

EPISODE 688**[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 Harper Jones. Thanks for being on the show Harper.

[0:00:32.7] HJ: Yeah, thanks for having me, excited to talk.

[0:00:35.2] WS: Harper is located in Knoxville, Tennessee, where he invests in real estate, where he focuses on wholesaling and multifamily investments. He prefers to get creative with real estate deals when possible, and utilizes infinite banking alongside his investments. Harper, welcome again to the show, grateful to have you on and just to share your time and expertise with us. I've had numerous people recently come on the show and talk about this infinite banking strategy or concept.

But I haven't met too many people who are actually investors that are using it. Harper, I mean, just really put that out there that he's using this, his team's using this strategy and he also has a very creative deal that he's going to share some tips and stuff with us, how they landed a deal and closed it. He was very creative about the financing and so, I think it's very useful for each of us, especially getting into this business and thinking outside the box is difficult in the beginning.

Using this new strategy too, I want to hear how his team uses this so we can all potentially benefit from this and learn from him. Harper, welcome again to the show, grateful for your time. Give the listeners a little more about what you're doing in real estate right now, and let's jump in.

[0:01:39.2] HJ: Yeah, of course, I've been in real estate maybe a little over four years, started off doing some wholesaling, you know, flipping contracts, kind of almost bird-dogging properties, then did a handful of flips or rehabs, you know? Flipped that to retail. At first, we came across some pretty good deals that would be great rentals or assets to hold, but I've had the scarcity mindset of, "I don't want to fix toilet, I don't want to get late night calls," but understand, you know, processes and systems. Not that I have everything setup to a T but you know, I've been much more open minded since then.

We have transitioned to buy in you know, our first seven units, and then a six unit, and then a 35 unit, and then a 20 unit and, you know, another 20 unit and then that creative finance deal and there's been a lot of stuff along the way. I guess, so to say, I started to open up my mind and more opportunities I started noticing, and that's kind of when we went down the rabbit, trying to think bigger, and going from there.

[0:02:36.5] WS: Nice. Well, I appreciate you sharing that and even just saying like you had a mindset of scarcity, you know, scarcity mindset. Can you elaborate on that just a little bit and what that looked like but you also kind of grew past that?

[0:02:49.3] HJ: Yeah, of course. A lot of it I would say comes back to – when I'm looking at something, you know, you kind of grow up in you're taught more traditional mindset. Not only like in life and finance. I was taught, hey, let's go to college and there could be pros and cons about going to college. Let's get a degree, it looks good, and try to go that route. So it's already kind of contrarian that already hop out and try to do your own thing, even though it's the right thing to do, is to at least see what's out there and do some stuff on the side to try to understand what's going on.

Even when I started getting into real estate, when I was saying, "Hey," I was like, not looking at the real aspect, the holding assets, and the tax benefits, cash flow, equity paying, appreciation, stuff like that, I just kind of threw it to the side because I was thinking about more of the short

term instead of the long term, I want that checked and everyone does. You know, like I have check and people are impatient, want something now, but for example, I'll give a scenario.

Maybe it was two-ish years ago, maybe two and a half, we were primarily just doing that wholesaling at that time but we had started to build relationship with this one property owner and he owned a five-unit and a four-unit side by side. Decent part of town, not the best part of town. Let's say you know, C+ or C or something like that, but it's also gotten better since then, that part of the town. But it's decent part of town, and we've been talking with them back and forth, property and a little bit of cap X, some maintenance, but it was basically fully occupied, rents were like 3,000.

They could be about 4,000 a month, now they could be about 4,500-ish probably, approximately a month. And we had a contract for \$90,000. 10k a unit. I mean, that's got to be, I don't know, like a 20 cap, I don't know, I need to put it a spreadsheet or something, 25, I don't know, it's crazy but I had too much of a scarcity mindset to hold on to it. We ended up wholesaling that for like 145 or something like that, so I'm making 50k or something. I had a partner on that so we split that, but seeing that check doing that, I was like, "Okay, this is awesome," and you know, we did more of those of course, when they came up, but then I turn around, I look at the tax record, two years later and the guy turned around and sold it for 300.

Yeah, he got all the cashflow for a few years, we bought it for that amount, sold for 300, I'm glad he did well. Whenever we wholesale stuff, we want the buyers to do well. We want to build that relationship with them, but I'm like, "Man, imagine if we bought it? We'd put in 30, 40, 50k, add all the cashflow, either refinance tax free or sold it."

