

**EPISODE 730**

[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 Hadar Orkibi. Thanks for being on the show, Hadar.

**[0:00:34.0] HO:** Thank you for having me Whitney, it's a pleasure being on the Real Estate Syndication Show.

**[0:00:37.9] WS:** Hadar is an international, commercial real estate investor with a focus on multifamily. He is an asset manager with MFI Holding, and a co-facilitator and coach with MIHmastermind.com. Hadar, thank you again, I know you and I, we were just talking, we were able to meet in Nashville, I think, at a conference a couple of years ago, I know you've been very active in the commercial real estate space in the States. Just so the listeners know, he's in New Zealand right now making this happen and just pleasure to have him on the show, his specialty, day in and day out, is a part of this business that is so important.

As a listener, I hope your ears are perked up and you're ready to listen to some, just expert tips that he has, on what he does day in and day out. But Hadar, I'm going to let you spill the beans and tell them what you do. But give us a little more history on how you got into the syndication business specifically in the sSates and you know, from such a distance away and what you do in the business, what your specialty and super power is?

**[0:01:41.7] HO:** Okay, thank you, yes. On a nutshell, I've been in real estate for nearly two decades. My markets, which I invest in New Zealand, matured so much in the last 10 years that although my portfolio gained a lot of equity and is reasonably cash flowing. Any new addition to the portfolio, if I want to grow my asset and grow my income here in New Zealand, it's challenging because the cap rates have compressed significantly, the markets mature to be more like a market like Boston, LA, San Francisco. Getting in to a new opportunity is challenging.

As an American citizen, which I am, my mother was born in Chicago, I started researching the US market and about four years ago, I started investing in the US. I started with smaller multifamily triplex and fourplexes just to get my feet wet, just to get a feeling for the transaction feeling to the teams on the ground, to the third party property managers that I wanted to use. Gradually, I started billing my own buy and hold portfolio and taking down larger multifamily. Of course, through the process, I got myself educated. In my case, I have chosen to go with Jake and Gino which now I also a coach for them a little bit as well. Gradually built a portfolio. The US offers a great unique opportunity that is very unique to the US, having the ability to buy in one transaction multiple dos.

When I'm saying multiple, you know, we can go up to a few hundreds of dos in one transaction. This is quite unique, this is not something that you can find anywhere around the world, in New Zealand, in Australia, in many other countries, maximum you can buy, maybe five, six, seven, eight, nine, 10 units that's owned by one person.

The ability to scale the business is much more easier and available in the US.

**[0:03:38.8] WS:** Nice, Well, Hadar, I'm grateful again to have you on the show and I look forward to just hearing how you fulfilled that role of asset management, right? In a day-to-day basis, especially from so far away and why don't we just dive right in there and tell us what you do on a day to day basis in that role and let's just jump in to some tips that you have, things you've learned, you know, about managing these properties?

**[0:04:02.6] HO:** Absolutely. Our work, you know, as an asset manager, is pretty much to keep the property manager, the third-party property manager accountable. In my case, I use a third-

party property manager and I really need to monitor that they are following the vision that we have for the property.

For example, some of our roles will be make sure that the property manager is staying on track with the repositioning plan, with the management plan that we set at the front end, when we want to take a property from one place to another, and improve the demographic, or improve the property. The other thing is, we need to really keep them accountable for the service they're providing. We really want to make sure they are doing what they say they're going to do but they are following our plan and following the way we want it run.

It's very important. A lot of property manager would be – have the why they doing things but you know, you might have to do things a little bit differently and you need to kind of educate them and make sure that you keep them accountable. Typically, I stay in touch with my third party property manager on a once a week basis. If we have a project which is going out, if we're turning out unit, or if there is something larger that is going on like for example a drainage or replacing some roof or something that we're using a third party contractor to do, then I will be communicating, it could be regular even every day or two. It depends what the reasons to really do and what there is to discuss but very important to be on to them and make sure that they're doing it.

The other thing that as an asset manager, I'm doing on a regular basis is to keep the contract services accountable and on budget. For example, when you take an asset on, you really need to make sure that you review the existing contract services and perhaps you can save close by on a yearly basis. Monitoring the new renewal of those services, whether it's a garbage removal, whether it's the lawn care company, whether there is a laundry service agreement that needs to be looked at, very important to monitor all the contract services that you're implementing or maybe even taking over when you take over the property.

