

**EPISODE 612****[INTRODUCTION]**

**[0:00:00.0] 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]**

**[0:00:24.4] WS:** This is your daily real estate syndication show. I'm your host Whitney Sewell. Today, our guest is Darin Garman. Thanks for being on the show, Darin.

**[0:00:33.1] DG:** Hey, thanks for having me. I'm looking forward to chatting with you today.

**[0:00:37.1] WS:** Me as well and best of what we're talking about before the show and I'm really looking forward to this. I know a lot of the listeners, they need to perk their ears up and listen so hopefully they can find the deal and find some properties the way you have been doing it and so I'm looking forward to getting into this.

But a little about Darin in case you don't know him. He's the author of five multifamily investing books, has raised over 100 million dollars for investment in Iowa for multifamily. He's a former Iowa prison guard as well.

And so, Darin, thank you again for being on the show, I'm really looking forward to this, just from what I know so far but give the listeners a little more about your all's real estate background and your company your focus right now.

**[0:01:15.7] DG:** Yeah, our company for the last, going on 30 years now is mainly focused on multifamily. We got our start about that time and I was one of these guys that went to college

and I got a degree in something not even related to real estate. I got a criminology degree and first job out of college was working in a prison, of all places. Did that for a few years and not surprisingly, found out that maybe I wouldn't want to do that for the rest of my life. Not that that's a bad job but you know, there's a lot of challenges involved in that.

Even at that time, I really thought real estate, especially multifamily would be fun. Not only that but profitable too, you know make a little bit more money. About a little over 30 years ago, I jumped out of that prison guard job, jumped into the investment real estate business, specifically multifamily. Started really about the first 12, 13 years as a real estate broker with me so I kind of became in the Eastern Iowa area, eastern half of the state, kind of became the go-to guy for those folks that were looking at either purchasing or selling their apartment communities.

I spent 12, 13 years being a sales guy and didn't own a damn thing and I thought, "You know what? I better start changing this," and seeing the results that my clients were getting in terms of what they were getting out of the multifamily community. 15, 16 years ago, jumped into that, owning our own apartment communities full-time and have had a blast ever since.

**[0:02:43.0] WS:** Wow, okay, yeah, you went to college, got a degree and did you pay for that degree while working in the prison?

**[0:02:50.3] DG:** I was fortunate enough to go on a football scholarship. So, I played football, went to school. But it's really funny because when I got out of college, I wanted to be the FBI, CIA guy you see on all these dramatic TV shows like *CSI Miami* and I honestly thought that's kind of the way it was.

**[0:03:08.7] WS:** They paint a good picture, don't they?

**[0:03:10.2] DG:** Yeah. Wow, that's going to be great and that's exciting. And imagine getting on a college and thinking, you're going to be doing that and then you're working at a prison in North-Eastern Iowa, a little bit of a difference, yeah.

**[0:03:22.9] WS:** I'm more familiar with that position than you might know. Yeah, I don't blame you a bit. You got the multifamily bug, real estate and you became a broker and 12 to 13 years,

you didn't own any property. What clicked that said, "Wait a minute, you know, I've been doing this 12, 13 years, maybe I should make a change?"

**[0:03:43.4] DG:** I have to admit, it wasn't my own volition on the lightbulb going up in my head, it was actually one of my clients that I worked with on quite a few of his purchasing transactions over the years. Was interested in another community that was for sale and I commented to him, I said, "Hey, you know, I'd like to own this too," and I said it more off the cuff than being serious because I was not only promoting it as a broker, that was part of it but I thought it would be a good property to but I was like half serious.

He said, "Well hey, you know what we should do? We should put together a little partnership. Why don't I buy it, why don't you come into it with me, you put some money into it too?" And this specific gentleman lived out of state. And he said, "Why don't you do the managing and kind of overseeing it for me. I'll pay you for it and that way, you're in it, you own the property, I'm in it, I've got the only experiences and all and we'll see how this goes." And I went through and we did that and turned out to be really good and that was really what got the fire lit under me in terms of really getting serious about owning multifamily property.

