

EPISODE 657**[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 Jonathan Farber. Thanks for being on the show Jonathan.

[0:00:32.8] JF: Excited to be here, look forward to it.

[0:00:34.9] WS: Jonathan has successfully lived for free four times using the house hacking strategy. He currently owns six traditional units and two short-term rentals. He started a real estate podcast with the ultimate goal of helping people get started and take massive action. He has designed a process working with VAs to make it efficient and cost-effective to produce podcast episodes. Jonathan, thank you so much for your time and grateful to have you on the show.

I'm looking forward to this story, you said you want to help people take massive action and that sounds like what you have done. I don't know that I know of anyone else that's house-hacked four times to make this happen. Congratulations to you and just taking massive action. But let's get right into it and give us a little of that story or go back, why real estate, how old were you, why? You know, how did you get into that first one and what's the plan?

[0:01:25.4] JF: Yeah, absolutely. Real estate started for me, a little unconventionally, but just before that — a group in Long, Island New York, I was a golfer from my let's say teen years and

on. I kind of just dialed in on that. I guess what I found looking back is my tendency is to drill into one thing at a time and kind of go all in.

That message really connected with me when I read the one thing and then connected with Jeff and just got into their whole cycle of things but anyway, played golf through high school. Was not business focused at all but I knew I wanted to play college golf so I ended up actually playing golf at a school in Long Island and it was a great experience.

From there, I wasn't exactly sure what I wanted to do, I felt like I actually kind of missed the boat on some things because I didn't have an internship in four years of college. My grades were okay, I wasn't as motivated as I am now. I was just really motivated with golf. Around my senior year, I just started talking to some people and I thought "Okay, if I want to make some money or if I want to follow some people that I looked up to, what's the best way to follow in someone's wake or model what they're doing?"

I actually just started cold calling CEOs and presidents of Fortune 200 companies and I couldn't believe the response rate. But it was almost like no one was calling these people with the ask that I had which was informational interviews, that sort of thing. Kind of looked at that as a little bit of a ramp to my professional career, so to speak. And if it would be a test to see if I could do that in that fashion and maybe I could do it in sales in the next level. Transferred a couple of months but I moved down to Raleigh, North Carolina after securing a job, developing a relationship with at the time, vice chairman of the company that I'm at now in my W2 job and moved down to Raleigh.

I was living down there for about five months and realized that I was getting really into personal development, sales, business and then real estate is a natural function that I found and came across BiggerPockets. And then realized even though it felt like I was paying nothing, living in North Carolina, coming from New York. Which is only like, maybe 900 a month for rent in a beautiful all-inclusive apartment. I was thinking, I'm throwing that money away because I could be building equity. That's what kind of got me started on the journey.

From there, I bought a property as a house hack, with a partner of mine, his name is Max Bidna. And we bought that, rented out two rooms, didn't know anything about the whole process, just

kind of jumped in, took action after. Felt like I had a base which is another theme of what I feel like what I need to take action. Have a base and then kind of jump in and learn along the way. And then from there, just every year, bought another single family property. So did three of those and then the last yards in Raleigh, then got a little more savvy with the FHA program and doing a four-unit property was the last one.

Right after that, I actually got the call to move back to New York so I panicked a little bit. I had to turn it back into a rental and I thought they were going to call the loan due because in an FHA loan, as I'm sure you know, you have to live in the property. I was a little panicked but it was okay, they said for a job, you can move and it wouldn't be a big deal. And then, that basically just spurred me on to my next project which was a luxury flip in Long Island, a lot of learning actually didn't go that well and then from there, I've done two short-term rentals down in Pinehurst, North Carolina.

Now, looking at some 20 to 40 unit properties in the Midwest, multi-family and that's actually why I kind of lived out there for a period of time during this COVID virtual world and tried to gain some experience there. That's a short and sweet view of how I've accumulated my eight units and networked and just built some relationships along the way.

[0:04:48.7] WS: All stories of just people that have taken action and even while you have a W2 and you've had to move numerous times, and all these things that are happening. It's like you didn't just lay down and said, "I just can't make it happen, I just can't do that." You didn't make excuses, you really stayed in there.

