EPISODE 755

[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 Kathy Fettke, thanks for being on the show again Kathy.

[0:00:32.5] KF: Thanks for having me back.

[0:00:34.1] WS: Yeah, I'm honored to have you on the show, it's always a pleasure to connect with Kathy. Her and her husband Rich are just people that I have a high level of respect for in this industry, they have just an amazing story of how they even got into this business and I would encourage you to look them up.

But a little about Kathy, in 2009, she had $200 in her business account and didn't know how to pay her employees. Times were tough during the great housing recession. 11 years later, she has syndicated over 140 million dollars in real estate developments on rentals nationwide and has 50,000 members at Real Wealth. She's the author of Retire Rich With Rentals, host of the Real Wealth Show and frequent guest expert on ABC, CBS MarketWatch, Fox, Bloomberg and the Wall Street Journal. Kathy, thank you again.

Why don't you give us a little update about Real Wealth, what you and Rich are up to right now and let's dive into just the current market situation. I'd love to get your take on what all is happening and what you see in the future?

[0:01:34.0] KF: Yeah, well, I got to say, Whitney, for a few years, I was extremely jealous of you and everybody else doing multi-family, we are mostly single family, one to four unit people that we've syndicated a few apartments but they were super challenging, as you know, I think I talked about it on past shows.

I just thought, if I'm going to do a multi-family, it's going to be an unbelievable knock it out of the park kind of deal and that was really hard to find over the last few years. We just kind of opted out watching everybody else get these great deals.

Now, when March happened this year, I was like, I'm kind of glad I don't own a bunch of apartments right now, and I also was a little concerned owning one to four units across the country because boy, that was scary times and nobody really knew how that was going to play out.

But then, mid-March, we got our answer, and that answer was the fed came in to the rescue in a massive way and a way that certainly the United States of America has never experienced. I don't know if the world has ever experienced the kind of rescue. You know what's interesting is it came to our industry for the most part. I mean, there were some weird hedge funds and stuff that got bailed out during that, I was like, that was weird.

But, the majority, basically, the Federal Reserve said, we are going to do unlimited stimulus in the form of basically creating money so that the banks could borrow it for almost nothing and then lend it out. For 3% more than what they're borrowing which is almost nothing so people can borrow at historically low rates again around 3%, and that says a lot that the federal reserve, which basically is in charge of monitoring the US economy was going to do unlimited stimulus, continues to do so, with that money flooding into our industry which is basically real estate and commercial and residential.

Normally, at least in the past, that money went to homeowners to rescue homeowners, this time it also went to commercial loans. That's the difference, that's what – yeah.

[0:03:47.1] WS: Yeah, that's incredible, you mentioned you wanted to get into the space, you're worried about March, what happened and glad you didn't have any apartments, did that change during that time when you seen all this happen with the Federal Reserve? Just your thought process on apartments or no, you're thankful you stayed with the smaller multi-family?

[0:04:04.1] KF: I got to tell you, everything reversed for me because our business, our industry is absolutely booming like it never has before. The desire for people to live in their own place, to not have neighbors, to not share anything even air, you know, people want to have their own space and with the – then you add to it the riots and the protests and people are moving out of big cities like New York and San Francisco and they're realizing for the first time, they can work from home and they can live anywhere.

Actually, our business has, we've never been so busy, I didn't get a quarantine like everybody else, I'm like, why do I have to put makeup on every day? Because I watched camera angles every day. We've never been so busy, we had more new members at Real Wealth in one month than we had an entire year.

We have syndicated mostly, like I said, I'm a single family expert so we've raised money for residential development and subdivisions because back in the last downturn, we picked up land for almost nothing. I started syndicating that way, we bought land for pennies on the dollar back then, no one wanted it and it's taken in some cases 10 years to get the entitlement, to get the horizontal construction, we bought 4,200 lots in Tampa in 2011 or 12 for 10% of its value. I mean, it was 160 million dollars in escrow in 2006.

