EPISODE 1014

[INTRODUCTION]

[00:00:00] 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]

[00:00:24] WS: This is your daily real estate syndication show. I'm your host, Whitney Sewell, today our guest is Tyler Goble. Tyler's a data-driven real estate investor who is batting human trafficking alongside Unbound Now, a non-profit based out of Waco, Texas, whose impact is global in the struggle against modern-day slavery. He attended the United States Naval Academy where he played football and majored in Quantitative Economics. Following graduation, Tyler served in the Marine Corps infantry and is currently still active duty, getting his Master's degree in operations research. And the interesting thing about this interview is that Tyler, he's still active duty, and he and his wife are on a mission, right. It's interesting, It's his mother-in-law who started this non-profit that's global now, that's reaching many, many countries and helping so many victims in human trafficking, and he's combined that with his real estate business, and he is just sharing their passion for this and their why, their mission in helping.

What's pushing them to really grow their real estate business and ways he's doing that successfully while being active duty, right. While having that W2... Or that job and getting the business going at the same time, but amazing story, just all of our military folks, men, women who are serving and how they're making it happen, creating a real estate business even at the same time, I know you're gonna enjoy this story today, from him. Good morning and welcome to the show, Tyler. It's honor to meet you and have you on... And first, I wanted to say thank you for your service, so grateful for our men and women who are serving our country and just willing to risk everything for our safety and the freedoms that we have, but I wanna walk you in the show... You have some big things happening and tell us about your origin story is your investment companies... I know there's a big... Why, there's a big reason, a big thing that's pushing you all to do this, and I know that's gonna be so inspirational to so many of the listeners who think they also have a full-

time job or maybe they're active duty and they have some other passion that they really wanna serve in addition to growing their own business...

0:02:35.8 WS: How have you done that? How did you all start this? And tell us a little about it.

0:02:39.1 TG: Yeah, Whitney, thank you so much, first for having us on and for giving us an opportunity to... I don't promote Unbound and Unbound Now, and they're... The work that they're doing in the world anti-trafficking. And so my wife and I, what we did is we have a real estate investment business, and what we do is we really focus on one single market and do all things real estate into that market, as well as a branch off and partner with other folks on their deal, if the value is really aligned, but what we're really passionate about is using real estate investing to help fight human tracking. And so the reason that we did that all kind of backpedal... up a little bit about my background, so I'm in the military. So with down in camps, you in both Caroline and the swap, nice and hot. And we got started our real estate journey there, before I got married, I had bought a house and did the traditional house half where you buy that, and I said, All your buddies coming in with you and... Did that pretty flying by the seat, by pants. I just bought a house and started renting out the rooms to my sweet friends, and that was great.

0:03:43.0 TG: And then I got married, and my wife and I, we flipped another house while we were still in campus June, and we had always loved the real estate, he always thought it was a fun thing to do, never really had a huge desire to make a business out of it, we always thought it was something that was a good way to make some extra money, then take too much time because we were just doing a smaller scale, and what we did is I got orders out here, the naval close graduate school. And so that's what my current set of orders is, is I'm getting a master degree in operation Free Church with ...officer looking for rent, that's kind of a funny thing that had happened yet, so you're used to playing out in the woods and playing in the mud, and your... I am playing with spreadsheet and codex actually which is hilarious. But when we got the word out here, we decided that we didn't wanna be along business landlords and we want to free up some of our capital may be invest somewhere else buy a house out here, which we did, and so we sold both sold property in North Carolina, when we're moving out here to Monterey, California, and I'm also a Christian guy, so pretty much all the stuff that I do is coming from a Christian world view, or try to be very Biblical, and all the stuff that we do, I know we've all...