**[0:04:53.7] WS:** Wow, from your experience in this area. Do you feel that's a good approach for some buyers to say, say to the broker, would you like to be a partner on this project?

**[0:05:02.5] DG:** Yes, I do. More brokers would do with than you probably would think and having those brokers as somebody on your team can be really valuable. Surprising thing, a lot of brokers don't own multifamily properties, especially those that they specialized in or work with companies that do spend a lot of time in the multifamily world. Having those guy on your team is actually not a bad thing and I think more brokers would participate and be involved in what you would think.

**[0:05:29.7] WS:** Are there any kind of issues there if it's in a large brokerage with the issues there with approaching one of them to do for that offer?

**[0:05:38.1] DG:** Potentially, there could be. There may be some conflict of interest, things that they may have to deal with of course. Some companies may even have rules that prohibit them

from doing that but there are in many markets, brokers that really specialize in so for example, multifamily's in my world, they're all brokers around a lot of markets that specialize in multifamily that would not be prohibited when it comes to that.

If you think that it would be a good idea to have someone like that on your team, now, remember a partnership, now I mean, it's a hell of a lot easier to get into a partnership than get out of one. That broker's got to pass probably some litmus test in terms of somebody that you would obviously trust and someone you think would be a good member of your team and that's probably another discussion for another time. But at the end of the day, they've got a kind of have to qualify for that. If you think you've got a qualified person, a broker that could join your team, having them as a resource, not only help you with your operations of your property, with a lot of the things that you're dealing with but also other purchasing opportunities in the future.

I mean, it's definitely not a bad thing to pursue.

**[0:06:43.6] WS:** I don't spend much more time until we get right to the meat of it there. And I know you have a unique skill that I feel like so many of the listeners and myself can benefit from. I want to get right into it.

But you've purchased 400 units in the last year direct to the seller, no broker involved and so I want to get into that. I know we can all benefit from that conversation and from you sharing about that – any quick tips as far as or anything you want to highlight as far as working with a broker success that you've had working with brokers?

I mean, you, being one. You've got some insight there that a lot of us wouldn't have as well and even just understanding the relationship component is that of that as well, being in that business, on that side to over 13 years. Anything you can highlight there before we move to actually working directly with sellers?

**[0:07:28.0] DG:** Good question. I'll highlight probably one thing. It's kind of a big thing and it's not going to be a surprise to your audience. But it is something that I think maybe some of us investors don't think about enough. That is, alignment with a specific broker and continued relationship of alignment with that specific broker.

Rather than playing the game of having as many brokers out there working for you as possible, trying to find you the best deal. Because logically, that sounds like that may be the right thing to do. Because theoretically, you may have more deals cross your desk with more brokers out there are looking.

Well, I think what you would find is, by aligning yourself with one specific broker, that specializes in the area that you really, really want to focus on and building that relationship with them, they will basically go above, most of them if they're good, they'll go above and beyond. And at the end of the day, find you more quality deals that you'd want to own versus getting you more deals with maybe 50 to 60% or more that you wouldn't have any interest in owning but just sending you stuff just to send you stuff.

I found that by aligning yourself specifically with that one broker and really become a part and being a team with them, what they'll be able to do for you in going out into the market, unturning all those stones trying to find you the project that hopefully works the best for you, that's the best way to go. In my opinion, that's the best way to go versus having a whole bunch of people that you don't really have a relationship with trying to find stuff that they'll shotgun to you and hope that you may purchase.

**[0:09:15.8] WS:** Is there a specific cadence you recommend or frequency of following up and connecting with them in person versus through email or text?

**[0:09:23.8] DG:** Are you talking about maybe the specific broker that made me bring on your team, is that what you're asking?

**[0:09:26.8] WS:** You were talking about just focusing on that one broker that knows the area really well. Just trying to build that relationship. I know we have lots of experienced operators that list them but then there's also lots of our listeners who – they're maybe nervous about that, the conversations with brokers initially or wondering how often is too often to communicate and reach out to them and that type of thing.

**[0:09:46.3] DG:** Okay, the first thing you're going to want to do is you're going to want to find the person that's the specialist in that market. I mean, that's what they do. Whether it's multifamily specialist or whatever investment property you're looking for. You don't want to make the mistake of just looking for a real estate agent that might be your brother or your cousin's son or something. You want to make sure you get the specialist.

