to always read about *Miracle Morning*. I was already getting up early to do that commute. I didn't have time to take care of myself. Now, I get up a little bit earlier in the morning still, right? Not quite as early as I used to but close, and I do a little bit of meditation. Make sure I'm eating a decent breakfast or a small

workout. I generally – I've shifted now my workouts to the afternoon. I'll spend some time in the morning, just kind of centering myself. I get my kids out of bed.

Now, I've got two high schoolers, high school boys, and they like to lounge in bed for a while. So, I get the pleasure of pulling them out of bed and getting them off to school. Then, yeah, I just roll into my office and I work for a few hours. I missed the part where I give my wife a hug in the morning. We have a little coffee together. But that morning is –

**[00:06:14] WS:** That's an important time in your morning right there.

**[00:06:16] SB:** It's huge. It's huge. It's super important, especially when you've got a kid in college and two out in high school. Before we know it, they're going to be gone. So, we're already starting to think about kind of what's that next phase as well. But rolling into the office, I spend a few hours and then have lunch with my wife, right? Or have lunch with a friend or talk about real estate over lunch with a potential client or whatever.

Then I come back work another couple hours. My kids come home from school, and I will say I shifted my workouts. My youngest son wanted to start hitting the gym. I was like, "Great. I'll stop working out in the morning and I'll go in the afternoons." Now, at 2:30 when he rolls in from school, I literally drop everything. We go out to the gym. Spend an hour, hour and a half. Come back. I work maybe another hour, and then it's dinner. I kind of fit in the work wherever.

If I still have more to do, I might login again for an hour after dinner when the kids are watching TV or whatever. But it's sort of whatever I want to do completely on my schedule.

**[00:07:14] WS:** That sounds pretty amazing to me.

**[00:07:16] SB:** It is amazing, yeah. It's still a little bit of a balance. I got to make sure I'm not jumping back on the computer when everyone's kind of hanging out in the kitchen and I'm feeling drawn. Between that and the phone, you got to make sure you're drawing those lines.

**[00:07:28] WS:** Yeah. That is difficult. I know I've struggled with that. It's like I've got to leave the phone in the office and then just go to dinner or to the dinner table or something. So that way I can't even pick it up or hear it vibrate or a distraction or whatever.

But I love how you talked about you can better prepare yourself now. You can spend more time on your miracle morning, better preparing yourself for the day. But also, the time – Even just the coffee with your wife in the morning. My wife and I have been doing that for a while now, and it's such an important time. We've had better discussions. It's just a great time for us to spend some time together, just talking about our day, our family, work, whatever it may be.

But you're there to get the kids out of bed and make that happen, have lunch with your wife or whoever you might need to. And then even just that special time of going to the gym with your son. I mean, that's irreplaceable.

**[00:08:16] SB:** Right, yeah. He's going to be off to college soon so –

**[00:08:19] WS:** Yeah. Tell me, what are some things that were unexpected that have been maybe more difficult? All those were amazing things. Anything that's been like, "Wait a minute. I didn't see this coming, and we've had to work through this."

**[00:08:32] SB:** Yeah. Probably one of the bigger things is – I'm part of a mastermind group. We go away once every quarter, spend a couple days and it's – These guys are amazing, right? Men and women who have been in the business for a while or a long time. And they've got these huge businesses and they talk about how they're going to grow from thousands of doors to thousands more doors. Everyone's got these giant goals, and they're starting their own insurance companies and their own property management companies.

I'm sitting there thinking, "I got to go," right? I've just quit my job. Now, I got to really blow up my business. Again, the first couple months were me digging in really hard about doing more deals, getting more deal flow, networking more to get better connections, so I can grow my business. What I realized – I did do a couple more deals later in 2019. But I didn't – Towards the end of those, I'm starting to think, "Maybe I don't need to grow so quickly. What's my hurry?"

Again, a couple years, the kids are going to be out of school. I still have – I could do this business for 20 more years or longer. So, what do I really want that to look like? Challenging myself to kind of sit back and think about that and, “What's my long-term plan here. Do I really want this thing to look like some of those guys in the mastermind group? Do I want to have 20 people on staff and have a whole company and all of that?”

At the moment, my answer is no. I'm not sure if it's just because I'm fresh out of the corporate world but I've proven everything I needed to prove as far as building teams and climbing the corporate ladder and being the boss over a large organization and all that kind of stuff. It doesn't really do that much for me at this point.