I'd even go back to where you started calling those CEOs of those large companies. That's out of the box, right? Most people don't do that. You probably learned a lot through that process or made some good connections that way that maybe you didn't expect. Most people wouldn't expect.

It's thinking outside the box and taking action. Congratulations to you on the success that you've had and that you're making it happen, just getting in there. Now you're looking for larger units or, you said, throw in 30 to 40 unit properties, something like that. Give us a little more of your game plan now and how you see pushing forward and furthering your real estate business?

[0:05:37.1] JF: Yeah, absolutely. I thought about that a little before this just because I know your audience is more multi-family and syndicators. The space that I'm looking at now is, like I said, that 20 to 40 unit space. I kind of categorize three markets, based on pure cash flow, hybrid-models where you'll get cash flow and appreciation, and then just pure appreciation markets like in New York or San Francisco. The markets that I started targeting were in that hybrid column of cash flow markets and appreciation markets where I felt it would be easiest to execute that value add model. Or that, for some, let's say, BiggerPockets' listeners or smaller investors out there — that burn model on the multi-family which is, as you know, and execute yourself. The model for syndicators.

That's why I picked a couple markets in the Midwest and yeah, I basically just moved out there. I was thinking about it from the sense of virtual world. There's nothing to lose, what actions can I still take to progress me towards my goals during COVID. I felt like there was a lot of doom and gloom in New York and people take the attitude of, "well, COVID hits so there goes my 2020 goals."

I actually heard it really presented in a funny way. Someone said, everyone had 2020 goals until some lady ate a bat. You know what? It kind of was that way and then I just thought about it from a sense of "What could I do?" I moved a couple of times but I spent some time in Columbus and then I went to Indianapolis. And then I spent a couple of months in Louisville where I was just thinking, why not build some relationships, try to see as many properties as I can? And then from there, develop a strategy that I'm using on a day-to-day basis to find off market deals — which we could get into but it's been very effective for me from that standpoint.

[0:07:13.0] WS: It's great that you were able to just say, okay, "I'm just going to move there and really learn that market and meet people there." That's difficult for most people, right? Was your W2 position flexible enough to be able to do that?

[0:07:23.1] JF: Yeah, it's typically a work from home job anyway but the direction from the company was that people aren't going to be back in offices for a little while. And I'm a big time batcher so I'm making sure that for any activities I need to do for that job and that function, that I have time reserved. But on certain days at certain times, I can use my off-hours or other times

can be creative and just work from a computer and a phone. It really was more a test to see, what could I do from a computer and a phone when you're not client-facing. Which no one is right now or definitely wasn't doing in April, May or June.

[0:07:57.0] WS: Married, kids yet?

[0:07:59.2] JF: I'm just married to the game.

[0:08:00.3] WS: Okay. Being able to move like that, that's incredible and just to take advantage of that time right now. And to build this base of contacts and knowledge and start your real estate business on a boom, you know? Before you even get married. But that's awesome.

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[0:08:15.8] JF: Just one thing to come out of that, the way I see it and talking to a lot of millennial investors, I mean, the podcast I do is Millennial Millionaires Through Real Estate. The way I kind of think about and just — I try to eat my own dogfood is years 20 to 30, I try to look at as wealth, growth, wealth development. And then 30 to 40, hopefully can be more or less wealth preservation. For now I'm like, I'm single, I'm 26, why not do these things while I can.

I have the hustle, I have the energy that — maybe then, other people won't have or maybe I won't have in three years when I get my feet kicked up. Who knows, but I know right now, I don't even mind if I look like I'm driving a beat up car. Which, you know, my car is fine but I just feel like I can get by with that in my 20s more than in the next phase where you can't leverage that age as much. And you can't say to someone, "I'm like a 20 something year old trying to learn" and by the time you're 34, I feel like people are like, you should just have it figured out. It's not cool anymore, you can't use your age. That's my approach.