Communicating with a specialist is pretty simple, I mean, you give them a call and you let them know exactly what you're looking for and what you want to accomplish. On that call, especially the first call. By the way, I'm saying call, not email, not text. On that call, you basically tell them and say, "Look, I'm looking to align myself with somebody with a long-term relationship." And you have that conversation with them, letting them know that that's what you're looking for.

Part of that conversation will probably be some back and forth regarding criteria and what you're looking for and what you want to accomplish. And at the end of that, you should have at least a feeling that this broker's now going to be going out into the marketplace and getting information to you, that's going to be helpful for you to find that property.

Once that part is done Whitney, then you want to be communicating with that bulk or property every couple of weeks and just be basically saying, "Hey, have you found anything, what's going on out there?" It can be longer than that. Maybe two, three weeks and email's fine, the text is fine. "Hey, just checking in, seeing what you're finding out there."

If they're good, hey will continue to get good projects to you. Now, there may be a period where maybe some of those properties might not be exactly what you're looking for. There may be kind of a break in period there and may get you some things that may not exactly feature criteria but by continuing to work with them and communicating with them like that, it's going to solidify that relationship and eventually they're going to come up with something that's going to make a heck of a lot of sense.

**[0:11:37.9] WS:** Well, I want to jump right in now to – let's talk about how you're finding so many off-market properties. Some techniques there that you're using and how you've made that happen. It seems like a foreign topic almost to a lot of people that are doing larger multifamily. It's not something that could even be done or you know, just focus on that relationship with brokers.

And you know, don't even talk about that, don't even focus on that thing over there, contacting sellers like maybe you would focus on if you were doing single family or small multis.

Get us started and maybe a process and how you've been so successful?

**[0:12:09.0] DG:** The first thing before I get into the exact process that we use and we've been more successful with this, we don't abandon using brokers. And we don't abandon doing things on our own like you know, being members of meetup groups or landlord groups or mastermind groups. We still do those things. We're really have really kind of two flows of potential properties coming across our desk. You got the using the broker of course and then doing some of those personal things like the landlord groups and the meetup groups and those kinds of things.

But one area that most investors know about. What I'm going to talk about is it's not a mystery here, this isn't something no one's heard of. But what most investors don't really spend enough time on, is consistently contacting the owners of the apartment communities that you think you want to own.

When I say that, there's probably a lot of investors that have done this. Maybe they've sent letters out, maybe they've even called these owners and maybe they've even had some personal conversations with them. However, I can guarantee that 99% of the investors that are watching or listening do not do this on a consistent basis. They maybe do it once a year, maybe twice a year, maybe once every couple of years.

Well, here's what we found over the years: By consistently communicating with and contacting these owners, once they decide they want to sell – Because here's the problem that we've got as investors. The problem is, these owners don't want to sell when we're ready because we're basically always ready. They want to sell when they're ready. It makes me kind of grouchy just thinking about it because –

**[0:13:51.6] WS:** That's a problem isn't it?

**[0:13:52.6] DG:** We want to buy stuff all the time. We want to do deals all the time. But the problem is, they're ready when they're ready. When they're ready, Whitney, I want to be one of the

first people they think of when that happens. I can tell you, most owners, most, not all, most owners do not want three brokers parading into their office and giving them a PowerPoint presentation on how much money they can get them if they listed the property with them for sale.

They would rather, "Hey, I know this Darin Garman guy. He's been communicating with me now for about three years. He keeps telling me he has an interest in buying my property. Let's call him." What happens is, they end up calling us. And as you mentioned, last year for example, you know, we purchased 400 units with owners directly contacting us, bypassing brokers or any other ways of getting a deal done.

Now, here's what that does. That eliminates so much competition for these properties, okay You know as well as I do, the norm nowadays is what they call for offers. Call for offers is basically a protracted, prolonged auction process where basically the high price gets the property. That's the worst way to buy property. Not only if you buy or are you paying more than you probably should be, but if you don't, you're maybe a little bit pissed off you missed out on.