I mean, that's just a one scenario of I think where the scarcity mindset –

[0:05:32.0] WS: But you learned a great lesson there.

[0:05:33.4] HJ: Yeah, I mean, it still turned out well, don't get me wrong, no one went broke taking profits, but anyone could have seen that, and if I had more of a mentor by my side and looking at it with them, they probably would have advised me and pushed on me to hold that.

[0:05:47.4] WS: Sure, you didn't have a mentor at that time?

[0:05:49.3] HJ: I would say that I had mentors, but in my head, I was like, "Let's just wholesale this, let's make a chunk on this, and let's get on with the next one." It's almost like I wasn't even open to try to bring up the scenario to some of the people that I would consider mentors at that time. I was just kind of laser-focused on like, "I don't want to hold this, I don't want to deal with tenants," when I could have just outsourced the management, especially with that spread that was there.

[0:06:14.3] WS: Was seeing what this other gentleman did with this, is that what helped you to kind of get past that mindset?

[0:06:19.8] HJ: No, because I didn't even look at the tax records till like the spring. I just pull it back up and I go, "Oh, yeah, ended up" – I would look at properties we've sold to other people, or properties we've owned and then sold off, and I just like to see what people have done with them. I drive by, look at tax records sometimes, and I just noticed that.

I would say, there was a seven unit that came up that was pretty good, number's relatively and we're kind of fed up of just getting checks and then going back to work for the transactions. We were like, "We need to get a little bit of cashflow," and that's when we started, about maybe mother year and a half from that point, or a year from that point, we started buying rentals and holding them.

[0:07:00.5] WS: Okay, cool. I just think it's such a big a big deal too, mindset alone, I just focus on that a lot because it is so important and I, just personally, I've just seen that how having your mindset in the right place or you know, not having the scarcity mindset. It's hard to get out of that though, when you are brought up that way, you're trained that way, to think that way, your entire life and, like you said, go to college – not that college is a bad thing, but it's not for everybody, and it's not a must either to make it. I appreciate you bringing that up but let's jump in to this other creative deal a little bit.

But ultimately, I want you to highlight how you and your team are using this infinite banking concept, personally, as an investor and why that's beneficial and let's jump in to some of the details with that?

[0:07:43.5] HJ: Yeah, of course, I've had of course, you know, in real estate, you can have numerous partners, whether it's a syndication, joint venture, you're flipping houses, wholesaling, partnership, whatever. Over the past few years, I've had two main partners, Peter and Conner, and this is where this creative deal that kind of come through. I kind of headed up, I guess, you know, working on that because I built the relationship with the seller but, ultimately, you know, I'm a big long-term relationship guy, and I was going to buy this with just maybe a partner or something on the creative finance deal and cash out my partners.

They're like, "Hey, that's fine, you can have the deal, you can go from there with it," and then, with insurance, it's agency creates tail wind, just a handful of agents. One is Jim, one is Nick and I'm like, "Hey, you know, I want to keep building a long-term relationship with you guys. You know, you guys just want to go in on thirds on this creative finance deal?" So, we did that and that's what I do, I would say, this point, more like majority of my time, and then I'll hold rentals and invest but I'm doing this infinite banking and coaching people on how to do it. We'll circle back around to that and how we set that up after we kind of get the foundation of this specific creative finance deal.

Just stop me if something – I'm being a little confusing or I'm bouncing a lot, I'm just putting it back in line here. Essentially, on this seller finance deal, we were still doing some wholesaling stuff but we had sent some marketing out, guide call it in and I started building relationship with them. Over the next month or two, we had been talking and basically like the first phone call, he had this commercial building, he had mentioned a price and said, "I don't know, I'd sell it for maybe like 250k," or whatever it was. It's commercial building, close to downtown here in Knoxville, and had a billboard. I was like okay, you know, this thing may be worth three, three and a quarter, something like that, 350, right buyer or, you know, what we could get per trip on that rent, or what not. I'm not as much commercial but I'm looking at it.