This could be cost saving, but you also don't want to have the cost creep scenario, when the cost of a particular service goes up on you every year and it affects your profit, it affects your net operating income. That's a role of the asset manager because the property manager will not go and shop around for insurance, for example, for you. Or shop around for the company to do some of the contract services for you.

Another important point, which is crucial, is keeping the unit turns and capital expenditure budget on track. Some of the contract or that I'm using to turn on the unit, whether it's a unit turn, when you want to get an apartment rent ready after the tenant vacated or whether it's a really unit turn from taking an apartment which is an original condition. For example, like the stuck position, we had a building from the 1980s that everything was original and we had to spend between \$5,000 to \$7,000 a door. Whether you're keeping budgets on that or just keeping budget on painting and getting it rent ready from tenant replacement point of view, you really need to make sure that everything is on budget.

Some of the contractor that I'm using are subcontractor that I employ so I basically introduced them into the management company in terms of, "Hey, I'm getting the surfers and you guys coming in on Friday to do the bath insert, the bathtubs, the vanities, and the counter tops, and I'm getting the flooring in the following day," while they for example on the outset, engage with their painters because, in that case, they have a very good painter that do a great job. They spray on the whole place, they prime the kitchen cabinet and they paint them white and do a good job and I could not find a better price.

We need to jiggle between the ability to use the third-party property manager resources and the resources that we can perhaps bring from the outside. If you look at the permit, if you like on what we call the asset management plan or path, you'll have the asset manager sitting on the top, then you'll have two branches coming down, one will be the property manager and one will be the subcontractors that I bring from the other side and then the other different connections underneath.

**[0:08:35.4] WS:** Did you say that you would specifically employ some of the subcontractors, like, in your company?

**[0:08:41.1] HO:** At this point, we don't employ them in terms of they're not working for us but we commissioned them to do the job, we're not letting – a lot of people who invest on my other area, whether you're in the US or not, They will rely on the property management, on the third party management, to get some deeds for the job or to oversee the work that needs to be done

and introduce contractors from their experience. Because more often than not, if they have stabilized in the marketplace, then we'll have existing relationships with some contractors.

But in my case, especially being able to travel to the States regularly and, you know, every time I have a project on, I go and stay for a few weeks. This is part of the commitment as the managing the portfolio that they manage is being able to go and be hands on as well. We established relationship with other contractors that the third party property manager does not have.

We manage them, but we need to coordinate the relationship and coordinate the work, as it needs to be done, because they bring a little bit of the work and I bring another part and then we make the end product which is a rent ready apartment in that case.

**[0:09:51.0] WS:** Hadar, you know, I'm thankful where you're like, you just listed those things out, that's amazing, that's such a great list for the listener and myself. We are managing properties and thinking about what's the asset manager, you know, accountable for, or what are we accountable for if we don't have that person in a position like yourself?

But what's the best way that you have found to communicate? I mean, you're even, so much further away than most of us, you know, from the property, but what's the best way to communicate that you found with your contractors, and your property management team, just on a regular basis?

**[0:10:24.9] HO:** I use two simple things. The first thing is email and sometimes, more often than not, I use email and text with the property manager. It depends who I want to deal with. If I want to deal with the head PM, I usually ring, I call him, or text him, or email, but if I need to get lease updated and need to make sure that the panel was cleaned, then I will email his assistant.

So, again, the pyramid, you got property manager on top and then you've got property manager assistant. I got the documentary, if any of your listener want to – if you want to – happy to provide so it kind of gives a broad, of the asset management path if you like, the plan. I mainly do phone calls and emails with a property manager.

With a contractor, my subcontractor that I use, again, it's a subcontractor that I use, I only share with, I use Whatsapp. Whatsapp is a great app that you can have on your mobile phone and the reason I use Whatsapp is because there are two, three reason. First of all, the most important reason, I like to delegate things with speaking. I like to pick the phone up and just shoot up a voice message, like a walkie talkie and say, "Hey, Eddy, how is it going? Did you manage to meet up the roofing contractor, or did you manage to sort out a few different things, did you install the blinds, did you arrange this, arrange that?"