The market fell, that closing never happened, we bought it for 16 million which we syndicated but it's taken 10 years so I thought, in March I thought, oh boy, you know, that's the problem with these long term plans is you cannot plan long term, you have no idea what's coming. We're going to come out with these homes, right, when nobody wants them? Well guess what? Because of the fed stimulus, everybody wants them so – there's 4,200 lots are outside of Tampa and you've got people pouring in from New Jersey and New York, really, all over the country.

San Francisco they're moving to Florida and we have tremendous demand. We also were building subdivisions in really odd, off the map places like Boseman, Montana because we didn't want to compete during the last five years where it was just such intense competition with builders, basically outbidding and driving land prices up, we didn't want to do that so we were going into areas they weren't and we got this big land, this farm land up in Boseman that has a college and is near great skiing, great fishing, great hiking, it's incredible, it's a place you dream to retire and my partner just saw the vision that well first of all, there's no competition, there's no other builders, let's do it.

My investors took the risk, they believed in me in buying raw land in Montana and now that people can literally work from anywhere, guess who's got record sales in Montana? It's unbelievable.

[0:07:15.6] WS: That's awesome, yeah, what a great vision there and I wonder, you were buying land at 10% on the dollar back then. What about moving forward or do you expect that to happen again?

[0:07:26.8] KF: Right now, it's not looking good for land prices, they're going up like crazy. I mean, it's great if you own land because if you own land, literally six months ago, you might have been freaking out like we were but because of the fed stimulus and because of the – so many companies being forced to learn how to Zoom, you know? They're like, "Wow, we can save a lot of money."

I'll tell you what, at Real Wealth, we saved hundreds of thousands of dollars by not doing live events, by not traveling, it's incredible and so you know, other companies are going, "Wow, maybe I don't need that downtown space", they've learned, I mean, Rich and I have been a remote company for 10 years so there is no extra learning needed.

We were doing live events still. The problem with live events is not everyone can attend. Not everybody can fly across the country and go on our tours and go to our live events and people would say, please record them and we were like yeah, don't feel like it so we didn't do it.

Now, we just did our first virtual live event in the way that we did it, you know, we've been doing webinars for a long time but we had more people attend and sign up for that virtual live event that we would ever would have had in person. So you know, we're learning too, the interesting thing is that, many of the dynamics that were already in play have been accelerated. There was already an increase in work from home, right? That just went bonkers, I mean, you and I, we've been doing Zoom for – and go to meeting – we've been doing internet stuff for a long time but it's shocking to believe that a lot of people had to learn it in the last six months.

It was already trending towards work from home, it just got accelerated, there was already a trend of people wanting to kind of you know, move into the suburbs, there was this belief that downtown would be the place to be but you know, the fact of the matter is once millennials start having kids and they have dogs, those really cool, hip, downtown apartments aren't as great, you know? Our millennial marketing guy was like, I live in downtown Salt Lake, all I have to do is walk downstairs and there's restaurants.

Well now they have twins and another kid, they moved to the suburbs before this.

[0:09:38.2] WS: Your priorities change don't they?

[0:09:40.5] KF: They do, that cool trendy living is not so cool with little ones and we know that we've got a massive millennial population that is forming families and so again, that trend was already happening, it just accelerated. You got kids at home? You need more space, let's face it, you're going to just absolutely not enjoy parenting if you're locked in a small space.

[0:09:59.6] WS: Right, you know, Kathy, especially coming through 2008, and that crisis and just your experience in the real estate business and knowing so many experts in the space, what do you see coming? Six months, 12 months from now, you know, what's Real Wealth doing, are you all buying? What's your all's game plan or business plan moving forward?

[0:10:17.4] KF: You know what's amazing? Almost nothing is changing, if anything, we're just gearing up because we've discovered that what our plan was, was good. Even though I was feeling this jealousy and like I wish we were doing this and that and you know, that's how real estate is. Especially on your show because each time you hear somebody doing something cool, it's like, why am I not in storage units, why am I not in student housing? It turns out, and I do have FOMO all the time.

I'm just like, I'm in this boring single family world but now, all the research we've done, it was on target and nothing has changed. The people who we've helped assist in buying one to four units nationwide, their prices just went up, their rents went up, rents – so what do I see, what I've heard and I have the opportunity like you to interview so many experienced people, economists and people who counsel builders because builders really need to be able to see the future because it takes so long to get something built. You need to know what's going to come in two or three years.

