EPISODE 1007

[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.

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Whitney Sewell: I hope you have been inspired by the shows that Chelsea and I did last week. We're gonna continue that conversation and go much more in depth about our mission and how that has helped grow our syndication business.

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Whitney Sewell: So, Chelsea for you, how did you continue to have faith that this would happen, that we would be successful in the commercial real estate, we would be able to grow and eventually may not be working so many hours, have the time freedom like we do now, at least many more options than we had at that time, it wasn't an option for time freedom. At that time, it was not an option, but how did you have the faith to continue through all of that, now that we've stressed that so much to the listener, the difficulties... Why? Why keep going?

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Chelsea Sewell: So faith is the assurance of things hoped for, the conviction of things not seen. Hebrews 11:1, that's one of my favorite verses for a long time, and it's always a challenge for me. Faith is a real not something I'm just drip myself, faith is definitely a gift from God, and so I had faith that whatever the outcome was, that God would be with us, he would still be who he was because he always had been for us, so I had faith in him and then I did, I had faith in you and what you were doing. And I kept praying about that and asking God for that, and more and more that I could support you and that I could care for you and care for your family and do all the things He was calling me to do because those aren't things that naturally come, those are fruits of the Spirit. And so, I knew I needed to ask God about that, so I really started praying during that time, like I never had before. And I read a book. Is it Paul Miller? And it's called The Praying Life, and that was instrumental for me. And then I made... He talks about making prayer cards and I... So I had a Life Bridge Capital card and a Whitney card, and I had a family card and had a me card and I would just be praying for all these specific things.

And so the faith that continue, just was a gift from God, and it just continues to be a gift from Him, but yeah, I could see what you were doing, and I could see that you had faith, and it was really contagious for me to feel the same way. I think the unity that God gave us to be on the same page about that, so I wanted it too. It wasn't something that you just wanted. You didn't just wanna be this entrepreneur and have real estate success, and that wasn't just your dream, that was my dream too and the dream wasn't specifically for that as much as it was to get our

time back to... We knew what the other side was, we've been experiencing no time together for a long time, and we just had this aching our souls for that, and so I wanted it to... I wanted you to be there, I wanted you to be able to take the boys outside in the morning and ride the horse together, I wanted all the things that you wanted, we wanted it together.

And so the unity I think that God gave us during that time and just has continued to be, is we're on the same page, we both want the same things, and while the real estate ventures are the means to get there, the why is the big picture, and so that's how we keep going is because we're just thinking bigger than the daily things, and then bigger than just real estate, it's our life that we're thinking about.

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WS: She's amazing. It was a great transition right there, no doubt about it, that "why," that mission, all of you have heard about started long before this time, where we're at in our journey or explaining for our journey, and... Yes, I was speaking at a conference, what, two weekends ago, and talked about our mission and our why, and I went back to the first big argument that really, we had and that we remember we... And thankfully, we would joke about it often now, but it wasn't in the middle of that intense time of the remodel of that first home, been married less than a year, had the rentals, just the mental time, of the mental disaster of managing those units personally, self-managing but then also trying to do the remodel, Chelsea's washing dishes in the tub per month, and it's just like, "Oh, we just can't get it all time." I had found a deal on something and I made this purchase, and remembered our... We have not really discussed a mission or discussed where we're going at a big scale, I don't think we weren't on the same track for the mission... Right, and so at this time, I found a deal and I made a purchase and she was quite upset about this that we have not discussed it.

It's her money too. And it's a deal. It was a great deal.

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CS: That's something I would value.

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WS: So, a lot of lessons around that, but yeah, that was one of our biggest fights early in our marriage, and this lack of communication, and through a hammer I went out in the yard, started throwing to... Before, as I was so mad, I was just sharing about that at this conference this past, but really how we were not on the same mission, we were not going to the same place or just weren't thinking that way, as far as the way we're spending our money to is our family and future had discussed it in enough detail, I guess, but when we moved to Roanoke, and remember, I grew up in a very small town, one stop, Chelsea was there through high school. And we had never heard of this before, but when we got to Roanoke, we were listening to a pastor talk about how he and his family had adopted and how just caring for orphans and widows and how the expanse burden of adoption, but also the great need, they have 150 or 60 million or orphans in the world, and I think that opened our eyes to adoption here, I don't think we had ever discussed adopting before, and we were still married two years or so at this time.

And so, so much happened during this time as well, we still own that single family home for a while too, after we moved, I don't remember now how long? It took two years to sell that home, so doing all of that after moving...

But the first weekend we were in Roanoke, we were listening to this pastor and on our way home, the only thing I could remember asking ourselves is why would we not adopt it seemed that simple to us, again, just we were ignorant to the process, I think the Lord, but I've seen that simple. Is that what you remember, Chels?