[0:09:09.7] WS: Yeah, you know, that's not most people's approach. I don't feel like and it wasn't mine when I was in my 20s. Or I was focused on other things, other than building a real estate brand and business. Like I should have been if I had known then what I know now. What gave you that drive early on? Whether it was golf, house, how successful you were there or moving into real estate? What gives you that drive in your 20s now to be able to say okay,, you know, "I'm laser-focused on this real estate business. I'm not focused on buying that new

car or doing this over here like all my buddies are doing.” How do you have that level of focus in your 20s?

[0:09:42.6] JF: Two things. One was more or less like a reflection moment or deflection moment. But basically, I kind of looked around at my parents who I love and they gave me everything as a base and they came on to, I'd say, a little bit more financial challenge. And I kind of started thinking about, “What do I want in life?” I kind of had just gone through the years with just that go with-the-flow-mentality, like that Steve Jobs video — of kind of stay in the lane and not bang against the walls too much.

Then one day I kind of saw what they were doing and I saw some of their friends and realized that they weren't really set up the way that I kind of wanted. I think if I had any other super power, it would be always asking a question instead of looking at something like a problem. Framing a problem as a question so seeing other people in situations that maybe I'm trying to model or look up to and saying, “Do I want to trade places with that person? Not really.” Okay, so in that situation, “How do I not be in that situation?” And then that can give me, like, a game plan and steps to go back to.

The second thing was when I started working in the corporate role, the company had a layoff a couple of months on to the job and that was really eye-opening for me to see people in their 40s and 50s with a family, a mortgage, all these expenses that now the faucet just got turned off. So they had one stream of income, now it's taken away from them. And how are they going to provide for their families? How are they going to keep their mortgage payments? How are they going to keep their lifestyle? And it was really scary for me.

For me, starting with that first moment, seeing my parents have a little bit of financial challenge in the post 2008 years, it was kind of just like a light switch went on and it's never gone off since. And then, a few people just really instrumental to me like Jim Rhon, I just love his content and I got exposed to just a couple of it through a mentor at the time and really became obsessed with it and from there, it's just self-fulfilling.

[0:11:29.1] WS: Awesome. Congratulations, again. I want to back up just a little bit and I want you to elaborate a little bit on or maybe give us an example of how you started networking and

growing your network at an even younger age. Or even when reaching out to those cold calling CEOs and things like that. And maybe some other things you did after that and are doing now to grow your network.

[0:11:49.8] JF: I like the idea of turning a lot of things into a game or just putting a system in place and I love Tim Ferriss. I love a lot of system builders and process people-focused. For me, I'm always thinking about, "How can I get the highest result with the least effort and energy." Some people would call that lazy, some people would call it high-impact lazy.

But for me, when I was in college, I came up with more or less a game reaching out to these people. I was on the phone with my friend one day, also that guy, Max Bidna, very smart marketer in New York, runs a digital ad agency. And I was talking, like, "I don't have any internship experience, my grades are so-so, I don't have any connections. Like my family doesn't come from money, I don't have relationships, I'm starting cold, I'm just cold applying and being another number on a pile."

I was like, "You know what? Maybe LinkedIn." We started talking about it, you could reach these people on LinkedIn. Every day, I turned it into a game, I was trying to reach out to three people down at LinkedIn. I had three scripts that I was just copying and pasting, they didn't know it but I was going about it from the approach of *How to Win Friends and Influence People*, another impactful book in my life. Just taking the approach, "What can I learn from these people? I have two ears, one mouth on all these calls and what can I maybe prod with them and lead them to maybe give me a referral, pass me to a hiring manager, or get them to have the idea to help me with a job."

I think the other thing that I like about sales and my strategy is. It's always been a little bit more of plant the idea in someone else's head instead of trying to jam it down. I would ask all these questions of, "How did you get your start? Was there anyone that helped you with at the beginning? What advice would you give yourself starting out?" And that would back them into a lot of times — and then I took this along with sales and my further years. But I found that a long times, that got them to the mindset of, "They actually did get help at the beginning." Maybe they've forgotten that and now they want to try to help someone else.