Right now, I just want to kind of give back and help people to make good financial decisions and invest in strong property, things that are going to cash flow and improve their life.

If I focus just on that for now, I'm really happy. If I want to ramp it up in a couple years, that's great. At the moment, I'm thinking I will do two or three deals a year, right? If that, and they're only going to be really strong deals which helps me because at some point we're going to have a financial meltdown again or maybe it's just a small recession. Who knows? But everyone is saying 2020, 2021.

Again, if I'm being very cautious, only doing the best deals that I can find a couple at a time or a couple per year. At the same, I'm starting to sell off a couple per year. I'm always going to be maintaining around a dozen properties that were under management. I can do that. Again, working the schedule I'm working today. I rely on a lot of partners in market, so I've got that team working. I don't have to work all the time. And I can keep my eye on the ball enough with a dozen properties with a strong team in place where I don't have to hire employees and go down that path yet.

**[00:11:16] WS:** Wow! I think it's hard to put the blinders on sometimes and say, “Wait a minute. This thing over here that everybody's focusing on looks really great and growing and all these massive goals.” It sounds like you just really have your priorities straight. Just even go back to the time in the gym with your son, I mean, it's just irreplaceable. You could be pushing and

growing your own business mass – Having lot bigger goals potentially. However, the return on your investment for your time with your son, I mean, it's just not measurable.

**[00:11:43] SB:** Yeah. Part of that is running your own race. Again, I'm in a mastermind, and some of those guys are – They're younger. Maybe their wives aren't working. Number one, they've probably got a little bit more energy than I do. They are really motivated to go make their business turn into something big because they don't have a lot of income yet. If they're younger, then maybe they haven't saved as much as we have. We save like crazy. We save half of our income.

My wife has a great job. Well, she had a great job. Now, she's working for herself. We're both basically feeling this economic independence, making a fair living at it on both sides. This doesn't feel like there's a lot of pressure for me to go and build this big company, this massive syndication shop, which is really nice.

But back to running your own race, when you see other people that are running fast, they are constantly being asked in a mastermind, which is one of the reasons why you're there, just to get pushed to do bigger and better things.

People are always asking, "What are your goals? Where are you going?" I'm like, "I'm pretty good right now actually," which feels really odd. I mean, you're one of the few people in the room that are kind of looking at things that way and looking more about what's my quality of life at the moment, at the concept of lifestyle by design. At least for the next couple of years, I want to be really cognizant of that. If nothing else, just to show my kids that you can do that.

**[00:13:02] WS:** Yes. What about the time transition with, say, the family? How is it perceived? I know with me like, "Well, dad's here." I may be in the office like 12 to 18 hours some days. But it's like, "Well, dad's here, because he's not going to work." But I am working. How have you kind of navigated that like when you're in the zone, you're having to get stuff done? It's different now, because you are at home. So, it's hard I think for family to understand, well, he's working though. But how have you done that?

**[00:13:29] SB:** Right. Yes, especially when there is grocery shopping to be done or a kid needs a ride somewhere or whatever. My main thing is, again, I get really focused in the morning. After that cup of coffee with my wife, I come and sit down at my desk. I know that I have a precious four hours, five hours there. Lunch is usually a bit on the later side, so I really try to make sure I'm time blocking.

First thing in the morning, I just look at everything I have to do, what are my priorities for the day? And really try to crank those out early morning while I'm sharp. Once I have lunch, the afternoon starts to go, and kids get home. It's much more difficult. At that point, it's really – I'll dive into my inbox and just respond to emails to make sure that I'm on top of things there. I'll even start time blocking for the next day, right? So, if I have something that requires focus, I know it's not going to happen at 3:00 or 4:00 in the afternoon, especially if I've already left for the gym. Coming back from the gym and knowing that dinner is only an hour away. You got to think about when do you work best and time block in advance.

So, I'll just throw stuff into the next day. But if I have to get something done, it gets done in the evening.

**[00:14:29] WS:** I like that. Knowing when you work best.

**[00:14:33] SB:** And having the flexibility. Again, it was now the transition thing. When I first left work, I was used to going to work. So, it was like eight, nine hours solid work. No interruptions whatsoever, other than my colleagues at work. But it was work. Now, that morning time I have some of that. But in the afternoon, what are the odds that I can really focus like that and I'm just going to put my hand up to my kids and be like, "I'm not talking to you right now. I'm working." That's not why I'm here, right? That's not why I wanted to leave my job.