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CS: Yeah, it is. I think God gave us both just faith for it to jump in and just, that was what God wanted us to do, and He gave us the feet to do it.

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WS: Yeah, within a week, Chelsea turned in our application to adopt from Ethiopia. Two years later, Samuel came home from Ethiopia. We make two last minute trips to Ethiopia, they call us on...

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CS: Monday and say, "Hey, your court appointment is Thursday and do you like to come to Ethiopia?" Like... "Okay. Yep." Again, Don't make excuses. Make it happen. Just get on there. So we paid for last minute business class flights to Ethiopia, they were \$10,000 just for the fights for us to get there and back. But again, that was... we were double income, no kids, and God provided for that adoption through just our income that time and... Yep, so two years later, he came home.

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WS: And we thought it would probably take two more years, so we were better get started on another adoption. We started again but domestically this time, and within nine months, our second son Elijah came home through adoption, and...

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CS: Then we had a one-year-old and a newborn. God had originally really put two children on our hearts, and so we just kind of at the same time. I know when we think about adoption, we think about the great need, it should be more simple than it is to be able to adopt a sibling group or bring a child home. However, it's just not. And so, we felt like we were just really supposed to... We just really wanted to keep going quickly, and so at that time with the one-year-old in the newborn, things are a little intense and you're just caring for everybody and making sure no one drink bleach that day and everybody's alive and gets fed by the end of the day, but now it's just get so sweet, they're the best of the friends, and they just don't know what to do without each other, so that was God's plan, but...

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WS: We did lots of fundraising, the Lord provided over \$38,000 through fundraising for that second adoption, and that was trying it. We didn't know how we were going to fund that, but we knew the Lord would provide for it, and He did in massive ways, were so grateful for this is

support of our family and our church family during that time, obviously that's long before the commercial real estate but all of that, the Lord was using to build this mission and why in us, preparing us for where we're at now in such a big way.

So, then we get to.. we were at the farm that we sold, probably when we were praying for, we didn't put any stipulations on the child, like you can be as specific as you want. Usually going through the adoption process, girl, boy, all of these things, age, and we had just been open to whatever the Lord had for us. But, we had two boys and we were like, Okay, Lord, it'd be nice to have a girl this time... Right, and so we were matched though, actually after some time of being told no, we were matched with the child and finally with a girl, and so we said, "Okay, Lord, whatever child you have for us we're good. Yeah, we were gonna do our best."

So, we were matched with a little boy and I thought, "Okay, Okay, Lord have another boy for us, great." We were ready to go, and then started... We explained that process earlier, but we were matched and after many months of being matched, it was a failed placement, quite devastating, the time loss and the money loss. But it was a few days after that fall placement, so many things around that situation, around all three situations it's just amazing how all the details I had to work out to bring each of our children to our family, but failed placement, and then it just so many amazing details we won't share probably on the podcast, but the Lord had an amazing hand about... We were matched with a little girl and we brought our daughter home just as we had been praying, just amazing how the Lord did that.

But all of that created a mission in Chelsea and I, the Lord used for good and all those difficulties, and we met so many families who won't pursue adoption because of that experience, it's just limiting it, when they see that price tag in \$50-60,000 or so, and they say, "Whitney, that's more than I make in a year. How could we possibly pursue something like that?"

So, Chelsea and I wanted to do something about that. And so before Lifebridge Capital ever started, we knew our mission. And we had no idea of what it would become as it is today, and what it's becoming, but it's been an incredible thing to have that pushing us through those hard times, we shared about... And I would love for Chelsea to speak to this because I talk about it often. It's like Chelsea is not into real estate specifically, like she's not a real estate entrepreneur, she almost is at this point. But that wasn't her thing, it was like I could have been doing probably many things and she would have been just as supportive. But this mission... she was behind 110%. Would you elaborate at all, Chels?

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CS: Yeah, so I think, like you said, the why started way back. I think hearing about this statistic of how many orphans there were, and then hearing the statistic about how they either were in Ethiopia alone, I think that started in our hearts, the thought of, it makes all the difference for the one child that has a family. And we want to be faithful in doing that and we think it's such a beautiful thing, and we wanna be a part of orphan care in this opening our home to children caring for them, pointing them to Christ, praying for their salvation.

However, we also want to affect more lives if we can, and I think it started way back then in our hearts, we just thought, I think we said "We gotta do something bigger," and it's not the one adoption isn't a huge because it is, and I always tell families, "thank you for your faith to open your home" because it does, it's just life-changing for everyone.