I just made it a game and every day I had the spreadsheet and, like, a tracker where I would just say, okay, what 40 people did I hit today with the template? And then I would just block out times in my calendar to do these informational interviews and I had a next step. And I was using kind of a CRM before I knew what it was. And that's sort of the approach I've taken in real estate.

Podcasting has been the most incredible way to network, meet people, build my own systems in process — I know we're talking about that a little bit before the call that you have some amazing processes for your set up to do a daily podcast. Like it is incredible what you do but what I found is that by doing a podcast, that it has actually helped me in other parts of my life to build systems and automate, follow-up, Calendly links, templates, things like that. And build a virtual team to fill in some of the gaps of things I wouldn't do.

So I love BiggerPockets. My favorite way to network now is actually Facebook groups and building them. But also interacting in other Facebook groups and just getting on time with people. I guess just one thing I want to comment on and then I will pause is when I first started, I was 21 years old. I went back to every episode of BiggerPockets and I reached out to every single guest that was on the show at that time. And some people say that's nuts.

And a lot of people got back to me and I was 21, I had no idea what I was doing but it was the same approach, take your brain, virtual coffee, 15 minutes. Now I take a different approach. My approach is always value add before value ask but at the time it worked. So for anyone listening to this my advice would be just do it. Just reach out to the people. They will be so much more receptive than you think so many times like these past month, I have been reaching out to my Mt. Rushmore of real estate idols.

To try to get in there network by providing value and I was amazed at the results. I couldn't believe they came back to me because I was just offering value before asking for anything. So that is my approach now but I guess to just wrap it up would be; just do it and then if you can put a system on it, and then you will get more responses than you think especially if you can add value before you ask for it.

[0:15:31.0] WS: I love that. You reach out to every single guest on BP. I mean that's taking action. That is still stepping out of the box. Most people are never going to do that. I have guests

all the time and I have experienced this myself. I have been interviewed. I don't know how many times, and I will put out my number and my email and I don't know if I have been contacted once or twice. A few times but not much. It surprises me that people say they want to do these things but nobody reached out for help.

So great content right there, Jonathan. And taking action and making it happen. Give me a couple or at least one or two systems that you put in place that are crucial now to your operation.

[0:16:06.9] JF: Yeah, so the first one that jumps out is the podcast. So much so that it became a system without knowing what I was doing at the beginning. But now it is actually going to become a system that we're turning into a course and going to be selling — 'How to Create a Podcast with No Experience for \$9 an Episode' — because that was basically just the approach we found working with assistants from Upwork. Who — we got a system from Neal Bawa because he posts a lot of good content.

And we just basically followed a framework of interviewing VAs, putting them on Asana, building a tracker in Google sheets and then giving everyone a step by step guide and then now using Slack to kind of fill in the pieces. So that is the first one. The second one that jumps out is now having a first line of defense to have deals analyzed and have neighborhoods analyzed. So now, there are a couple of people that if I see a deal, that I am maybe driving around our neighborhood.

I just send the address to someone now on the virtual team, remote staff, whatever you want to call it. And they will analyze the neighborhood and the deal and then basically come to a first-pass conclusion of the fundamentals of the deal. Does it work for whatever business model I am thinking about doing? If it is a value-add model in the Midwest, then they can come up with the numbers, what is our cap rate today, what is our projected and then I can dig into it more and see if they made mistakes.

But those are two things I realize I just didn't like doing and another favorite author of mine, Michael Hyatt, *Free to Focus*, he's got his four boxes of things. So I am definitely more high level but oh we got it right here.

[0:17:34.3] WS: It is not that one but yeah, I am a fan too. He puts out tons of great content. I've got some books that he has right behind me.

[0:17:40.0] JF: He's awesome, seriously. So that one actually I have to check out but what that book helped me see was there are a lot of steps in this process that I don't like doing. And if I rely on myself to do them, they wouldn't get done. So I still want the action done but someone else can do the steps for three to \$4 an hour, they can do that. So the podcast was the easiest one. They do all of the outreach, they do all the editing and then they do the show notes and the follow up and they send every guest that book. So if you are ever on the podcast, you'll get a book too.