0:04:49.8 TG: fall short in a lot of different ways, but that's really what our North Star is, is the Bible in the principal behind generosity in giving and whatnot. And so when we sold the house, we made

about 25 grand off of the flip, and we always tied our income, for listeners who don't know what that is, you just send part of your money to a worthy cause. And so my wife and I, we've been married for a really long time. I think it'd been about 10 months at that point, and so one experience on our belt as a married couple, it kind of learning like when we have money events like this, what do we wanna do with it? Who do you wanna give it to? What would make sense for us to kinda move forward in that direction, and she suggested Unbound Now with is her mother's antihuman trafficking non-profit, and I didn't know a thing about it, and so I was like, That sounds great, antihuman trafficking, no big deal. In my mind, it was kind of one of those things where her mother ran it to my mother-in-law is both global founder Global Director, and I don't know the scale at which they were operating, I thought it was just something that she did in Waco, Texas that was just the next thing to do.

0:05:57.4 TG: Maybe she helped out a couple of folks a year, I mean they're global, they've got people in Mongolia, they got people in South Africa, they've got people across the United States doing this work, and so once we finally broke the ice and gave to them that I realize the scope of the problem that we're seeing across the world with human trafficking, and I know it's something that's probably close to near and dear to your heart with how much money you guys give to adoption agencies and helping the adoption process. And so in the folks are the ones who are most at risk.

0:06:28.8 WS: For sure. No, that's awesome. Just having that, why having that mission, and what I've found personally is having something that like you and your spouse are both passionate about, you know that you both have that... Why you both have a mission, especially while you're active duty and doing the real estate business... I would imagine that... It's like two full-time jobs. Right, that's a lot to get done, and that can be trying for a marriage or family, but it's a lot different when you both have the same vision or you both have the same why, they both have that thing, especially as Christians, you're both united in the Lord and without that, we would never make it, no doubt about it, at me personally, but that's a big deal, I feel like, and I didn't realize that in the beginning, just like that, why... I really shrug that off when people would talk about their why, but now we've really lived it and re-living it, and it's incredible what the word is done, but I think when times are difficult, it's been very helpful, that it's something my wife was passionate about as well, you know What about...

0:07:28.8 WS: I just wanted to go back a little bit in the story and say you brought up, you're newly married and you share with your bride, or maybe you've probably already talked about it, I don't

know, but that you're gonna get into real estate while you're active duty. What was one of the response or how did you all discuss that, how are you both in the same track there? 'cause I know that's a common thing. Some people are fortunate enough to learn about real estate very young and wanna do it very young, which is amazing, but it's not always easy for both people to be on track or have those same desires. How did you go about that? Yeah.

0:08:01.7 TG: So once we gave that money to Unbound, that's really the trigger for behind why we decided to make it a business and not just like a side possible hobby page, a strategy and reinforce... Be in for another five years. And of the recording of this. So I've got a long runway here to build this thing, and in our minds, we kind of dream a little bit smaller, we always thought that we would have acquired maybe one or two properties every other year, every year, and had a way to get out to bring forward with some residual income, but when we gave that money to Unbound, we gave them about 2500 bucks, which in our minds, it's really not that much, especially when you start talking to real estate investors and making a cheaper tiny acquisition fee on a 40 million dollar property like 2500 or so is a good amount off of the foot, but for a business, it's really peanuts, and I had a misconception and that you need to be Bill Gates in order to have any sort of different charity, you need to be able to give away 100,000 a pop and build the building for somebody and give it away for free, having...

0:09:04.0 TG: For an impact. And so when we gave that money to my mother-in-law Susan, she called us and said, "Hallelujah! Thank you guys so much for \$5000 were able to employ a full-time worker who just sits on the border between Mongolia and China, and all they do is just grap people that are being sold in the slavery in China, which is insane, if you really think about it like... Peel back the onion on that thought that for five grand, you can say, if you could say one person's life for five grand... Yeah, do it. It's been like here, mentioned somebody who works 365 days a year, and it's literally just saving people for being sold in slavery and probably the biggest buyers of labor trafficking and sex tracking in the world in China, that was just kind of a mind-blowing thing. And so when she said that, that's when my spreadsheet brain, I started going and I had my spreadsheets for like, Okay, by one half how about, Okay, when we bought two houses is like, Okay, what if we bought through... Okay, what do... We did like 12 a year. Okay, well, we steal that up into 24 a year, and so once I saw the power of how quickly you can leverage real estate to really make an impact, that was really what pushed my wife and I out of the nest into deciding to do this thing full-time, and not just make it a hobby, and so to answer your question, really it was the realization that we didn't wanna wait five years to have an impact, we wanted to...

