

EPISODE 1038**[INTRODUCTION]**

[0:00:0.0] 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]

[0:00:01.7] WS: This is your daily real syndication show, I'm your host Whitney Sewell, today our guest is Michael Gaspie. Michael, he's a Green Beret, he has learned a lot in the military and different situations that have helped him to scale his business and move forward and release very fast, he has numerous businesses that are vertically integrated, and we're gonna get into that 'cause it's very neat, just hearing him talk about creative solutions, how he thinks about deals, when he hears a now in ways that he finds ways to make it happen, and so it is so beneficial to both parties, but he talks about severe of income and then being vertically integrated and so being able to scale, but not being distracted, partnering with people who have great strengths that you can leverage, a just gonna be a few things that he's gonna go into today, but he's a best-selling author of the elite investor, a military approach to a real estate problem-solving, and he just continues to practice real estate and focus on educating others, he's built numerous different platforms with their social media education and military cash flow that's helping other people in the military get started in real estate business.

[0:01:29.1] WS: So you're gonna learn a lot from the show. Have a blast day all. Michael, welcome to the show. I know you have a unique background and looking forward to hearing a little about that and... Well, listeners learn a little more about you and how you got to where you're at now, and they're just real estate business, and you have some great skill sets that everyone needs on their team. That's for sure. But let's back up a little bit, tell us who you are and a little bit about that transition from that position, which I want you to share about... To the real estate.

[0:01:54.9] MG: Absolutely. So first off, thank you for having me, I'm excited to be here to the audience out there to... A quick introduction, my name is Michael Gaspie, served in the military for

a little over 11 years, and when I was in the military, I was actually in special operations as a Green Beret. It wasn't until about 2015 when I had a significantly bad incident during a deployment that I decided there has to be something else, and as many of you may or may not be aware, not only in the military, but many people who have a job that are journeying in entrepreneurship, you have that fear factor of, Hey, what happens when I lose this paycheck? What happens when I lose a security. Well, I decided that I already owned one property when I was housed, I can get out, meaning that I had roommates renting out other rooms, reducing my mortgage obligation, so I decided to explore that a little bit more because it was something I was already doing. It seemed like an easy way to get started in entrepreneurship, so I started wholesaling, I started doing seller financing deals, I started doing subject to or deed... deals, and I quickly saw that I was able to create just as much money doing real estate as I could, being in the active duty military.

[0:03:05.4] MG: So I decided, Okay, well, let me take it up one step further, I ended up doing a living flip with the VA loan, another creative approach, but the realtor sold it for... When we sold the property. But the commission that I paid, it was around \$12000. To me at the time, 12000 was a significant amount. So I said, Why don't I just get licensed? So we got like partnered up with a good partner, mine's still my business partner today, we created a real estate team loan, lo and behold just a few years later, I was able to create enough money to completely replace my active duty income. We now have a real estate team that does anywhere between 20 and 30 transactions every month working with investors, I'm personally now on a little over 130 rental doors, I have an education company targeted towards a veteran member service members, and I have a hotel syndication company as well, all within a very short time span.

[0:03:58.0] WS: Nice, I appreciate you sharing that, Michael, it's just interesting. I just interviewed numerous folks that have been military first responders, including myself with a background in both, and it's just neat, just that drive, the things that you're taught, the things you learn especially while in combat, that it's just like, Man, the mindset that you gain in situations like that have helped so many to become entrepreneurs, you're gonna get knocked down right. As an entrepreneur, and it's all about how many times you can get back up, and it's interesting is that have already been in those situations like yourself... And thank you again for your service. Always wanna thank, or men and women that are serving our country. And so grateful for that. You transition from the military, you built this amazing business, you have scaled very fast, let's jump into like your unique ability though on that team, the thing that really makes Michael tick and that you're so good at.

[0:04:45.3] MG: So one of the things that every service member has out there, everybody who

started in the military, and I am sure every first responder has the same thing, we are told to get things done no matter what, with whatever resources that we have, and a lot of people seem to think that in the movies when they see all these laser guns and every single one of us have jet packs and all the best to put it in the world, that's not the case. Sometimes we have guns that are Vietnam Americas, we gotta go to battle with it, that's a little exaggeration, but my point is, we are taught as service members and ...brothers to be resourceful, it's not about the resources that we have per se, it's about being resourceful with what we do have... And that opens up your mind to a lot of creativity, it became ingrained in us to solve problems quickly and efficiently and just get the mission accomplished, and I was able to translate that from the military times into entrepreneurship and to being a business owner in... To being a real estate investor. And so what I bring to the team, and I do have several partnerships, and to be honest, people can feel how you wanna feel...