What I'm hearing from them and what I agree with is that there's going to be continued demand for one to four units, for backyards, for more space, for being away from what could be perceived as more danger, more crime, what we've seen over the last six months or so you know, an increased demand for the good old American dream, right? Whether you're renting it or you're owning it. We think based on what we already saw happening, the trends were already moving towards the Southeast, the migration patterns were already moving there because taxes are low, both property taxes and state income taxes and all – you know, it's just cheaper but you still have great weather, you still have great people, lots of entertainment, there's lots going on.

That was already projected to be like a 10 million population shift minimum and it could end up being more as a result of all this. We're staying on track with focusing on the Southeast but what is cool is we would offset that with Midwest, Ohio, Detroit, Kansas city, Indianapolis, these are areas we've been in for 10 to 15 years helping investors buy in those areas.

Even Cincinnati has incredible demand both for rentals and for new homes and for – I mean, even Cincinnati where people are like, oh Ohio people are leaving Ohio, they're not. They're not, in fact, a lot of people are saying, "Get me the heck out of these cities, I want to go home where I grew up where there's trees and where there's safety and good schools and you know, good American values", I don't want to sound political here but it's been a very difficult six months where I live in California.

You probably heard on the news, Joe Montana had somebody walk in his house and picked up his grandson and try to walk out. I mean, because we're Sanctuary City, Utah is famous for, many cities have done this, filling up buses of homeless people and literally sending them to California because we're a sanctuary.

People are saying enough is enough, Joe Montana is like I don't think I want somebody walking in my house and taking my grandson, there's shifts happening for sure.

[0:13:39.3] WS: You know, even talking about you know, you've been in the Southeast for a long time, Ohio, some of those other markets you said 10 or 15 years but now, you know, you picked this market in Montana. Could you just speak to that selection process a little more, maybe a little more in depth and you know, knowing – just foreseeing here, having that vision like you talk about, of seeing where people are going to go because it may be 10 years before you capitalize on that purchase.

[0:14:03.8] KF: Yeah, with construction, I mean, oh boy, with building subdivisions, I just listened to my partner, I have a partner who has done it for 40 years, I wouldn't even try to begin to do what he does, I just – when syndicating, you want to make sure your partners are really, really good at what they do.

Now, the reason Boseman even came on his radar is first of all, we were building in California together and did some great deals in the early 2010 and then all of a sudden, all the fees went up. Permit fees, entitlement fees, builder fees, it cost almost $120,000 just in fees to build.

So he's like, forget it, and then just the resistance towards any new construction at all, he said, we're getting out of here, so we went to Reno, bought a bunch of land there for cheap and the permit fees and everything were low, well, as soon as there wasn't enough inventory, it's the same issue came up where they started to become very expensive and very difficult to do business in Reno. We got in early, it made sense but he was just like, where can I go where maybe the fees will stay low for a little while but there'll be demand still?

It turns out, in this case it was just his daughter was going to Boseman Montana University or whatever the one I should know but the big university that's in Boseman. He was just visiting his daughter and he looked around and he said, oh my gosh, great restaurants, you know, beautiful place, best skiing, some of the best skiing in the US a half an hour away, a big sky and Jackson and some of the best fishing and yet prices had gone up but there was very little inventory so there was no national builders.

So for him, no competition, he could buy the land super cheap. He thinks it's going to be the best project he's ever done in 40 years because of that, because it was just off the radar. I know, our investors are going to do really well on that one.

[0:15:58.2] WS: Yeah, that is awesome, I just appreciate you being so transparent and sharing that as well. Kathy, how do you prepare for a downturn or how are you all prepared if this does take a shift the wrong direction?

[0:16:10.1] KF: There's positives and negatives to everything, you know? When the market's booming, the negative is you can't find deals and cash flow goes down because you're paying more for things. When the market softens, you've got opportunity everywhere. We think that this time, I think this time that single family is going to do okay because there is just not enough of it. There is so much demand for it, people can't build. I am a syndicator for building, I know how long it takes. It takes 10 years. People can't just say, "Oh I am going to build a bunch of houses," it doesn't work like that unless some city says, "Oh yeah just put up some tiny homes" or something like that, no one does it.