Eddy is straight away comes back to me like he get, he's my maintenance guy. He's not – he is a third party billing me every month but he is my maintenance guy so great guy, does a lot of work for me. He sends me videos as well with Whatsapp, we can do like a FaceTime or take videos and then he can shoot it down to me on Whatsapp instantly.

**[0:12:08.5] WS:** Nice. That's so convenient when you're so far away, right? I mean, or any of us really. Even if we were in the same town, it would keep me from having to make a trip down there if your maintenance guy could just send you a quick video.

**[0:12:20.3] HO:** Exactly. Another great thing about Whatsapp is, no matter where you're going in the world, because we use – before COVID, we usually took as a family trip, you know, long vacations, not the kids, my daughter is in high school so it's a little bit, we have to go a little bit shorter but typically, we could have tone for like four weeks. You know, sometimes a bit longer when the kids were a bit younger. The good thing about Whatsapp, that even if you go to a foreign country, if you travel overseas and you change your SIM card in your phone, you can still communicate as usually.

Because you know, when we go to different country, sometimes we want to change the sim card so we can do local calls and data for good price. With Whatsapp, everybody could communicate with no interruption, they don't have to ring different numbers, they don't' have to do – Everything is still there.

**[0:13:04.8] WS:** Wow, that's good to know. I didn't know that, that's good information to know right there, especially if you travel a lot, and internationally. You know, you had mentioned like keeping the property management team accountable for the services they're providing. But then

also, I'd love how you brought up that you may have to educate them on how you do things. Because the way you want things done may not be the way they've been doing it for other clients, right?

Do you have an example of that Hadar? Do you have an example where you've had to train the management company on how you want something done differently that maybe they've done it before?

**[0:13:38.0] HO:** Yes, I got example and I got still outstanding challenges if you like that I'm putting up with and will be able to adjust them. One of the small challenges, for example, is knowing how to use a pet addendum. When you're deciding that you're going to take on a dog or cat in your community, we have a specific requirement that we want to follow with anybody that wants to bring a dog in. We don't just let any dog, any size, and any breed.

We wanted to have a specific pet addendum that stipulates their commitment as a resident, what they obliged to do if they bring in a pet, and also, it's exactly obviously, describing what pet they are allowed to bring. That's number one. And also, for example, the pet fees, when do we want them paid, the pet rents, and how do we want them paid to us?

They aren't used to collecting the 240 bucks pet fees and distributing them as ancillary income or whatever you want to call it. In the beginning, they thought it's just like, a bond for the pet, and I said, "No, hang on. This is an additional income part," it's a one-off, non-refundable pet fee. That's needed to be educated to them, and now it's good, Now, I got them now, just in the last few months, I'm refinancing a property and I got a statement from them, 6 months training 12 and profit in loss if you like. I see all the pet fees coming in as something else, it was coming on as just dealt with it now. It was coming in like, as a renovation refund or something like that.

I said no, we need a line item to say exactly what it is. In the end of the year, we can see, we have for example, \$2,000 collected from pet fees. Stuff like that. Another example is something which I wish I had but at this point they're not, but we're dealing with, that is having all the statements and all of the things registered on the platform, that the asset manager and the landlord, if you like, able to log in and see things from his own on the cloud. You know, from his own side.

At this point, I'm just getting monthly statement, which is kind of a scanned PDF, and I send that to my assistant, who is based in the Philippines, and she reconsolidated on Google sheet every month, we have January, February, March, she puts the apartment name, she puts obviously the name's already populated, she just puts the rent and apartments of being turned, she record the new leases, and she record notes for example: this one did not pay or was short a little bit in July, but here in August, they pay a little bit more because they'll add what they were short on, and various things like that.

We had a lot of existing residents when we bought the latest, I bought the 45 units, we had a lot of residents that wanted to stay and we agreed with them, and that was way before COVID, it was around January 1<sup>st</sup>. We agreed with them that, in six month time, the rent is going to go up from 450 to 550. We always made sure that there is a note, Mike's rent needs going up first of July for example, to 550.