Well, a great way to even bypass that is have the owners contact you directly. And when we figured out that this was a really good formula to use, this is what we spent probably 80% of our time on is contacting and building relationships with these owners.

Again, we still use brokers. We still do things on our own but we spend a lot more time in communicating with these owners. Again, the key word here is consistently.

**[0:15:53.4] WS:** You say, 80% of your time, just mean like of the time you would be normally looking for deals or contacting brokers, you're spending 80% now of that actually being consistently reaching out to sellers of properties that you are interested in?

**[0:16:06.8] DG:** That is correct. So if you took all the time that we spent on let's just classify it and looking for deals, 80% of that time is spent on finding those apartment communities that we want to own and then finding out who owns those communities and then developing a process of communicating with those owners of those communities.

**[0:16:28.1] WS:** How do you find them?



**[0:16:30.3] DG:** Well, the first thing that we'll do is – Every state is probably a little bit different so I am going to be talking about what we do here in the great state of Iowa. We go ahead and we'll contact the city or the county tax assessor. So, the city or the county tax assessor will have the owner information.

And we'll find these properties by many ways but usually, we'll do an online search and figure out online and get the properties meet our criteria based on size and location. We may even do some driving. We may even use what used to be called shoe leather work. We get into our cars or vehicles and drive around and check and see if find any communities that meet our criteria. But once we do that then we'll contact the city or the county tax assessor and they will have the owner's contact information.

But here is a problem that many people will run into at this point that stops them: That contact information is only in the name of usually an LLC or a corporation.

So, the next step then is if we find that, we'll then get in touch with the secretary of state. And the secretary of state will have information on that company and that company's principals because that company will have to have registered with the secretary of state in order to do business in that state. And so, we'll go to the tax assessor first, using the tax assessor's website, county tax assessor or city, we'll find out the owner's information and if it happens to be a company our next step then is secretary of state which will have that contact information there 99% of the time. And then that is where we find out who owns the property.

**[0:18:18.5] WS:** Awesome. Okay so now we have an entity name and potentially the owner's name themselves, hopefully an address or something we can look up. So how are we going to contact them? What's going to be our first contact? How do you all do that and how often?

**[0:18:32.5] DG:** This is so easy. It is almost comical, Whitney, how easy this is, literally anybody can do it and as long as you are consistently doing it, I mean that is really the key to this whole thing, okay?

So, here is what I mean, once we've got that information our first contact with them is a letter. Let me emphasize that our communications to them are not what I call institutional. We'll send them a letter and we are very informal in our communications with these owners.

So, in other words, we don't send them a letter that's got crayon all over it and spilled coffee. Okay we don't do that. But it doesn't look like something that's been generated by some big Fortune 500 company. So, the letter will basically say something to the effect of, "We have noticed your property at 123 Main Street. It really meets our criteria. We are looking at buying up to let's just say 200 apartment units."

"We have seen your property at 123 Main Street. It seems to meet our criteria. We'd love to have a conversation with you about purchasing that property. If you'd have an interest in entertaining an offer on that property, here is our contact information. Please get in touch with us."

And so that's how we'd start. Now let me ask you a question, I am going to put you on the spot. We send that letter out. It is the first time those owners get that letter. What percentage of owners contact us telling us, "We're ready to go. We want to sell" what do you think?

**[0:20:01.1] WS:** 0.02%

**[0:20:02.7] DG:** You know what? That is pretty damn good. That is exactly probably it. So hardly any of them. So, we do that knowing we know unless the timing is absolutely perfect, these owners will not contact us right away letting us know that. So, we put that into what we call a prospecting calendar. So, now what that means is that every 60 days they are going to get either another direct mail piece from us, a phone call from us.

You know later in the process, we start developing a relationship with them. There is some dialogue, we'll get an email address or if we find an email address but get an email from us. So now no matter what happens, every 60 days they hear from us.

So, let's say 60 days go by now what do we do? We may send them an interesting article about what rents were doing in the market place that this community is located in. Then let us say another 60 days go by, we may let them know that the property on the other side of the city we just

purchased in the transaction went smooth, it went great, we bought it for X amount of dollars unit. And oh, by the way Mr. Owner, we'd sure like to have a shot at your property if and when it becomes available.