I'm like okay, I think that's a reasonable deal, you know? It seems like he may have personal thing or two going on where he wants to cash out and, you know, he's a little bit older, maybe in

his 70s, late 60s, and so I go, "Okay, well, after talking with them, looking at it," I'm like, "What's your timeline on selling this?" He goes, "I don't want to sell it." We at least talked for 30, 45 minutes on the phone, and he don't want to sell that. I kept kind of seeing, instead of me saying, "Hey, price, price, price," I'm like, "Okay, let's get to the root of this and see what's going on. How can I help this guy out and try to get offer him a solution instead of thinking about the dollar signs, right?" Then he says, "Well, I want to sell that, but only if you buy everything I have. It's all or nothing." I'm like, "Okay, what else do you have?"

It ended up that he had an 8 unit, he had a 10 unit, he had 5 single family houses, he had 4 modulars he had built in the 90s like on permanent foundation on parcel so those are actually pretty nice. A triplex in the 90s that he had built, and then those two commercial buildings, a billboard, and then another commercial space with the parking around back. I think that's all, I probably should have reviewed all the details before I started chatting about it. But, I also did a podcast, with our podcast we have, Breakaway Wealth by CreateTailwind, which I can put in the shownotes or send to you, which I talk about it.

Then there's also a video on our YouTube channel where we actually go through the spreadsheet, so there's more details and stuff, and at that point, it's more fresh in my mind with all the intricate things.

[0:11:19.1] WS: Yeah, no problem.

[0:11:20.4] HJ: Shoot that to you to put in there, someone wants to look. But basically, I think at first you want to like, two million or something like that, but we kept going back and forth and I'm like, "Look, your price is just not working. I think you're just at market or slightly above it," and with all the work, some deferred maintenance, putting all this together, getting the capital like this, this is just, I was saying, "I don't think this numbers work." But I kept talking with them, I said, "What is it that you really want?"

He said, "Well, we're getting approximately X amount in rent and X amount in cashflow." I'm like, "Well, what if I gave you a 6 grand or 6,500 a month and I'll just pay that until, you know, whatever the balance is paid off." He was open minded to that with maybe putting like hardly anything down, which would have worked out well. I think for both of parties, except for the fact

when his attorney reviewed it, he says, "This guy needs a little bit more skin in the game." I said, okay, wise attorney.

Then we went back to the drawing board and ended up I think we had done a few negotiations, and changed some things around after due diligence and what not, but it started off being 50%, they would finance it favorable terms, and 50% they wanted as a down payment, and the number that we ended up selling on was 1.7, right? After we're kind of going through the process, we renegotiate on some things, and I think what ended up happening is we got them to have 800 down, they would finance 900, right? Then, there with the house with title issue, so we throw that out so now I think there's just four houses, so that means 850k seller finance loan, 800k down for a total of 1.65 million.

Once again, this may be a little choppy, if I messed up some things here but, basically, we had set it up to where we need to hold about 115% of the loan balance as collateral, which would be the exhibit A that, you know, both I and the sellers had agreed on. We kind of carve out what was reasonable value for certain properties, didn't need appraisal or anything, we just agreed on that, right? Those add up. If there's enough room between the exhibit A value and the number of 850k times 1.15 or you know, 115% of that number, then I could partially release the houses. I would have the right to do that. Essentially, you have the seller finance note, sitting on a pool of properties, but I could carve out a partial release, certain assets when that's paid down so they're still protected from their perspective, right? They're good to go, just like a bank.

But then I'm over here saying, "Okay, now I can tap in to this equity by partial releasing and now own this house free and clear, get a line of credit against it, sell it off, just hold it free and clear," you have those options there. Keep it clean and simple. As we're getting to the point of closing this puppy, since we need the 115% of that 850, well, I started looking more due diligence and I said, "Look, we need 100k credit, off the 800 down." They wouldn't do it – remember, they're so stuck on price, they wanted their terms, right? Then, you had 800k and then I'm like, "Okay, just knock off 50 or 25," still wouldn't do it, so I said, "Okay, then hold a second for a 100k and we'll give you 20k at the end of every 12 months for five years.

Now they're holding a second, right? Now they got also the 850. Now they're financing, it has 950k, right? We get to closing though and since we only have 115% of 850 and the 100 is a

total of unsecured over here on the corner, right? We get those proceeds for down and then we had assignment fee for my first few partners Peter in honor.