0:10:25.1 TG: An impact right now. And so that what really launched us into doing this full-time, and we explain that to your wife, especially as a young guy, I've got tons to learn how to learn about marriage and how to navigate those waters. Right, but I think it's really set something that God used to strengthen our marriage as well as to give us a purpose for behind a business, because I think in the Christian community, there's a misconception that making a bunch of money is wrong, and business is bad and all those different things. But when we have such a Kingdomoriented focus It makes it okay for me to wake up at 4 o'clock in the morning to get out of podcasts interview about her in California with you. It's not something that... Tyler's not waking up at 4 o'clock every day because he's trying to make a big, pot of money, 'cause we want to buy ... to drive around, and so trying to take grounded in that and the reason behind why we're doing... And I think why we're doing it, and because it's not just about us it's truly about the kingdom involved about trying to end human slavery in the world, I think that's why it's a little bit...

0:11:35.0 TG: A little bit easier for us to kind of justify a lot of the stuff we're doing, we kind of keep ourselves oriented on that North star and pointed in one direction.

0:11:43.6 WS: So important, and obviously we're not a marriage counseling show, but it's like... Yeah, entrepreneurs don't talk about family and marriage enough, I don't think it's been such a sacrifice for my wife and our family to get to where we're at now, is just a massive sacrifice, and even to the point, everybody's calling you crazy. You're right for the things you're having to do in the beginning to get a business going, and why are you doing this and all these things, 'cause they just can't understand, they can't see how it's worth it. Right, but I know the listeners have heard my story numerous times, just about making those sacrifices and how it's worth it, but if it meant keeping our marriage or keeping our family together, then I'll go work on McDonalds, I give it all up to really meant that it's not worth it, right? If I admit your marriage, so I love that you all are both on board about it, you're both... You don't have this, why that's pushing you bigger than that fleet of Tesla is like you're talking about... So important, so important, so I wanna dive in a little bit though, on just the fact that you're active duty, you're still...

0:12:42.0 WS: You're doing this business. How are you managing that? Oftentimes, I think people would say, Well, I'll wait till I... Wait till right before I'm gonna come off active duty or where I wanna get out of the military, or when I feel comfortable leaving my debt, whatever that may be, Tell us a little about your schedule, I think it's interesting, you mentioned to, Hey, I'm willing to be up at 4 o'clock so I can get on some podcast... It was 5:40 when we started. In the morning. Your time, when we started this interview, so I love that drive. And it's like I always say the military gave me

that, never give up mentality. It's like, whatever it takes, or how do we get started? Instead of how hard it's gonna be. Right. All about where your focus is. But how have you all done that, how are you managing two full-time jobs and family...

0:13:27.0 TG: Yeah, so I think it kinda goes back to my background. If I make football, the Naval Academy. And so that was a huge time that's like three and a half full-time jobs, so taking 19 credits of classes that are all gibberish for me a lot of times where some really advanced mathematics and is a Quantitative Economics major, and then also playing football and run into 3000 miles and every day. And so that was a really good foundation for me. I'm just time management, but then moving into the ring for as an infantry officer on, you're working 12-14 hour days, and you're working a 14-hour day, but you're probably getting done about 24 hours worth of work a lot of times, and reading behind that because you're able to delegate a lot of that and really decide the person that needs to be able to do this, do the type of deal. And so when it comes to running a business and still being active duty, I like to call it like being the big red button guy, and so pretty much what we've gotten and develop... And I think it's about six months to get to the point where we had assistants in place and the processes and the partnerships, and the right people in the right seat to make happen, but the way I run the business...