I need to monitor that and then I go and property manager and I say, "Hey, did you increase Mike's rent to 550 on the first of July?" So, it is very important to utilize help. We can't do everything ourselves. For me to be able to use an assistant, and I know you do as well, is just a great thing, because it helps you to streamline things, it makes life easier, and it makes you, as a business owner, able to focus on the things that create most value in your business.

**[0:17:22.1] WS:** No doubt about it. I couldn't make it without them, Hadar, without different types of assistants and just other people that have specialized skills that I don't have, and you know, that can assist me and ask to go a lot further, a lot faster.

You know just thinking about this position as asset manager, knowing what you know about an asset manager position, and you all are going to hire somebody for this position, what are some must have skills or experiences that you would recommend for this individual to have, when a company is looking to hire somebody like yourself to fill that role?

**[0:17:57.9] HO:** I am planning to answer this question, Whitney, but I want – if you don't mind with your permission I want to just give you a few more tips about what asset manager needs to look for.



**[0:18:08.4] WS:** Please, yeah. Let's do it.

**[0:18:10.3] HO:** To do it as part of their roles that they do, because I think it is very, very important and we had, if you like, some difficulties in the beginning when we took over some properties and the things that we really want to point out. One of the most important thing to point out that the asset manager should do is transfer the utilities. Transferring the utilities when you purchase a property or even when a resident is moving, vacating, you want to make sure the utilities are transferred into the third party property management company as soon as possible.

Because my third party property management company is managing close to a thousand doors, and they don't have the time, on the day when the resident is moving out, to ring the electric company, spend 15 minutes on the phone waiting that they are going to answer. Make sure that the electric is transferred, so the contractor could come the next day, have electric there to start doing what they need to do, whether they do flooring, whether they do painting, or whether they're installing light fittings or whatever needs to be done.

So utility transfer is very, very important, and I do that a lot. You know when I need to do it I just pick up the phone and I do it. Another thing that we're doing, and we have systemized it now, Whitney, and we are doing monitor lease renewal for every lease that is renewed. So when I purchase the property I look at the rent roll and I recorded which leases are month by month. Obviously you go to them and you schedule perhaps to fix them. So we fix those one up for 18 months.

Just making sure it is not falling around Christmas or Thanksgiving, so we wanted to renew in there, perhaps we found that February-March is a great time or more towards the summer. So we re-fix leases but more importantly, we set up reminders for 60 days before a lease is expiring to receive any email that goes to me, my assistant, my property manager and the property manager assistant and that goes that scheduled automatically and the way we did it is we use a great add on.

That is a Google sheet add on, and it is called Add Reminders, and it's free and my assistant – yes, Add Reminders, and I can share the link with you if you want at the end of this show, so you can link to it if you want. It is great. It's free and 60 days before, we receive an email, apartment 206, Miss whatever her name is, rent this and this, she's got a bed, doesn't have a bed, it is expiring on this and this date which you know is 60 days in advance.

That goes to the property manager, the property manager is triggering a communication to the resident to ask them if they want to renew, because, as an asset manager, for us having a resident that is renewing their lease is much more profitable to by having a vacancy or even needing to paint the unit, refresh the unit, to make it rent ready to the next resident. So Add Reminders is very, very important. Another thing we monitor is the marketing strategy.

So again, we talked about what you need to educate your third-party property manager. My third-party property manager, they use their own website. They use Trulia, they use Zillow, maybe they use apartment.com, but I implemented Facebook Marketplace. Facebook Marketplace I implemented that through the Facebook page that we created for the community, and we can also trigger like when somebody is asking, "Hey, is this still available?" We have an automatic response that says, "Yes, it is available. Please contact the leasing agent. Here is the name, the company name, the number, and here is the link to a 3D walkthrough of the apartments." Then we put the disclosure – that said yes, that we did it after COVID. It was great, and we put a reference there, and we have to do it because we don't want to be misleading. You could get in trouble with the local real estate authorities if you are misleading, showing pictures of an apartment that is not advertised for sale.

In our case all of the apartments are two bedroom, one bath, exactly the same size. Some will have different finishes. So what we did is I put a disclosure over there, "Please note we have multiple units with multiple finishes. It might vary from the picture that you see, but the floor plan is the same. Please have a look when you are ready." So that tell me the triggers are automatically out.