So, it is really about every 60 days having an excuse to contact them, keep in front of them, letting them know not only that you're interested in purchasing their property at some time. But the other key to that, Whitney, is that you provide them some interesting information, either if it is about the marketplace, maybe about their property, maybe about a competing property. It is really easy to sit down and make a list of some things and excuse to get in contact with these folks and just communicate with them about every 60 days.

Now here is what's going to happen, what will happen is eventually they're going to contact you, all right? Eventually they will contact you. That first contact usually isn't a, "We're ready to sell." It is usually, "Hey, you sent me that article about what rents are doing there in Cedar Rapids. It's giving me an idea of what is going on there." So, you have that conversation. Now, you see what start to develop here, a little bit of a relationship.

So now after that conversation, I have talked to the owner personally, maybe I've got their email address, maybe I even got their direct email address. Now maybe 60 days later, I might send them a video. "Hey, you can check out this video on what apartment sales are doing and what the trends are over the last four months." So, there is again an excuse.

And so, what usually happens is you go from uninvited guests over a period of time, now you're someone that they actually look forward to hearing from and maybe even want to talk to, reach out to from time to time to maybe have a conversation, get your take on something, maybe get some information from you on maybe what is going on or even have some questions about their own community or maybe need some management things as well.

**[0:22:58.8] WS:** I appreciate you letting that out and I know a lot of people that are used to doing clipping or finding single-family homes, they are doing letters just constantly on that routine. I feel like there is this mind block for people that are looking for say larger multifamily. You know

you just don't feel like it is possible to find that 200-unit deal direct from seller. It is very interesting.

But tell me, what's been some of the most common responses or maybe the length of time it's taken or what's maybe their quickest or the longest success rates that you've had with that.

**[0:23:27.9] DG:** I'm going back up and just mention something that is very important for listeners and viewers to know. These folks making these decisions and that you'll be ultimately dealing with, they are not as sophisticated as you think.

And so, just to give you an example. In January of this year I got a call from an owner of 120-units, lives in Utah, offices out of Utah. They own a property in Iowa, 120 units. He called me because it is the second mailing he got from us in the last year, a year and a half that had a refrigerator magnet in the mail.

And the refrigerator magnet basically says, "Hey, when you're interested in selling your apartment community, give us a call, send us an email, we'd love to talk to you." Now, how sophisticated is that?

**[0:24:16.9] WS:** So, you were sending out a refrigerator magnet?

**[0:24:20.3] DG:** Yeah, a refrigerator magnet in a letter that said, "Hey, we have an interest in buying your property," with a refrigerator magnet. So, this guy calls me and he said, "How many other owners are you sending this out to? This is really good stuff." He said, "Let's talk about what we want to do." So, we proceeded to talk about buying his 120 units, which consisted of three different properties. At the end of the day, we didn't get the deal put together because we just couldn't come together on price.

But the point is, here is a guy that is running multiple tens of hundreds of millions of dollars of property, getting a refrigerator magnet and letter in the mail, calling me saying that it is not only something that got his attention but wanted to know, "Hey, how many other people are you sending this out to?"

So, don't overthink this. Again, it gets back to when they are ready not when we are ready. And so, if I were to give you an average I would say the amount of time is anywhere between two and half and three and a quarter years by the time this pays off.

So, when I say that some people may be thinking, "Gosh, you mean I got to do something every 60 days in communicating with these people for two and a half to three and a quarter years?" Think about this, if that's what you are thinking. Think about the amount of money or time you're spending on this, which is probably per owner is not that much, but then the amount of payoff that you have as a result of them finally contacting you makes it not only worthwhile financially, makes it worthwhile when you're talking about building the empire.

So, when you want to continue to build the empire and you've got hundreds of owners, maybe even thousands of owners depending on the market and how do you rest and you give with this, it really starts to build quickly. So, there is no doubt it takes time and it is a little bit like farming. Farming the plants and the crops come up a little quicker but if you have a little bit longer term outlook and know that you keep on making those deposits, it will pay off and eventually you will start gaining momentum and then it will turn out just terrific.