Having that perspective of why are you really working from home? Make sure you're taking advantage of all the opportunities that that provides.

**[00:15:12] WS:** Let's take a little shift. I get a question often too like, "You've had a great W-2 position potentially with "good benefits," right? Even like healthcare. You may have a great healthcare. Then all of a sudden, you leave. What do you do now? I mean, if you've never been



self-employed before, maybe you haven't had to really worry about that before. But how did you all handle that?

**[00:15:33] SB:** Yeah. That was a big one. I knew healthcare would be expensive, and it's also part of this is having that abundance mindset versus a limited mindset. When healthcare has always practically been given to you, even if you're paying some out of your paycheck, it just magically disappears from your paycheck and you get great healthcare when you have a W-2 job.

But thinking about the idea of having to pay \$20,000 a year for my family or probably even more than that actually for my family to have healthcare, I was like, "That's crazy that I have to work so much more for that." All those things go through your mind that typically do when you're an employee.

But if I had that abundance mindset and I just know things are going to take care of itself, right? I'm going to make enough money. It's all going to get covered. No issue. It's all part of the reality of leaving your job, and people do it all the time. They just – They get their private healthcare and the move on.

It's just another thing. But it's something I want to dwell on. If I do, I might get a little depressed because it's so darn expensive. But, again, it's just a thing.

**[00:16:29] WS:** Are there any tips of how you navigated that finding the right healthcare?

**[00:16:34] SB:** I thought it was going to be more difficult. I went to a local broker. They explained to me that all of the different healthcare providers have to pretty much cover the same things.

One of my biggest fears was I was going to make a mistake in choosing my provider. When you have a W-2, they tell you, "Here's your healthcare." So, if anything ever went wrong and my kids weren't covered, as horrible as that would be, it wasn't my fault.

Now, all the pressure is on me to choose the right healthcare provider. If something went wrong and they weren't covered, I would feel actually horrible. That would be devastating. So, I had this massive pressure. But then again speaking to the insurance brokers, this is really not that big of a deal. You just select the product depending on how many prescriptions you have or how often do you see the doctor. Do you want a higher deductible upfront for each visit or do you want to pay a higher premium upfront? Once I kind of figured out what that balance was in terms of payments, I just select one and move on.

**[00:17:29] WS:** Nice. I would add. I know when we started looking, it's like – On one website I thought that seemed reputable, I put my phone number on there. Big mistake. I was bombarded for weeks with text messages and phone calls, automated calls from all over the world trying to sell me healthcare.

Anyway, another discussion here too is the change of being able to budget. All of a sudden, we have a weekly or a biweekly check that – Because you're used to working that W-2 job. Now, all of a sudden, you're being paid at different times because you're closing few deals a year. You're being paid at those times or maybe there is some steady but not like it was. Any tips on budgeting now that the form of income or the consistency anyway is so different?

**[00:18:13] SB:** Yeah. It's funny you say that too, because I was supposed to exit a property last year with a substantial check on the back end, right? We did a great job turning this asset around, everyone's going to do very well coming out of it. The sale fell through, but the buyer just couldn't perform, so that got pushed into this year. Probably sell here in March but just knowing that things could just get shifted by three or four months. So, you have to make sure you have a fair amount in the bank that's kind of sitting there as your cash reserve.

But beyond that, we've always kind of budgeted on a yearly basis. We just look at what's our projected total income, projected total expenses. As long as we have enough of a float there in our bank account, then we kind of ride the wave, whether it's coming in sort of consistently on a weekly basis or more in the larger chunks.

My wife was also in sales before, so actually on commission. So, at that point, it was kind of the same idea. Although we had the consistency of my job paying on a weekly or biweekly basis.

But just that mindset and knowing that, again, other people do this, right? Whether it's in syndication or some other type of living that they're earning on a commission or somebody writes a book. They don't get paid for year. It all of a sudden comes in. If you have that belief that it's coming, I think it gives you a sense of calm.

**[00:19:31] WS:** How much would you recommend somebody has in the bank before we're able to just take that step now? Now that you've done it and have been living it for, what, a year now or so, how much should we have in the bank to say, "Okay. Now, I'm ready to make that leap and I can support our family for however long."?

**[00:19:48] SB:** That's a great question. I don't know that I have the right answer. I mean, so much of this is dependent on where you are in life.