Facebook Marketplace has been a game changer for us. My property manager is really getting overwhelmed by the inquiries but I handle that because, you know why? Because some residents or some potential residents will contact you, and in the beginning, you know,

sometimes we get 10, 15 inquiries a day on Facebook marketplace. So I know that my property manager, the third party property manager will not respond to them as swiftly, as perfectly as I would.

So, I do, apart from the first respond that we trigger automatically, should answer the majority of the question. They got all of the details there, they got the application formally. They got a 3D link, and the phone number to ring the manager if they want to schedule any showing or anything, but if there is other questions that they want to ask, and I'm there making sure that I am answering the question.

**[0:23:26.6] WS:** It sounds like you are having to do a lot of the property management work as well, you know?

**[0:23:31.5] HO:** I do. I do some. I don't have an in-house property management company that's why we are managing to take a property that have 30% economic occupancy and about 25% physical vacancy, and turn it around and increase the income by double the income, more than double the income, in eight months, because we'd grabbed the bull by the horn and we went all in. You know, that's why and one of the things that I didn't like, if you like, and I noticed, was that the turnover from the minute somebody applies to the time when they get approved, if you like, to take an apartment on was taking two weeks.

It shouldn't be taking really in reality more than seven days at the most, once you get the credit check, the background check, you do everything, you meet up with them, and get them to sign the contract. Now, when COVID happened, and I made it a point to mention, "Hey, no more papers that they need to come to sign in the office," and they didn't come. They didn't come, excuses all the time. "Let's use DocuSign, let's use HelloSign, everything could be streamlined." So, COVID had some effects that was actually beneficiary for the benefits towards for our business as well by streamlining more things. So I do that full-time. It is my property. Actually this property that I am referring to is I sell and funded it on my own and I want to make sure it is stabilized as soon as possible.

**[0:24:57.6] WS:** Sure, of course. No doubt and it sounds like you are doing a good job at it. I mean, you called it grabbing the bull by the horns, and I think so much of entrepreneurship is

that way. It sounds that you all done that. We are going to move on to a few final questions though. You know that asset management position is so important and just that you have systems in place and know what's happening right on the ground.

Is there a specific tool that you use or just to kind of record systems or that you know or mean whether it's KPI's or just that you know what's supposed to be done next? How do you track things like that?

**[0:25:33.7] HO:** Absolutely. I am going to quickly go with this. One more thing that an asset manager needs to do is stay in touch with your lender. Your lender, if you read the finance, in terms of the financing available, make sure if you are going off interest only to PNI and all of those things and maintains the lender's relationship. In our case it is the work of an asset manager. What makes a good asset manager? Lead the sheep, storytelling, being able to convey the story and the business plan to the property manager, to everybody who is involved.

In leadership, we talked about it is basically managing the manager, and managing contractor. Analytic skills, if you like, being able to review the relevant KPIs, key performance indicators, understanding the rent roll, occupancy rate, evictions, and bad debts and, very, very important communication skills. The ability to communicate effectively with investors, property managers, lenders, and contractors. Now, the key performance indicator to your questions of we monitor regularly on a monthly basis of the rent collections. We monitor the income statements. We monitor the expenses again, we monitor income statement by the property manager, whatever the property manager, he commissioned to be dealt with, and the subcontractor invoices.

We monitor delinquencies, vacancies, how many are rent ready, as well, so we know what we need to push and of course, the marketing. So those are if you like six elements. Rent, rent income coming in, rent roll, rent collection, expenses, delinquencies, which is bad debt, vacancy, rent ready apartments and the marketing. Those are the six very important things.

**[0:27:18.6] WS:** Very important, no doubt about it. Tell me Hadar, what's a way that you have recently improved your business that we could apply to our business?

**[0:27:26.2] HO:** One of the main thing that I applied is systems. So we really try and systemized whatever we can and we have done it in terms of asset management. We have done the odd reminder, we got in a system that is looking over the statements and finding dupical charges. We had one apartment that had 90 degrees – we had a 90 degrees heat wave, and the HVC's broken down, was a big problem over there. We had to put the resident into a motel for a couple of nights.