So we just don't think that there's going to suddenly be a glut of housing. If anything, we have a way short supply of it. However on the multi-family side, it has been projected that rents will continue to decline on the multi-family side. The rents are coming in but they are declining. Now you know better than anyone because look at how many people interviewed, when rents go down on multi-family it dramatically affects the value.

And sometimes and I have spoken at lots of events about this and people did not know this and I would speak to a crowd of 900 people, same events that you were at and I would say, "You are only underwriting with the belief that rents will go up. What if they go down? If they go down, did you know the bank can call the loan? Did you know that they re-evaluate it sometimes by millions of dollars and they will call that loan or you got to come up with the millions?"

People aren't prepared for that. So it is my opinion and I said this a year ago before I knew about any kind of virus that there is going to be a huge opportunity to buy multi-family for cheaper and that is already happening in the 20 to 80 unit territory. It is mom and pops who are like, “What happened?” You know they don’t have the reserves, they can’t evict, rents are going down, they’ve got loans that might be getting called, they can’t pay them.

So there is already opportunity. We just hired an asset manager to help us kind of put our toes in the water again for multi-family and we’ll be going for it but I will be surrounded by the best of the best and we’re still hiring. So we are looking for some really good multi-family people because we do think that there will be great opportunity there but not everywhere. I mean a lot of the big cities, there’s more new units in multi-family coming online than in 1970 when there was a surge of it.

There is so much brand new A class multi-family coming in major cities and that is going to flood the market when there is already lower demand and it is going to lower the rents on A class, which will lower the rents on B class and lower the rents on C class. So I think all around there will be, this will be a good time to get into multi-family.

[0:19:00.8] WS: Now that’s awesome. I am grateful for you, just for your explanation and going in depth on that as well. You also interview so many experts. It is just great to hear your opinion. Well Kathy, you know I see so many experts like you’re talking about and especially in this industry and many others and what I find is that they all, most of the time anyway have a very high level of self-discipline. I think you and Rich definitely have that and I just wonder for you, where did you gain that high level of self-discipline?

[0:19:28.4] KF: From not having it. So Rich, I mean in all levels like Rich is a – he’s a beast you know? He’s hungry all the time and I mean if you look up 480 pound, oh gosh, I have to lookit up. I have to give you that link, you will find this link of Rich when he was a big boy and he ate a lot and he was a 100 pounds more than he is today and he was a power lifter so he did it for that reason but it is a pretty funny video, I will give you a link. So he knows without discipline he would be huge.

So he is very, very disciplined on that. When it comes to investing, I was super undisciplined in the beginning. I was just like, when on the Real Well Show, my eyes were opened because I knew nothing about investing when I started that show. I was just desperately trying to learn how other people make money and it was like, “You can do what? You can do what?” back then, you can get loans for no money down. It was like, “Okay, I’ll take it” and you could get unlimited and I became a mortgage broker.

I could give myself as many loans as I wanted with no money down. In some cases, you got money back. It was crazy times. So I did it and we went crazy and each trip I went on I’d buy, I’d come home with five new properties, you know? No money down, well why would you not? And that’s why in 2009, I ended up with $200 in my pocket. So it is times like that that you realize maybe a little discipline is warranted, or a lot of discipline. Oh we turned down hundreds of deals. People come to us all the time and it’s like – it is just no, no so.

[0:21:10.2] WS: Yeah, no that is awesome and is there a couple of daily habits that you’re very disciplined about that you would say have helped you achieve success?

[0:21:18.4] KF: Yeah, I have constant daily habits. You know getting up early, Rich and I both get up early that means you got to go to bed early. Not having too much coffee, I get very stressed and I can’t think well. So I have one cup, that's it. I would love more coffee. I love coffee but I know what it does to me. It makes me not a nice person, so one cup and I can stay calm. Rich, you know we meditate. We exercise. I just went for an hour hike first thing in the morning and it wasn’t too hot.