But basically that is all done for \$9 an episode. So that is an easy one and then the actual deal analysis that is on a case by case basis but an address comes in, an OM comes in just send it to these two people, they analyze it. They put it in a spreadsheet with the system that I help record just with Zoom and Loom, two recording tools that people don't know. And yeah, from there, those are two processes that just help me use my time more efficiently. Where I feel like there are only three things that can't be delegated in my mind, which is networking, taking care of your body, and getting smarter. So those are the only things that really I feel like I can do on an everyday basis and they fill in the gaps.

[0:18:45.4] WS: Nice, nice love that mindset. I had to develop many of the same things a few years back and yeah, systems, incredible. There is no way to do all of these without many virtual assistants or people helping you, right? I think it is very smart to outsource as much as possible because your time is so valuable. You can be focused on those higher-dollar tasks. There is no reason for you to be editing audio for a podcast. There is just no reason for that.

Anyway that is a whole other show right there we could talk about but congratulations to you. And give us a couple of tips on where you found virtual assistants before we have to move to a few final questions.

[0:19:19.2] JF: I primarily use Upwork. My main executive assistant now actually came through that 'value add before value ask' approach. I got my BiggerPockets profile. I put out there, "Hey,

here is what I can help other people with and here is what I need help with.” And I found the best way to get the most qualified English speaking, maybe local people, is to offer it up as mentorship for some help with something and she has just become an incredible part of the operation.

And now she has gotten her second deal under contract. It’s just basically week-to-week coaching. So she is doing everything as far as sourcing VAs, interviewing VAs, building out some of these processes. So it is almost like every day, I am just trying to think of “How can I take myself further out of the equation and just do stuff like this and have great conversations with people like yourself.” And that’s the first one I’d say. If people have a platform to put out there, like, “Hey maybe I am looking for help and this is what I am offering in return.” People will show up and turn up, especially if you have done anything. Like, the other thing that I thought was imposter syndrome. I was like, “I only have eight units. Who is going to want to learn from me with eight units?” And then I was like, “Wait, I would have wanted to learn from myself when I had zero units.”

So that, and then the second way of traditional approach, Upwork. There is a lot of good content on there about how to find and screen people. The best that I found is Neal Bawa. He actually just put up another demo on this, maybe two weeks ago about how he finds VAs on Upwork, how he screens them, how he qualifies them, how he interviews them and then how he integrates them into his process. So those would be the two main ways and then just giving them a try. You know seeing if it works, flexing that muscle. If it works great, if not you’re out \$12, so, why not?

[0:21:01.2] WS: And you learned a lot through the process.

[0:21:03.2] JF: Oh my god, what I love about it, you keep asking yourself the question, “What can I remove myself from? What should I actually be doing?” And then you make it a game. Like, I guess you gamify everything.

[0:21:13.0] WS: Wow, incredible. Yeah, I’ve had Neal on numerous times. We personally talked about using VAs. I don’t know how many times we talked about it personally. But then also

recorded shows about it. It is a process, right? But it is one that, I just think, everyone needs to learn. So Jonathan what's been the hardest part of this real estate business for you so far?

[0:21:31.6] JF: I did one flip and it was good learning for me to get a feel for it — if I'd like it or not. It was not something that gave me any passion or energy. And it was really challenging. It was like a \$650,000 luxury flip, I used hard money, all your classic mistakes. Went long on selling it, went long on construction, underestimated the budget, all of that stuff. So I guess I take that as a positive. It taught me what not to do but yeah, that was definitely the hardest thing I have been doing in real estate so far.

It is definitely the most stressful. But for now, yeah I think it is just about picking the right strategy because there are so many fun strategies. And I get shiny object syndrome a lot. You know so I like Airbnb, I like Airbnb arbitrage. But for me the biggest challenge right now is dialing in and drilling into a strategy that I can commit to for six months and not pick my head up and get my full attention.

[0:22:20.9] WS: And how did you find the investors for a \$650,000 purchase? I just think that is probably a question that a listener probably has right now. So they go, "Wait a minute, he is this young. He didn't have 200 units yet" or whatever. How did you make that kind of purchase happen? We don't have a ton of time but give us a few things on how you did that.