**[0:26:31.1] WS:** Yeah, it just tells me that hey, we better get started now.

**[0:26:34.3] DG:** Yeah.

**[0:26:36.3] WS:** So, we are about out of time unfortunately but maybe we'll have you back that would be great and to further the conversation a little more but is there anything else? You mentioned the magnets, anything else to be creative that you sent sellers that have worked well?

**[0:26:50.0] DG:** The biggest thing I would say about that is that it is not so much about what they get whether it is like maybe a magnet or maybe if you're sending a video. One of the things that we send is a magazine about the state of Iowa. Here is an update of what is going on because a lot of owners they domicile outside of the state. So. we'll do things like that.

But the key here is when you communicate, again you only need to do this about every 60 days, you want to have some worthwhile, useful information in that communication and you're not just

asking them to sell you the property. That is the main thing. It can take really almost any kind of format. It can be really done in about any kind of way. You mentioned to them again that you're interested in buying the property? Sure, you do.

But the communication has to have some kind of value, something they'd be interested in knowing about their community, about the marketplace about the economy, about many, many other things that directly would affect their ownership and what they got with that community. As long as you do that every two months and between the lines and sprinkle in there sometimes, "Hey, we are interested in buying your property," sometimes you are more direct, "Hey, we want to buy it. Let's talk turkey." As long as you do that but sprinkle in that good information that is really where the rubber meets the road, Whitney.

**[0:28:12.1] WS:** I like it, I think it is a great advice. And you are not just coming up with this out of nowhere. I mean you had a lot of success. I mean 400 units in the last year of doing that. So, I think it is incredible advice. So, a couple of quick questions, what is your best source for finding investors right now?

**[0:28:28.5] DG:** Oh gee, the best source right now as of today is really referrals and I know that is a boring answer and that isn't a real sexy answer. But right now, as of recording this, with the virus and the pandemic going on there is a little bit nervousness about any kind of investment out there really. And so, what we found at this point anyway is those folks that have the longest track record with us is really where we are going most of our investors currently.

**[0:28:54.1] WS:** What's the number one thing that's contributed to your success?

**[0:28:56.3] DG:** Hard work that's really probably a cliché, but hard work and patience. You know the other part of it too is not really being afraid of sticking your neck out there and getting involved in maybe larger properties, larger communities or even properties that you think you may not be qualified for.

In the beginning, I had no experience in real estate no background and so I was thinking, "Gee, maybe I should start with a four-unit building or a six-unit building."

And by the way, there is nothing wrong with that. There is no wrong answer. But looking back on it now, I can tell you I should have started bigger, had the capability to start bigger. If I would have more confidence, I definitely would have done that. So hard work, patience and sticking your neck out there more than you think you're capable of, get out of your comfort zone and you will accomplish some interesting things.

**[0:29:48.4] WS:** How do you like to give back?

**[0:29:49.9] DG:** Oh, gee that's a great question. Mainly through our church that is probably the main way. You know Gina and I were big supporters of our church. Also, at a couple of local universities too. We'll also do things with our tenants. With some of our apartment communities, we will do the Christmas parties, we'll go and have Santa Clause show up with gifts. As a matter of fact, in our staff meeting today, even with the social distancing we are trying to plan out how can we have a barbecue for our tenants to attend? How can we do this?

And so, really our church, really a couple of universities that were really heavily involved in and then our tenants as well.

**[0:30:26.0] WS:** How can people get in touch with you Darin and learn more about you?

**[0:30:28.8] DG:** Probably the easiest way would be my website. It's got all the information about me and what we are up to and what we are doing. The website address is [daringarman.com](http://daringarman.com). So [www.daringarmin.com](http://www.daringarmin.com). You can get an idea what we are up to and what we're doing.

**[0:30:52.8] WS:** Awesome Darin that's a wrap, thank you very much.

**[0:30:55.6] DG:** Yeah, you bet buddy. I appreciate it.

[END OF INTERVIEW]

**[0:30:57.2] 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 Es-

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[OUTRO]

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