**[00:19:55] WS:** Sure. Sure. I know there are so many scenarios but just any advice.

**[00:19:59] SB:** I have this conversation a lot because I do a little bit of multifamily coaching. People saying they're going to get into syndication, they're going to eventually leave their job, and they want to know exactly what you just asked. A lot of it is how much have you saved in the past? What's your savings rate? What are you used to living on and kind of projecting that out in terms of –

Again, if you're just going to be investing in the stock market or if you're going to invest in real estate with a nice 9 or 10% cash flow, then how much of that do you need to invest in in order to produce enough cash flow to live on? That's sort of the standard way of looking at it.

"How can I replace my entire income with straight passive cash flow?" Which is really nice because they can go live on a beach and do nothing. Or you can look at and say, "Well, if I replace about half of my income doing that and then I can produce the other half in active business but not having to have a W-2 with a boss and the commute and all that stuff, maybe that's not so bad."

That's realization that I came to a little over a year ago when I started looking at our finances and I realized I had the wrong idea. This financial independence of saving up until I had enough

to replace my income 100% didn't necessarily ring true to me. For me, it was more can I leave my job today and replace it with another job but not a job? Replace it with income, with entrepreneurship. Instead of retiring from work, it was retiring in my work. But now, it's sort of more like my life work.

**[00:21:31] WS:** I love that. Thanks for that, Steeve. Just a few more questions before we run out of time. How are you preparing for this potential downturn like you talked about?

**[00:21:38] SB:** A big thing there is looking at underwriting really carefully, being cautious and conservative in all of our assumptions. I do look at it as a coach, I see a lot of underwriting and I'm really pushing to people that I work with to be super conservative. Not in everything because you'll never get a deal if you're conservative in every single aspect of the underwriting.

But there's got to be three, four, or five things where when you're having a conversation with an investor, with yourself, with your spouse, and they say, "Where are the few areas where you've been conservative in your underwriting?" Everyone should ask that question. You should have two or three things at least, maybe five things that just pop off the top your head. "We did this, this, and this. We scaled back on rents. We know that our breakeven occupancy is in the 70s rather than the 80s."

Just things like that. Not going too crazy on your leverage. Those things will help a lot from an underwriting perspective.

The other is looking at markets. We just closed a deal in Phoenix. We're looking at one in Atlanta now. Those markets are markets that are growing from a jobs and population perspective fastest in the country, right?

So is Tampa, which is now the place that we have a couple of deals. When you're looking at those types of markets, they're probably going to carry the day even when we have a recession. They're not going to go negative, and there are plenty of markets in the country that will go negative.

Then even within those markets, we're doing a deeper dive in looking at how much building is happening in multifamily? And what's the absorption rate in that particular neighborhood or in that submarket, if it's a suburb of a larger city. But is the absorption pretty decent there and is it likely to be overbuilt, because that's another concern that we have.

**[00:23:20] WS:** Great advice. What's a way that you have recently improved your business that we could apply to ours?

**[00:23:27] SB:** Again, it's funny because a lot of people look at improvement in terms of how do I grow my business. What I've done is step back and looked at my systems. I said, "If I'm only going to do a few deals and I'm not trying to grow this big organization, then how do I make it as efficient as possible? How do I get more involved with the asset management on a weekly basis and really feel comfortable that every deal that I'm doing is going super well while I have it, while it's operating for the four, five, six, or seven years we might be holding onto it?"

I want that part to be super streamlined and efficient, so I get all the information that I need and I'm able to make the right decisions there and also efficiency in terms of deal flow.

I don't want to have to be calling brokers every day, underwriting a hundred properties that really don't make any sense because they're overpriced. Instead I'm relying on my network. Focusing a lot of time on the network over this past year has been super important to me and really has produced some great deal flow and friendships.

**[00:24:27] WS:** Steeve, what's a way that you stand out in your relationship with your investors amongst all the other operators?

**[00:24:34] SB:** I have to ask one of my investors. The way I look at it is in terms of a difference if there was one. It's that I've primarily invested on my own account in syndications as a passive investor, just trying to bolster my retirement one day. That's how I started and that slowly turned into a side hustle and the slowly turned into now my full-time job.

Again, not a really job, but that sort of progression, I still treat it like I'm investing in my own account. So, every deal I look at, I'm thinking, "Well, I've got money in the bank. I need to put it

to work. Is this a deal that I would invest in personally?" Because I will. I put money in every one of my deals. If I'm looking at it that way, if it's good enough for me, then it's certainly good enough for my parents, my friends, my neighbors that are living nearby. If I'm going to send it out to them, I'm going to send it out to everyone that's on my list, right?