[0:22:37.9] JF: Short and sweet, I called, probably 40 hard money lenders, told them my story, told them my situation and got a few to opt in. And then I just compared the rates and the fees and the relationship with the people. I just came up with the matrix. One of them, I guess, was excited enough to jump in. They did it and that was how I found them. But I think I found the actual sources from BiggerPockets and forums asking people how they recommend for hard money lenders.

Googling, looking at hard money brokers. Basically just came up with a list and started cold-calling every one of them telling them the business plan and was just trying.

[0:23:11.7] WS: You are not afraid to get on the phone are you?

[0:23:14.8] JF: No, and the funny part is, I don't even think I am good at it. I would call myself an introvert but it is the thing I need to do so I might as well do it.

[0:23:22.7] WS: I would say the majority of this business, you don't have to be an expert. You don't have to be extremely talented but you do have to take action, you know? What is a way you have recently improved your business that we could apply to ours? Something that we haven't talked about?

[0:23:36.1] JF: Probably the way that I have been finding deals lately. That is the one that I hear on every podcast; having problems finding deals. For me, my struggles more have been on analyzing the deals and coming up to a specific offer price. And estimating repair costs because I feel like some of these deals are very different. But for me, something that I have learned lately, my favorite way to source off-market deals has been in calling property managers instead of owners.

Because if I tell them what I want, I found a lot of success with this, they are willing to carve out something, maybe in their portfolio, and if they are the broker, they double-dip. They get the commission on the sale but they also can control the management from owner to owner. So that has been my way. Through that, I probably found 15 off-market deals in my sweet spot just by calling property managers and then developing relationships.

I kind of looked at it like a double dip. That then I know who the property managers are in the area and have relationships but that is the biggest one. I found that to be my keystone habit of developing relationships with them to find deals.

[0:24:37.7] WS: What is your best source for meeting new investors right now?

[0:24:40.5] JF: Facebook.

[0:24:41.2] WS: Number one thing that's contributed to your success?

[0:24:43.5] JF: Consistency. Small actions consistency. Not the big, knock-myself-out-one-day and then never doing it again. Just a little bit every day.

[0:24:52.2] WS: What are a couple of those things you've been consistent at that's moved the needle?

[0:24:55.5] JF: Recording a ton of podcasts in advance. So I have 30 releases now but I probably have a 100 recorded. And now that is how I backed into the system that I feel comfortable enough to do a daily podcast, like we talked about. The other one, small consistent action, adding members to the Facebook group and then another small one is every day I try to analyze a deal.

[0:25:16.3] WS: How do you like to give back?

[0:25:17.4] JF: Entering a couple of charities that I donate to on a small way but basically mentoring and helping people get their first deal. And my goal is to become financially free in the next two years. So that I can just mentor people and help them leave their W2. So I've helped a couple of people do that so far or get started but that just really fires me up. It gives me a feeling of purpose.

[0:25:38.5] WS: Wow, awesome story Jonathan. It's been a pleasure to get to meet you and I just think it is so encouraging. It is inspiring. I know that listeners are feeling the same way and I think you are going to accomplish that goal because you obviously are willing to take action. And just time and time again, you have done and then it just seems that you are very focused, which is great especially right now in your mid-20s. It is just a great time to make this happen and you are doing it.

You are doing it. So a pleasure to meet you and have you on the show. Tell the listeners how they can get in touch with you and learn more about you?

[0:26:07.7] JF: Yeah my social media handle is Jon J. Farb, Jon J Farber with no H in the Jon and the best way these days would be the Facebook group. If you just search Millennial Millionaires through Real Estate, either the podcast or the Facebook group will pop up. But the main emphasis is growing that Facebook community these days and just doing a lot more live content in there. So there is a podcast but it is in the Facebook group and just Googling

Jonathan Farber Real Estate or Jonathan Farber Millennial Millionaire Through Real Estate is the best way.

[END OF INTERVIEW]

[0:26:35.9] 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]

[0:27:16.5] 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 for free material and videos to further your success.

[END]