0:14:34.1 TG: And my wife and I run the business is... I'm pretty much the networker or the investment relations kind of guy, is he for retailer in a way, and my wife, she's actually getting her masters in interior architecture, and so he does all the different rehab pipe items, she picks out all the finishes, coordinate with our partners on the ground, inside of Waco, Texas, and she runs once we had the property to the contract we had to... Right now that we're running active flips and she takes the ball at that point, and so everything up until that point is me running numbers, working through financing type things, as well as getting those partnerships in place, and then we had to on the ground in the market that we're in... That then take the ball and get it through the finish line, and so... But a big part of it is I'm really leveraging the skill set that my Master's degree has offered me, and so it's really, really funny to think that I'm using computer programming and code to do what we're doing in the business, and in playing football and then going to the infantry, it's very antithetical to the stereotypical jobs run, but what I'm doing is I'm taking computer programming language and I'm pulling information down from the sense of real economic statistics... analysis.

And M has a really good research website, and I'm sucking all that information down via code and I'm sympathizing it and then producing different reports for different zip codes, different counties, the way I had to set up... I take the United States housing market or to get down to the state

housing market, try to get down to that county and then drink it down to that zip code inside of county. And so by setting something up like that, it really allowed them to be a lot faster than most people when it comes to knowing whether or not an investment... A good decision or not. And so, especially right now with how crazy the market is, people are really, really nervous that it's all gonna come crashing down in the house cars, and so we take a really data-driven approach to all our investment decisions, and so in addition to our business, because the code is location agnostic. I hope my dad do from flips in Florida and a random zipcode this house and Okay, all I need is the address. And we're able to run the numbers. Were that effective? So it's really to answer your question in the time management, it's because we got the right people in the right seats, and we've decided to kind of set it up in a way to where there was a lot of upfront work.

0:17:04.2 TG: We didn't get to a point of being able to online to property in five minutes. I got a waking up in the morning, but we set up some items and we're using really computer programming to accelerate ourselves a little bit faster, and so fully mind one hours more like three hours for most people, but...

0:17:21.7 WS: Yeah, no, that's awesome. I love that out there, so hopefully my one hour is like three hours for most people, you're able to be that efficient and you're setting up those systems, and especially when you can write code and you're doing those things, you can build that software... Build the system to do what you want. It's a pretty amazing skill set to have, but a couple big things here that I hear is that... You're not trying to do everything right. You are not trying to do everything. Could you speak on that a little bit? Like I know early on, everybody feels like I have to do everything, I was the same way, and sometimes you do have to do pretty much everything right to get started, and then eventually, if you wanna scale, you gotta pull back, right, you gotta trust other people and oftentimes, you find the right people, they're gonna be better at those things, and you ever thought about being... What were any guidance there as far as when you started to really think bigger and think, You know what, I gotta find this person to do that, or this person to do that, how did you find them, or a couple of tasks that you started to outsource, maybe in the beginning, for the listener who's really thinking about or debating about whether they should find someone else or bring somebody on...

0:18:20.4 TG: Yeah, so I mean for us, I try to do everything for a little bit for about three months, and my hair was on fire, it was very stressful, and what it was for us was we didn't wanna give up a piece of the pie, 'cause we knew that we could do it 'cause we had already done it. And so I do it once in a complicated process to put a home but what we realized was like we re-focus on our

mission, and we knew that the end goal for us is to be able to give away a million dollars a year in active income from real estate and be able to give away 100,000 of passive income one down yearly and to do that, it doesn't really matter if we're the ones give it in a way, or if it's our partners or if it's other folks that we talk to, and so on that perspective, we were just very selective on who we decided the equity partners with, and so were equity partners on a farming complex that's gonna give away money to Unbound via that syndication, and then Mark partner who does the project management and a fuel sorting down in Waco, he actually works for Unbound and he does some flip for Unbound and his partners also very focused, and so, yeah, we're gonna make 50 grand on a flip potentially, right.