So, I think that dream started back then, and then as we continue through the adoption process, four times, like you said, God used that to grow that mission in our hearts, and for us to say, "We want God to bless our business not only for us, not only for our time, not only for the future for us, but also for His kingdom and the kingdom work that God's called us to be a part of, specifically is just helping other families adopt as well." And when we were adopting, we just did everything to fundraise, we did things from t-shirts to yard sales, to... We did a puzzle, he did both hands projects, we did, we did big ones and small ones, and we just did anything we could, and God used a lot of little things to bring our adoptions together. But we can put out to that... You know, the \$500 is awesome at the time that you get that fundraiser and you make \$500 on the t-shirt sale, but at the same time when you're talking about \$50,000, \$60,000, it's so much work to do or sometimes I drop in the hat, and so we really wanted to just come alongside families and say, "We're proud of you, and we're thankful for your faith, and God's on your side and he's using us to help you and to give this child to family."

So, is it okay if I go ahead and share about the foundation? So, that's why we started the Life Bridge Foundation, and our first year in real estate, God enabled us to make that happen and to partner with families. And so, we were able to partner with our first three families recently, and to be able to award sizable grants to them, and to be on the call with them and to say... And these families that also had failed placements like us, and so to just be able to empathize and to you usually at rock bottom financially after that, and to be able to come along side them financially and say, "Yep, you can do it. Keep going." So, that we just both had tears in our eyes because it's been the realization of this dream to be able to be a part of those families, so it's just so exciting for us to get that started and get that borrowing and to be able to give and affect the lives of children and families over the country and the world through adoption. And so it's really been really beautiful.

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WS: I think we have been probably criticized more times than I know up to just the commitment of giving so much, but I just go back to me, it's all the Lord, and honestly, you can make enough money in this business to give a lot more than half away and still make more than what the majority of people make. It's extremely humbling to think about what the Lord has done in our business and giving away half is not that much, you know, folks think about it if you're in this business very long.

And so, it's been an extreme blessing to us and to see the foundation began, and now the doors the Lord has opened for the Foundation to partner with families. But it's... I'll talk business just a little bit there, it gives... You'll hear different shows me talking about this probably more in the near future, but when you have a mission, when you have something bigger than yourself, bigger than money, it allows you to do things that you wouldn't have done otherwise. And allowed Chelsea and I to be connected through the business struggles in a

different way, allowed her to be behind the business in a different way, it allowed us from that first big fuss that we had a big fine, we weren't on the same mission, but now we have endured so many bigger things than that, but we're on the same page. And we did it together, and it's been incredible, but because we have the same mission and where we're going, and it's something outside of monetary things to finances.

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CS: Where your treasure is there, your heart will be also. And so, while God has blessed us with treasure here, we just wanna store up treasure in Heaven. And I mean, we feel like we get to keep half of this, you know like... Wow. When he's always been a really big giver, I remember going on a date with him before we were married, and we were at a restaurant and the waitress was pregnant and she was working really hard and she had a really good job, and so for us at the time, this was a big deal, but he left her a \$50 tip, but he didn't want her to be able to say thank you, and so we left the tip and when she wasn't looking and ran out, and she ran out after us and said "Thank you." And I just saw him do things like that all the time, he's just lived in a way where he knows that all the money is God's... We are just stewards of it, we don't own it, and so we wanna live open-handedly with the things of this world, and so that's been really encouraging for me, because I'm not that way naturally. And I'm not a giver, but through my marriage to Whitney and through knowing Christ and how much He's given me, I just want to live that way and so...

And it's just encouraging when you do that, but it's just such a great joy to give.

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WS: For sure. And I wanted to mention just having a mission, how it connects, makes connections with other people in business and investors... I didn't plan that, I didn't see that happening. It wasn't my plan from the beginning, but I was going to all these conferences and I would share about our mission, and I realized that, "Hey, these people remember who I am." Even following up a week later or a month later at times, just for lack of time and follow-up process. At that time, people would remember who I was and I was like, Okay, this makes a lot of sense to talk about something deeper than just real estate, and you go to a conference, there's 300 people there, even if it's 25 people, and you talk to that many people, and they're all talking about real estate, you don't remember who they are, you might remember one or two people briefly, but when someone talks about something that's very unexpected, and it's a mission that's a lot deeper than just about money, there's a connection that's made. That's much deeper with that individual.

And I've seen it happen hundreds and hundreds of times now, and to the point, we have investors that are so loyal to us, they want to invest in every deal, they know they are playing a role in our mission. It doesn't affect investor returns, and that was our plan from the beginning, We're not taking a portion of any property, it's just a personal profits of Chelsea and I... We have other donors. Now, I'll say also we have other donors, it's not just us even, but that's allowed us to build loyalty with our investors, they want to see us succeed, right. And they want to see other families succeed through this and that they are... And it's incredible, we did, like Chelsea mentioned, we partner with three families and more to come very soon. It's just incredible to see how the Lord is providing for those families through this, and we're excited

about the foundation, so Chelsea, has it been worth it? I get that question often. If I'm being interviewed by other people or other people, they just wanna know, was it worth it doing a daily podcast and all the struggles that you all had to go through and spending all the time... And I think it's easy to say now, but even just... What's your perspective Chelsea on that question, was it worth it? Just that level of commitment and intensity...