All of my investors are only seeing the things that I'm willing to invest and that I'm willing to share with my family. I've had discussions with people where they are considering or already have bifurcated their list, where it's like, "All right, they're really great deals. They're going to be for my friends and neighbors." Then the okay deals maybe go out to other people. There's not a lot of integrity in that. To me, it's again – If you're not willing to send it to your mom, then you shouldn't be sending it to anybody.

**[00:25:51] WS:** Love that. I agree. How are you finding investors right now?

**[00:25:55] SB:** I'm blessed again being – Everyone says they want to start earlier, right? If you ask what's your biggest regret, I wish I started 20 years ago. I think I was blessed that I started much later on because I built this network of my ex-coworkers or a lot of friends, people in my neighbors. They've all seen me as somebody who's financially responsible in business, running large IT projects, multimillion-dollar projects from a distance, right?

A lot of that stuff was developments being done in India for parts of our company that might be in Europe or Asia. It was really global and it was fairly large. So, when they see me in that area, and they also see me dabbling in real estate on the side as my side hustle.

Then when I left my job and said, "Hey! I'm going to do this full-time, and if you want to invest with me, you're welcome to jump on and take this ride with me," people I think – It was sort of a natural progression. They were much more comfortable with that idea versus somebody who's much younger, who didn't have all of that sort of progression and history. I think that's probably a bit more challenging.

**[00:26:55] WS:** A question I wanted to ask now that I just thought of is are you viewed differently now by investors now that you're in real estate full-time, as opposed to working full-time and doing it on the side?

**[00:27:06] SB:** Yeah. I think the people that I meet today and at conferences, so maybe not my older network but sort of the newer folks, they definitely have more of a comfort level knowing that I'm looking at this full-time and I really have my eye on the ball and I'm not being distracted with a job that's really keeping me busy 40, 50 hours a week. If there is something that goes wrong, they know I can just jump on a plane and go take care of it.

**[00:27:29] WS:** What's the number one thing that's contributed to your success, Steeve?

**[00:27:32] SB:** I'd have to say mindset, the abundance mindset and just knowing that there's enough out there for everybody. It's not about looking at the glass half empty or half full. It's knowing that I can go refill that glass a million times, right? I've got a whole ocean to just go and dip my glass into.

**[00:27:49] WS:** Love it. Tell us how you like to give back.

**[00:27:51] SB:** Giving back, one of things I did it, again, part of my transition to make sure that I wasn't sitting around the house too much was to join our local organization here. It's called Natick Service Council. They have a food pantry. I do deliveries to homebound seniors, which is really fulfilling. They have a few other things there in terms of taking care of people with substance abuse. They have a veteran substance abuse program as well. Things with job searches and helping people with their resumes, etc.

I eventually became part of the board, so now I'm a board member on that organization as well. I like to give back there. And then always donating to causes that my friends and family are involved in.

**[00:28:31] WS:** Nice. Steeve, thanks for sharing that. I appreciate your time today and sharing just to this transition with us, and things that's happened or things you've learned and how you've made it work and how amazing it is also at the same time. I would encourage the listeners to go back and listen to show WS109, because that was when Steeve was planning this transition. Now, you've heard what it's like after the fact, and I hope that's help prepare you as well.

Steeve, it's been a pleasure to get to know you a little better a couple times on the show. Obviously, we're in a mastermind together, and it's been great to just spend some time with you. I look forward to it again. But tell the listeners how they can get in touch with you and learn more about you.

**[00:29:07] SB:** Yeah. They can get in touch with me at Velocity Cap. That's short for [velocitycapital.com](http://velocitycapital.com) or on Facebook at Velocity Cap.

[END OF INTERVIEW]

**[00:29:17] 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. Subscribe too, so you can get the latest episodes. Lastly, I want to keep you updated. So head over to [lifebridgecapital.com](http://lifebridgecapital.com) and sign up for the newsletter. If you're interested in partnering with me, sign up on the contact us page, so you can talk to me directly. Have a blessed day, and I will talk to you tomorrow.

[OUTRO]

**[00:29:58] ANNOUNCER:** Thank you for listening to The Real Estate Syndication Show, brought to you by Life Bridge Capital. Life Bridge 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. Life Bridge 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.

[END]