I found out in the statement, she found out, and I also looked over it. I was always looking over it, that I was charged a little bit more by mistake by the property management company. So again, systemizing, having a second eye, having assistants. As you know it's like having a Hadar and a half or two Hadar's and a half working for you, you can do much more. So systemizing, and another thing we have done and I've done it with the MIH mastermind, and we are really teach the students in the mastermind as well to do that in business and in life, if they want to scale, if they want to shift from single family to multifamily, it is very, very important to set yourself goals, and if you like quarterly action plans, very important.

You see, you don't want to have plans that they'll spread over one year or five years. You really want to have a quarterly action plan with three focused areas that you only focus on those three focus areas within the quarter, and you take those milestone to achieve and conquer those focused areas then you progress to the next quarter and your business starts growing significantly.

**[0:29:02.4] WS:** No doubt about it. You definitely some goals in place that are milestones or KPIs, things where you are tracking where you're going, right? If you are not tracking it, you're not going to know if you don't have that plan or some direction.

Hadar, what is the one thing, the number one thing that's contributed to your success?

**[0:29:20.2] HO:** Persistent, focus, and avoiding the shiny object syndrome. Very, very important. This business is a tough business. Sometimes you can have big breaks before drinks. You can have a period of time that you can't find any deals and you need to be persistent. You need to stay focused and avoid the shiny object syndrome, and that is part of the five elements that we don't have time to talk about it today, but perhaps we can talk about it some other time.

That is very important to keep because, if you're giving up and you started looking somewhere else to try and make money over there, and try to make money on online marketing, or whatever, a different strategy, you're losing your focus. You are losing your momentum and when you do have momentum, you have to keep it up. So it is very, very important in business I think, those points.

**[0:30:06.4] WS:** How do you like to give back?

**[0:30:07.7] HO:** One of the ways that I like to give back, I have two main ways. The first way is that I am always there for people who are interested in growing the knowledge with financial education, learning more about multifamily. We always try and say – I got people reaching out all the time that want to have a 30 minutes call or something like that, just to try and brainstorm to see if there is anything that they can do to better their life. We don't do it just as a paid in the mastermind.

But also within the mastermind, we give extra than what we actually committed with the student to give. We kind of always go on calls, we always do it for them. It is not unlimited time and that's it. So that's number one. The other thing I like to give back is that, my wife and I, we like to travel to Asia a lot. So, we have travelled to India quite a few times. We actually met in India. She is not Indian, but we met backpacking in India 20 years ago.

In one of our trips – yeah, on a bus, on a sleeper bus. In one of our trips to India, we met a rickshaw driver who ended up being a good friend and my wife and I are committed to help them out, to make sure that his kids go into good schools, and whatever, higher education, and we even help them fixed his rickshaw and even buy another rickshaw, which is a Tuk-tuk, if somebody you know, a three wheel kind of taxi. We get pleasure from helping him and now I personally get pleasure by helping other people to achieve their real estate goal through bettering their education as well.

**[0:31:44.1] WS:** Thank you Hadar, that's incredible. I appreciate you giving back in that way and just giving back with your time to us today as well, and just highlighting the things that our asset manager needs to be good at, things you need to be checking. It is incredible you're just able to

– you know you had this list for us. I think it is great for somebody that's a listener to be able to go back and document these things or see them in the show notes.

These things that you have listed out that, hey, you know, I'm I doing these things or not? To making sure that our properties are performing like it should be, is so important. Hadar, thank you again. How can the listeners get in touch with you and learn more about you?

**[0:32:16.3] HO:** Visit our website, which is the mihmastermind.com. They could reach us through the contact us page over there, and feel free to send me a message. If you like, there is also some free education there. You just go to the education tab, you can sign up there and receive the – you know we are sharing some videos. Me and my business partner Marko, you know, Gino's brother, we co-facilitate this mastermind and if anybody wants to stay in a sphere and wants to follow on what we are doing and stay in touch, visit the MIH Mastermind website, absolutely.

[END OF INTERVIEW]

**[0:32:46.6] 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]

**[0:33:27.2] 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

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