And we would be able to give away 2500 of it, but he already gives away His 10% to Unbound, and so that a 5000 win there per flip so deciding and really focusing on what the true mission is, let us kind of release the grip on... We need to drive the train here with profits, and I'm telling you when that happened, it's like gasoline on the fire, it's like, You can incentivize people you can incentivize a syndication... and find three or four years of your commission and you can incentivize contractors to do things, but what I've seen in our limited time you're running to business is we don't really incentivize people until they have an equity stake, and so by giving a partner on the ground and equity stake and really having to buy in there and we love EA, great guy. So within a partner, we really enjoy talking to each other and working with each other, and so that was the thing that really put it over the edge and kinda accelerated everything was when we decided to let go with some control and really have an equity partner that was gonna be as incentivized a performance we were, and so it is very thing, but we really did our homework out of people, and when you do that, I think that allows you to really kinda get a lot more sleep at night, and it's somebody who wants it to succeed as much as you want to succeed, and you're not gonna have it in a real estate agent or just a regular contractor or somebody else, I didn't think at least. And how much work it is to acquire a deal in the single-family market right now, we offer not probably a dozen properties with our agent before we brought our partner in, and it was ... I got my... running ragged.

It was terrible I feel bad that we just got out bid on, and so to answer your question, it's really like that's realizing that by giving out equity, yeah, you're gonna lose a little bit of money, but you're gonna have somebody... You basically clone yourself in the market, so you're

0:21:21.2 WS: Gonna gain so much more by giving a little... Giving a little equity right away, building your team, we've done many shows on teams and team building, and I hope that the

listeners... I'm really thinking about that. I encourage you, if your business is going at all, there's probably room for you to bring somebody on a few hours a week, some kind of virtual system, at least to start with, and quickly though, before we go to a few final questions, tell us a little about and I want the listener to think about this too, is just that why that mission behind what's driving you and your wife into this business, As you're still working full-time or an active duty, what about how others connect with your... why... with your mission. How does that just change? I've seen that happen myself over the last few years, and I didn't expect that in the beginning it was a plan that way, but it's changed, that investor conversation has changed, just the whole relationship really, they can see a different side of me. They can see something our whole family's passionate about outside of business in real estate, you can talk about real estate next week, right.

0:22:20.0 WS: But right now, let's just get to know each other and then that's a good thing to just bring up, and they can just see a different side of you, how have you seen that happen as far as just the investors or relationship building and things like that, networking

0:22:32.0 TG: Yeah, I think the best majority of my conversation for people don't start out with the first 20 minutes to talk about real estate, it really is talking about why... When you think that real estate, a lot of times is a great way to leverage yourself, your time, your towns to make an impact beyond yourself, and so really for us, it's always a win if we get to talk about Unbound and we get to talk about how they are on the front lines of fighting human trafficking and it's a bonus if we get to talk about the business and if they wanna get involved in that. But at the end of the day, for us, because our mission is, the mission is to help end slavery in the world, and if we have that mindset, I think it makes you a lot less pushy, it makes you a lot less like me and I need you to give me 20 grand right now because I gotta get this flip underway and truly, I think it's one of those things where it could be like a used car salesman pitch where you're like, Yeah, we donate to a charity, that's why you should invest with us, but I think when you really believe it, and when you actually do it with your checkbook and your pocket book, and you go, and we just finished our taxes like a month ago, and you can see how much money did you really give that you do your 10%, or did you give more than that, or what's your real bottom line number? And so I think that conversation, it drastically changes from a, how this guy going to make me lose money to how can we help support the fight against human trafficking whether it's investing with our company or if it's giving directly.