You know if I waited it would have been too hot and I wouldn’t have gone. So you know early, early, take time but those are the main things. We get most of the things that are most important to us done in the morning because if you wait, it won’t happen.

[0:21:58.1] WS: I love that and I knew it right away you said a constant daily habits you know? It’s like, well yeah, of course, right? But I think so many people they don’t develop those daily habits but they still wonder why they haven’t reached a goal or their success or things like that. So knowing what you know now Kathy, what would you have done different on say your first deal or your first syndication?

[0:22:17.4] KF: Well, my first syndication was – I just knocked it out of the park. I mean that thing was incredible. The problem is it was so good I thought it was easy. So I worked with the same developer, you know the Boseman guy, Fred. We’ve been partners for over 10 years now and he brought me this phenomenal deal. I didn't even know what syndication was and he came to me and he said, "I heard you on the radio for the last 40 years every time there is a downturn the banks call me to unload their assets that they don't want." And so he had found 27 town homes in Waterfront in Portland that were 70% complete, just needed to be completed and we could sell and we could pick it up for three million and it was worth about 20. So I just sent out an email and I was like, "Hey, anybody want to do this" and then someone came back and said, "You can't raise money that way," that is kind of how I learned but people made over 20 – I know, like oh, there's a process. Oh, it is a security law, okay all right.

But we did get the PPM together and I won't do that again but another developer heard about it and how successful that was, investors made over 20%, he had a similar deal and it was just – what I learned from that is just because the deal was great doesn't mean it will be a success if the person has not got the experience. So the second developer had experience flipping homes but he had never build subdivisions or flipped subdivisions and there's a lot more to it.

And he just didn't have the experience, that is the bottom line. It was a great deal, not the experience. So that one was such a struggle, so hard. It took years to unravel that. Again, only partnering with people who have done the thing you're doing over and over and over again successfully so you are not practicing with someone else's money.

[0:23:57.9] WS: Great advice. So Kathy what is a way you have all recently improved your business that we could apply to ours?

[0:24:03.7] KF: Mainly Rich and I have gotten an alignment through what's called EOS and I know I'm sure you have heard that a lot on your show, the EOS system. We implemented that a few years ago but what was missing was the VI relationship but yep, there it is, the visionary and integrator. I am a visionary. I've got a new idea every day, I am the person you bring in the room when there is – when you need a new direction or you need to be able to see where things are going or you want connections.

I am not the person to implement any of it and Rich is. So what would happen is I would have the grand idea and the team would be like, "Oh we can't take anymore" and then I would get mad and anyway, what we learned is that on top of the book, Traction, is rocket fuel and that's the VI relationship, that is basically what make McDonalds great. They have the VI, the visionary who is controlled by the integrator but not so controlled that the visionary is – the lights are turned off.

That visionary is what takes the company, you know it is the same way with Steve Jobs, you know he was the visionary but he couldn't implement all of his crazy ideas. So the integrator has to be able to take the ideas and determine, which ones are really – they are all million dollar ideas but which one can we integrate, which one can we make happen and then be able to talk to the visionary and say, "We love all of these ideas," kind of a ball machine.

You know, I am going to take this one but I got to let the other ones go or else we'll all go crazy. So we meet once a week. It's my husband so we can meet every day but really like a two hour meeting once a week so that he really hears me and then explains why we're going to choose the ideas they are choosing and why the others just have to go on the someday list and I have to be okay with that.

[0:25:47.9] WS: Awesome. Now you know, how did you all select traction? I have like Scaling Up and Traction and all of these books here, right? We've been going through and trying to implement some of these things as well. There's so many different systems, so many different experts that have created these platforms, what was it about Traction that attracted you all to being that serious and dedicated to that system?

[0:26:09.1] KF: Well, you know what you were talking about earlier about discipline? Rich is disciplined. One of his disciplines is he listens to a ton of audio books like he's one a week if not more. So he's constantly listening to, all of those books on your shelf he's probably listened to several times. There is something about Traction, you know he'll just try it and I think he probably had conversations with other people too who said it was working for them.