To pay Arlington entity because that's where the deal came from and adding all that up, well, we had signed off our commercial building that we had to exhibit A value, the 350, I was kind of mentioning earlier. Well, we signed that off for 265, there's 265 proceeds come to closing against the down payment but, simultaneously, we take a paper loss of 85k because that's where allocated purchase price was a 350, we sign off 265, our entity right there now has a paper loss immediately of 85k. Legally and otherwise, just how it's played out, how we're structured, we signed off the 8-unit though, it was further away, it was a nice 8-unit but when we need more capital. We didn't want to fork up another 300k coming down, how it was set up. We signed that off, say for 310, 311 after broker fee that they had there and whatnot.

That's another 300 for the down. Now we have what? 565, then there was like the little update commercial building with some land, and we sold that off for say 30, exhibit A was value was say 35 so we got 5k paper loss, whatever. We're adding up our paper losses and trying to be smart about it. We'll pay these taxes eventually because now we have our basis lower, but that is when we would sell these down the road. So I would rather take the tax benefits now and then figure that out later and look at it down the road. Anyway, so we get that close. We put in about 275k, so some reserve capital and then whatever additional down payment, or closing cost, or fees, or whatever. We have to come with that is what we injected me and Nick and Jim, right?

And we just put that in thirds but the terms of the note ended up working out to be, on the 850k note, it was Anchorman's at 4,000 that we paid them, 0% interest, non-recourse, non-callable and then of course you got the flexibilities with the partial release as it's paid down.

[0:16:48.4] WS: I'm not sure how that attorney went along with all of that.

[0:16:51.0] HJ: Well, I mean it worked out well for him. I mean they're still protected in there and in a good position but remember, price. So essentially we are paying interest because we wouldn't pay that same price. So say going to 1.65 million maybe we will only pay 1-4 or 1-45 or something. So in that scenario, we are paying interest but technically it is not marked out

because we are paying more than we would otherwise paid. So it worked out for everyone in that case, because, you know, we bought everything but, yeah.

I mean sometimes I think back and I scratch my head a little bit at times but you know, I guess we had a good attorney too. So we're going back and forth.

[0:17:28.1] WS: Yeah, I would encourage the listeners to watch Harper's video on how he is breaking down all of the numbers of this deal just because he is very creative, and there is numerous things that are coming into this deal and how they negotiated and did different things. I like initially how you didn't just push him, like you mentioned, push him to the price or push him away right away, because he didn't have a price, and he acted like he wasn't ready to sell.

You are patient and navigated that really well and ultimately got a lot bigger deal out of it, no doubt about it, and got very creative. So congratulations on that for sure. I just think we all need to keep that mindset open to even if they act that they are not ready to sell right now. They may or like you pushed in to see, "Okay, what's his problem? How can I help him?" and by doing that you opened up a big opportunity there. Before we run out of time though let's get into the infinite banking concept and how you and your team use that and how that's been beneficial to you.

[0:18:24.2] HJ: Yeah, so you know we got to have those 275K that we got to use a proceeds coming into the deal upfront. So what we do is we'll have our cash value within our whole life policies. We'll take our policy loan, which you got to separate the life insurance contract or policy as a product or platform. IBC or infinite banking concept or any of these other terms that people may use, it's all the same thing. I like to use IBC because that's where Nelson Nash come up with the term and discovered it. I like to give credit there, is we put those two together.

You have two sides of a ledger, right? You know your left and right, you got your policy there and then you've got your behavior, right? So we are talking about our behavior right now and there is a lot of benefits with that but sometimes I think people kind of throw them together and they're not the same thing. So I will dive into that later, I don't know if we'll have time on this podcast right now.

But anyways, we will pay our payment. We have a cash value compounding in there tax free. When we need it, we'll take a policy loan from the insurance company. We will put our proceeds into the real estate deal. We will set up a payback schedule to pay us back to ourselves personally and then draft it back into our policy, let it sit there and then redeploy it but that's how you fund the deal. Then you get to the deal as a whole and you say, "Okay, we need by seller agreements if something were to happen."

So now the entity has either convertible term policies or whole life policies in all the partners to identify in case of a loss or to cash out the partner in case they pass away. Now you can cash out their equity portion or equity portion and some so that you are not going to be partners with the person's wife or spouse or whatever it is. Keep it clean, keep it simple, and you can outline in the operating agreement how it's set up. So then we set up the by sells.