Both of those things that are in for us truly, and so, yeah, that conversation, it's always a lot more fun too like if you want to talk about like, this is how I'm gonna mitigate your risk because we've got

some proprietary code that X, Y, and Z, I'd much rather talk about something that is a lot more relatable for most people, and that is something that... It's a lot more fun. I really enjoyed all of my conversations with people and just like this, it's like, Yeah, we can real estate, but at the end of the day, it's about making an impact bigger than your pocket book.

0:24:31.4 WS: Say if you're in a room full of 58 or even ten people, especially if we go to a big conference and there's hundreds of people there, and people who are trying to meet investors and talking to them... Everybody's talking about real estate, you're talking about real estate too... Nobody's gonna remember you, most likely, most of those conversations, people are not gonna remember you and you'll have time to talk about real estate, if you make the connection now, if you really focus more on relationship right now, you will have time to talk about business in a relationship, when that investor or that person has already forgotten about everybody else, and so I stress... And then I've noticed in the beginning when I started networking a lot, I was talk about our mission, our passion, and helping families to adopt financially and all those things, and they could see the passion and me in that and help... And then guess what, week later or a month later, they remember who we are, remembered who we were, and it just helps us, then we can talk about real estate in business that we've built that relationship. Tyler tells especially, you'd be military and doing two full-time jobs and family, all those things, I'd love to hear what are some daily habits that you are disciplined about that have helped you achieve success?

0:25:34.9 TG: Yeah, so I'm not perfect, but I do try to wake up at four most days and I spent about an hour ran the Bible reading my own devotional right now or going through the Bible in two years, and so I've done it a year before and that's fire hose you're reading a chapter a day and you're just like, Oh my gosh, especially then when you get to look like chronicles where it's just genealogies and you're just reading a bunch of people's names, but that can get a little dry, but this year we decided the orders ... and so we're reading through in two years, so by the time I leave, we'll read through it again in two years, so that's really the most important thing, is reading the Bible in the mornings about an hour. I journal about an hour. Been during that time as well. And that's something, If you don't journal, I would really encourage you to do that kind of a thing for the listeners, 'cause it is so cool, peeling back your journals over the years and seeing when you were specifically worried about something and then...

0:26:26.3 TG: So year and a half later, that's when it got resolved or something like that, And so journaling is a huge part, and that's usually from 4:00 to 5:15, and then 5:15 till about 9:00. I'm usually doing real estate, whether it's on phone call with people in the each coach for running our

analysis packets and been doing that kind of a thing, I answering emails, doing all that, and then from about nine to about three, I'm in my manager's program and on a unique set of orders right now where I'm in school on the full-time student, and so it's really afforded me a lot of different flexibility in my scheduling, and so from about 0900 to about 1500... Three for you civilian folk out there. Have you explored? And so then after that, depending on... I've had more calls that day from 3 PM to about 5:30 PM. I wrap up any loose ends to the day and I'm usually done with everything and try to be done with absolutely everything by six, and so 4am to 6am typical day, and some days are longer and some days are shorter, but if I could template out a perfect day that's kind of how they really happen.

0:27:36.5 WS: One thing I really like there, and I wanna listen to take from that is that you have a structure. Right, it's not always gonna go minute per minute, of course, but when I've just discovered over many years of trying to improve my morning routine, trying to be as efficient as possible, what's the best use of this time... I know these specific things I'd like to get done very early in the morning, and like these things, these are approximately how long it takes, we've got three little ones, and so they didn't always happen exactly like that. Even some schedule gets mixed up, but you have a structure, and I know once I started, I put it on my calendar, I put these specific things on my calendar, so that helps me mentally to know, just to keep that time in mind... Right, this is how long I have to do these things, these are the things I'm trying to get done. Or if I have to skip one, then I know how much time I have and know what I still need to get done, or flip a couple of things around, but if you don't write it down or if you don't have any kind of timeline to it, it's just kinda like you're just flying by ... you don't even know what time you need to be out of bed to get the things done, so what's the ever one thing that's contributed to your success?