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CS: Absolutely, hands down. Yes, it was worth it, for sure. And again, it goes back to the why too, because our efforts and God's faithfulness is not just about us, it's about His kingdom work as well. And so, all of that is blessing others in their lives, in their homes, in those children that get a family and love and to know about Christ. So absolutely, it was worth it. It's, again, on this side, I think it's easier to say that, but I think there's generational impact for what we're doing, I think it's affecting our marriage, so it's affecting our children, so it's affecting their friends, so it's affecting their... Hopefully, we pray salvation for our children. That's our number one desire for them, that they would know and serve the Lord all their days, and so we pray that for them in our minds and over them, and we pray for Godly spouses for them and for their children and so...

And because through all of this, God's given us time with them and for our family that we can disciple them, we can share Christ with them, we can... do Deuteronomy 6, we can talk about the Lord. When you sit and when you lie down and you walk by the way, and all those things, it's just... We can't put a finger or a number or a value on it ever...

I think it's just such a long-term blessing because it's given us just time with our children, time and our family, time to do things that we couldn't do otherwise.

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WS: No doubt. It's been worth it. And I know a listener, by the way, that's easy to say now, right after we're on the other side. But, somebody asked me one time, what if you died during the process? I thought that was a horrible question, but you can't do not do anything if you can't not push yourself

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CS: What would you do if you weren't afraid?

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WS: Amazing book. I've talked about it a lot recently on the show, Who Moved My Cheese, there's a children's version that I would highly suggest. We've been reading to our boys since I read the book when they were probably four and six.

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CS: And I read the children's version and I like it too, and it's encouraging.

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WS: Over and over and over, we read that it's like, "Man is really good," but that's one of the quotes in there, "what would you do if you are not afraid?" It changes your thought process

about commitments and moving forward and things, but our glue too just... that's held us together through all this, no doubt is the Lord, and just that we both are striving to serve the Lord in our marriage and in our business. And that's the project, unity and mission before our big why adoption and helping others is just the why, the mission of being united in the Lord, and that's been crucial to say the least. It's been crucial. Anything you wanna add about that before we?

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CS: And so you talk about to like you are, who you hang around here, and who you surround yourself with is important. And so being a part of a biblical community and having people in our lives that we can watch and ask questions of, and all of those things I think is instructed because we've seen our pastor and his wife walk through cancer during that time and how they cared for... How he cared for her and loved her, and how he wrestled with all the truths of God being loving and faithful, even in a time where there's trial and struggling.

And I think that has made all the difference. We read our Bible and we pray that God would teach us, and we read it and we clean to the truce of scripture and know that that is truth. And got through lots of means helps to apply that, and so that's our glue, I think without all of that we never would have made it. I think grace. Okay, grace. We have to talk about grace because Whitney is a gracious guy, and he is really gracious to me because he has received the grace of God. And he imparts grace to me a lot, and I, we'd be married 13 years in August, and I'm like, I don't know how you put up with me for 13 years, but he's so gracious. Even this week, I was just being on... Right, and he was just so gracious and kind.

And I think grace for each other, overlooking offenses, you know, I mean, there are things that we need to talk about and work through, but grace, just covering over sin with love and thinking about the grace we've received and that we don't deserve God's love and imparting that to each other, grace for sure. It goes a long way.

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WS: No doubt about it. She's being very kind there as far as about me, she has shown so much more grace towards me as you've heard through all this craziness, I've drag her through, she has been amazing at showing grace.

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WS: Your mission is so important, I hope you are inspired now to also have a mission for your business, not just so you can connect with investors, but also so you can connect with your family and everybody going in the same direction. But also just so you have a mindset of helping others more than yourself. And so I encourage you to think through your mission and understand and be able to express it in a big way to others, what it is you're doing, 'cause it's not just gonna affect your investors, it's gonna affect your employees and your team as well.

And we'll see you tomorrow for show 1008, where we're going to talk about the role that Chelsea played in this process of getting to where we're at. They're so important. Again, I hope you're inspired and learn a lot. Have a blessed day.

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WS: 1,000 shows. Can you believe it? I can't. I cannot believe we have recorded more than a thousand interviews with experts in this business. We could not have reached this milestone without you, our listeners. I am personally grateful for each of you that are listening, and I hope that you are learning more every day from the interviews and the experts that we're having on the show. Just to say thank you, I want to offer a gift to the first 100 listeners that sign up. You need to go to the website, to the podcast page, Life Bridge Capital, to be short form to fill out just so we can send you a gift to say Thank you. But it's only for the first 100. I look forward to connecting with you. Please reach out if we can help in any way.

[OUTRO]

0:26:37.0 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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