Now, what we'll do here after we finish a few more remodels, and we sold another house to get some more cash in the account, we are going to convert our terms to whole life's, and that is what we are going to place our reserve capital. That is where we are going to place probably our tax bill, our insurance bill, because we are going to get those passed through every month but we pay a lump sum every year. So we will have that cash sit in there, right?

Same thing with that 20K that we paid in there 12 months to the seller, which is also a non-recourse and 0% interest. We are going to have that 1,600 in change or whatever a month, coming to us, and instead of us just pocketing that or just having that sit in an account that is doing nothing, we use that to pay our premiums and let it sit in our cash value, and then we will take the policy loan to now pay them, and then we will pay ourselves back overtime. By doing that you get a leverage two assets.

You get both the real estate and you get the contract and that contract itself, the insurance contracts, set up properly and then practicing IBC correctly, is going to be a beautiful asset that is going to help better your returns in real estate.

[0:21:12.4] WS: Interesting, tell me how difficult are the transactions with the insurance company? You know, you put the money in but then all of a sudden you need to take a loan out

so you can go buy this piece of real estate or put earnest money down and whatever you may use it for. You know how difficult are those transactions and how quick can those happen?

[0:21:29.0] HJ: Yeah, so there is a few factors you got to put into consideration. A lot of people end up looking into this and they look at the projection or illustration and, look, illustrations are just one part of the puzzle, one piece of the puzzle. You got to look at, "Okay, what company is it and what is their home office and what is their protocol and process for taking a policy loan?" because some people could be weeks and weeks. Some people could be two or three days.

You know some people are much easier to call in and take a loan versus send a form and put it in. So you got to look at those factors. So for example, you want a mutual insurance company. You want to have someone who is an IBC friendly company, who is okay with you taking a lot of policy loans, or even advocates for it, and has a good product to where it is not affecting the policy when you're banking with it. Say for example, I like to say three to five business days.

But if you really need it, you'd probably get in 48 hours, 72 hours via wire, or quicker, but I always like to give the margin up there.

[0:22:28.3] WS: So that is something we need to be asking about upfront when we are looking to utilize the strategy?

[0:22:33.5] HJ: Oh yeah, definitely and I think it really comes down to, is you got a good coach, which would be the agent that you'd work with, and then that's when they'll coach you on, "Hey." How to set it up for you, or your family, or multiple policies, or whatever you're doing, which we are practicing that ourselves at Create Tailwind, and that is what I'm doing, is insurance and real estate but I am trying to scale more in real estate so that I can be more hands off on some of the stuff.

And then insurance comes back around. I am setting up these types of policies for people and that is my relationship hub. So I look for quality over quantity, and as quality people come along and I am building those relationships, and they want to learn more about this concept, then I will set up those policies for them and then normally that leads to a lot of good things through those relationships, like the business opportunities of that.

[0:23:22.7] WS: What's the downside of this? As an investor you are putting money into this insurance policy. You know it is gaining interest there and then you can take a loan out and use it for different things, but what is the downside or the con in the investor side to using something like this?

[0:23:38.1] HJ: I would say the biggest downside is the short term. If you take a guy side-by-side, one who is incorporating this infinite banking concept with real estate, and one that is just doing real estate without incorporating the infinite banking concept. In the earlier years, the guy who is just doing straight real estate will be ahead, but if you are looking long term, you are setting up another asset here, and you will win, mid-term and long term, but when you are setting up a policy, there is something that we use the term as cash drag.

So every dollar you put into your banking system, or your policy, or whatever you want to call it, that cash value is not going to be equal to what you pay in, the first year or the first few years, and it is going to have that cash drag and catch up. It is kind of the same thing as if you started a business you would expect a 100% return in the first year? Well no, same concept and you got to be willing to sacrifice in those first few earlier years as you're kind of building up your system but once it is set, I mean it's set and you really got to rock and roll and there is a lot of benefits.

[0:24:39.7] WS: When does it pay you?

[0:24:41.2] HJ: What do you mean by pay?

[0:24:42.8] WS: What's the big pay to doing this? What is the biggest couple of benefits by utilizing the strategy?

[0:24:50.5] HJ: Yeah, sure, and I am not even mentioning the depth benefit and all of that but depending on the state it is heavily creditor protected, right? Your money that is sitting on there and if your money currently is sitting in someone else's bank while you are writing to deploy to just sit it in your own bank, which will be the cash value. Once your dollars are in there, your

after tax dollars, they will compound at certain guarantees say 4% for certain insurance companies and companies will pay dividends.