0:28:41.8 TG: It's people. It's support from my wife or my family, I call my dad all the time about, Hey, I've got a good idea is good. I did said, No, don't do that. And I go, Okay, sounds good. And I'm in uniquely, my dad is a lawyer as well, so he does all our legal for our business, and to... It's really... We've been blessed to have that kind of a family member who can really let us know by experience, but also a little bit of bonafide legal advice, and so that's always nice. But yeah, it fits people and it's really just having that kind of network that's supportive of what we're doing, I think joining a Mastermind was huge, a long part of the warmest ermine, I know you interviewed separator the other day, one of the guys that help found that thing, and that has been huge or up to kinda open up the world of possibility for us, 'cause that was something when we want the business, we knew that we needed people in our lives that were doing bigger things than what we were doing at the moment, and so joining groups like that really help show us yeah, you can flip

houses from Monterey, California in Texas, you can do that is if you could be a part of a 308 or unit syndication, like just because your xyz it doesn't mean you can't do it other people out there, I say, my dad always says is, there's a number of people than you doing it...

0:30:00.0 WS: That's a good one right there. That is a good one.

0:30:02.7 TG: Very rarely you're the only person doing it. There's usually somebody who's like at least one, not below whatever it is you're doing, and so that's something that has stuck with me a little bit in a funny way, it's like very rarely are you gonna be the least equipped person in the room to do something. You might not be the best, but you're not gonna be the worst. There's usually somebody who's below you, and if you are the work, then there's no where to go but up, right?

0:30:25.5 WS: No, that's awesome. There's nowhere to go but up. No doubt about it. And most of us worked at it. A month, you're gonna be a step above somebody right now that's not taking it to the same level or working at it is hard, or whatever that may be. I usually ask every guest, how you'd like to get back? I feel like we are focused on that a lot, 'cause it's so important in our business, why don't you tell the listeners a little bit about just how to get a hold of you, how to learn more about it, but then also you share again, how to learn more about how you all are giving back and just to focus on human trafficking.

0:30:54.3 TG: Like I said earlier, our good goals to be able to give away a million a year and active income and 100,000 a pass. And I love what you guys do with your 50% number. I think that's incredible. There's not many people that give that much money with and for us, you get to that million dollar number of what we're planning on doing is kind of reverse taxing ourselves to the point where you give away 100, you get a 10%... Want to get that 20000 mark, that's 20 per 10 of that. And so you're giving away 10, 20, 30, 40, 50 until you're giving away everything. And so that kind of caps are input about 450 grand, which is more than enough to live on that's crazy, especially when you do real estate, right. Because you can leverage that money, and just because of your active income is that 50 doesn't mean that you're gonna really tap yourself there if you're giving away everything else about and beyond that. And so that's kind of where our giving strategy is, the kind of reverse tax yourself in that way, to get to that million.

0:31:49.6 WS: How can people get in touch with you and learn more about you?

0:31:52.6 TG: Yeah, so you can in touch with me on Linkedin, I'm really active on LinkedIn, or you

can go or to our website, LTGinvestments.com, and that's a really good way to get a hold of us, you can get on our newsletter, I use my code to run analysis to the US Housing market every month. And so that's really what our newsletter is, is it'll give you a good, quick snapshot of what the US housing market is doing, what's it looking like, all the the big numbers and indicators and economic data as well, and then involve how we communicate investment opportunities and folks... If we have stuff coming up that needs funding or just other opportunities, and then if you go on both those places, you'll find Unbound everywhere, so it's one of those things where their websites unboundnow.org, and that's a good way to just go directly to them, but if you get lost, you can always click on my profile and you should You'll see everything we advertise usually point back to Unbound in some way.

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