So we tried it and it was okay but it wasn't great. We were all resisting kind of mad at him every time he's brought – when he made us do our values we were like, "We got work to do," so he is always pushing against us that way but forces it and we hated EOS for years and started to resent him for even trying and I mean the whole company and then he got tired of people not liking him. So he hired an EOS integrator to be the bad guy and implementer.

Somebody else to take us through it and that's when he could really be more of a participant than a leader and that has been great. So we have this EOS coach basically that meets with us every quarter.

[0:27:12.5] WS: That's awesome. You know I think I remember on the last show that you are on with me that we talked about EOS just briefly and you mentioned like you weren't a big fan of it.

[0:27:21.6] KF: I hated it. No because I felt like it had squashed my creativity, you know? I just hated that we had to constantly be looking, we have to go through the system and it feels so lacking heart and that is how the other directors felt. It's like, "Ah we have to go through this process. Why can't we get back to the creativity?" But we were doing it wrong and that is when the integrator came in and said, "No, all of that comes, all of the creativity comes at the end but you choose the one so you are not getting side tracked during your meetings on things that aren't as important as the other things."

I just hated it. I actually, this is funny, I know I have never told anyone this, about almost exactly one year ago, I came into the EOS meeting and I said, "I quit. You guys don't need me. Nobody cares about my ideas. I am a bad visionary. So you don't like my ideas so I am done and Rich can be the visionary," and they were like "Okay." No I am just kidding.

They were like, "Excuse me, you can't quit your own company" and I'm like, "Oh I can" but then that's when we had the EOS guy, the consultant. He's like, "Okay guys, she is not feeling respected. You know here is some new ground rules basically."

[0:28:32.4] WS: That is a good husband right there saying, "Okay I got to figure out a different way," right?

[0:28:36.0] KF: Right and I got to tell you, we're in sync now. Now everybody loves it. Now because we are using it right but when you just read a book and you just – it is not the same and so I do highly recommend an EOS implementer.

[0:28:49.5] WS: An implementer, awesome. Well, what is your best source for meeting new investors right now?

[0:28:53.2] KF: Oh my gosh they are coming to us. We have been in it long enough like I said, we have more new members in the last month than ever in a year. They are coming to us but that is built on 10 years of like you said, consistency. So I have been consistent with the Real Wealth Show, that's hard, right? You know how hard it is to be consistent with shows. It takes a ton of time. We have been consistent with our webinars and our newsletters and our blogs and never missing. So you know I think that builds after 10 years, you don't have to work that hard.

[0:29:26.0] WS: Love that. What is the number one thing that's contributed to your success?

[0:29:29.6] KF: My husband, because having lots of ideas, you know visionaries will ruin everything they touch because we are squirrels. So we know there's a new great idea every minute and then yeah, so it's the steady husband that kept us on track for sure. I want to make sure he gets the credit for that.

[0:29:52.2] WS: How do you like to give back?

[0:29:53.7] KF: Oh my gosh, we have our Real Wealth Foundation and we have given I think half a million. We were hoping to have a million by 2020 so we got halfway there and we give to Operation Smile and it is all in our website, a big wonderful organization in Indiana that takes these kids that nobody, I hate to say it, but nobody wants these kids when they are junior high and stuff and this organization takes them in and rehabilitates them and it's just beautiful.

[0:30:24.6] WS: Wow, Kathy I am grateful to have you back on the show and just for your time today. So grateful just going through what you see in the market right now and coming up over the next six months to a year, going into a new market, your team, your partnership with the developer and knowing who they are and making sure they have the experience that you need but also just constant daily habits that you just laid out for us, just small things but those things daily add up to big things, right?

And just implementing EOS and what that's done for you all. Thank you again for your time, tell the listeners how they can get in touch with you and learn more about you?

[0:30:58.5] KF: Sure, realwealth.com and it's free to join. You get access to so much data on which markets are emerging, which ones are fading and we have teams across the country to help you acquire investment property. So realwealth.com and then of course the Real Wealth Show.

[0:31:13.4] WS: Awesome Kathy that's a wrap. Thank you so much.

[0:31:15.9] KF: All right, thank you.

[END OF INTERVIEW]

[0:31:17.5] 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]

[0:31:58.1] 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.

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