They are not guaranteed but they'd pay them over in the past 100 years, the companies we work with. It could be upwards to 5 or 6%, then it could end up compounding with as you reinvest the dividend, but all of the growth in there is uninterrupted, compounding, tax-free. Then if you borrow against it, it is simple interest from the insurance company. So you get a leverage at tax-free compounding for money and borrow against it's simple interest.

Who wouldn't want that? That is where you get a leverage, the difference between the two and then it is just so easy to flow it back and forth. So for example, if your real estate has a mortgage on your building equity, but if you tap back into the equity, there is additional fees, credit check. It could be simple interest but they may just refinancing into more of the mortgage and you're resetting the volume adventures, and you don't get the velocity of money in a lot of those cases, especially with the mortgage.

But you got to control your own line of credit with the insurance company against your cash value when they're placed the lean on there. So as you make payments back to pay off that policy loan, then you are reopening your line of credit, and you can redeploy those funds again, right? So you have a lot of that flexibility, liquidity, and control.

[0:26:26.9] WS: Nice, okay well that's definitely something I know I and probably the listeners as well have been learning about, because different people have been on just recently talking about how to use the strategy. So it was interesting to hear your side of it because you are an investor as well, and in the real estate business in a big way, and using this strategy. Unfortunately, we are going to jump to a few final questions because we are about out of time quickly but what's a way you have recently improved your business that we could apply to ours?

[0:26:51.9] HJ: I have always self-managed. My brother has done a lot of self-managing for a lot of the rentals, but this creative finance deal, I have been self-managing everything and so kind of seeing the intricate details of the self-managing, and doing it over the years with various properties. I think, for me personally, and this could be a personal preference, I don't have the

scale at this point since we sold a lot of our rentals in the past six to eight months that I am going to outsource to third parties.

And I think that is going to greatly benefit me freeing up more of my time. So that now I can acquire more assets and spend more time working on myself and my mindset. That would be a big thing that I am currently working on.

[0:27:34.7] WS: What's the number one thing that's contributed to your success?

[0:27:37.3] HJ: Being open minded and building really strong relationships with people, and just trying to add value to them, and not expect anything in return. Just try to find the people in different industries you want to be around, and just see how you can add value to them, and just consistently build a relationship. I have seen a lot of fruits come from that.

[0:27:59.3] WS: And how do you like to give back?

[0:28:00.6] HJ: So I would say the best way that I would like to give back, at least in the business world, would be – say I have people reaching out that want to learn about real estate or whatnot, and you know I will go walk the properties with them, try to give them different details on what's going on, and then I will send them different resources to have them learn, and kind of dive deeper. I found that, in this aspect, then you could also say give back if you donate to different things.

But I am just going to focus on this. Say I am talking to someone who's reached out to me. I've learned that someone's got to really want to help themselves and better themselves. You can't toss a man a fish because then he is always going to come back for fish. You got to teach the man how to fish, right? So, I'll say, "Reach out next week or read this book and reach back out," and the people that keep going through that process, and they are actually are doing what I am suggesting then I can tell that hey, they're in the right mindset.

And then I am always cool to help those people more and more, because they are doing that, but the people that, I say, "Read the book," they don't read the book, and they keep reaching out

with just random questions I'm like, "I can't help you until you help yourself" hopefully that makes sense there.

[0:29:12.5] WS: Harper, I am grateful for your time, grateful for how you shared this couple of strategies, and just creative financing that you've used. I think it helps us just to break out of that scarcity mindset as well, like you described, and think outside the box a little bit. Then also just going through this infinite banking concept, you know, a little more with us. I feel like it is a new strategy I feel like it is coming out of the woodworks more and more.

I know it has been used for a long time, but I don't feel like it's been publicized much, at least in our industry until recently anyway, and especially on the show. So grateful for you just you explaining that but tell the listeners how they can get in touch with you and learn more about you.

[0:29:50.1] HJ: Yes, sure. I think the best way to get a hold of me would be emailing me and you could email me at harperajones@gmail.com is probably the best way and then we can go from there.

[END OF INTERVIEW]

[0:30:02.9] 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.

Subscribe too so you can get the latest episodes. Lastly, I want to keep you updated so head over to LifeBridgeCapital.com and sign up for the newsletter. If you are 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]

[0:30:43.2] 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]