[0:05:53.2] MG: I personally feel that you are not able to accomplish anything without a team of heroes, and so the one thing that I can contribute to the team is the creative approach to a lot of our hurdles, our offices write our next ventures or expansions and things of that nature, and I truly believe that once you start to understand that aspect of a Jim Rowe says a quote, that you are compensated in direct proportion to the size of the problem that you solve... And I embody that, I love that. And so I'm always looking for the next big problem and I'm trying to figure it out, I'm not doing any long must problems, I'm not trying to go to Mars yet, but still... It's still fun for me.

[0:06:29.5] WS: I love that. Just the mindset, right? Before you even see the problem, you have the mindset that I can figure it out, right, that goes so far and you're compensated in direct proportion to the problems you're able to solve... I think I got it exactly right. By close. That's a great quote. So your ability is the creative solutions, right, can you give us some examples of maybe some deals or things where you've had to put that into play and let's talk about...

[0:06:52.5] MG: Yeah, absolutely. So one of the things that hurts me the most is when entrepreneurs start their journey and they feel like there's only one way to do anything, they read it in a book, they hurt it on a podcast and they say, Oh, I must... Here's a perfect example, when we get into real estate on the smaller scale, which most of us do, we hear that a Wholesaling is the primary way to get started, for those who don't know what wholesaling is, is you simply put a property under contract, you assign that contract for a small fee. The problem with that is, in order for you to do that, you still have to... regenerate... You still have to have a buyer's list on the back end, you still have to know how to run numbers to make sure that it actually makes sense to everybody, so there are some skill sets in there, now here's the problem, you go in there and you

might hear something like this, Oh, I can't accept that price that you're offering, Mr, and Mrs. wholesaler because I still owe this much money, and then your mod, you completely shut off and you say, Oh, I couldn't make a deal, and you walk away.

[0:07:47.6] MG: In my mind, I got triggered right there... Oh, you own how much. Let me think of another solution, and so that actually happened to me when I found my first deal, which was a subject to or a deed, in lieu of. To give you a broad scope, what that means is the mortgage itself stays in the original seller's name, but the deed, the ownership was transferred over to me, and that's a crazy situation for sure, but all the stars aligned and because I was thinking creatively, I was able to acquire this property. What I paid for it was only \$1800, 1800, that was the cost of the recording fees to get it switched over to me, that's it. I rented it out that made about 175 a month, free cash flow, so that was after debt... After management, so forth and so on, and at the end of year two, I sold it and I kept all the profit. Which was roughly about 13000. So you can see how being creative, I was able to turn 1800 into some... Around that 17000 mark all in, by being able to do that, that was my first subject too, I did that again, and that second deal that I did was actually the one that allowed me to become financially free in the beginning because it was a duplex this time so now I was able to do the subject to house hack and were not one side to really accelerate that so you can see immediately how just on a small scale how creativity can allow you to take leaps ahead of...

[0:09:10.9] MG: I'm not gonna necessarily call a competition, but maybe your internal competition where you feel like I'm going so slow, I'm going so slow, just one or two to create a deal within that portfolio can allow you to accelerate much faster.

[0:09:22.3] WS: Yeah, I think it goes even a lot deeper, just like I said earlier though, your mindset of not being so quick to jump past that opportunity... Right. And actually gonna be thinking about, Hey, what are other ways that we can make this happen? I feel like so many of us have probably had many amazing opportunities or deals in our grass, and we quickly thought it wouldn't work and we just went on to the next thing, we didn't give it enough time, we didn't really think through this specific opportunity or how we could make it work before we just cut it off and move down to the next thing. Sometimes we have learned that the hard Bono, doubt about it. But then you scale though, you also have the hotel syndication Company and the social media education, you have numerous things happening, take us from that duplex then that he allowed you to have financial freedom to where you're at today.

[0:10:08.7] MG: Absolutely, so I studied business for my undergraduates, and then I utilize the GI Bill with the military to go for my MBA as well. Recalled, the reason why is because I'm always looking to improve myself, but in the facet of business, because to me, business is very intriguing, right. When you look at real estate, a lot of times people are so concerned with what does the contract look like, what do the numbers look like, how do you close a deal? So on and so forth, that's perfectly fine. And that is an important factor of it, but holistically, real estate is a business, it truly is, and when you start to scale your portfolio, you're now starting to look at the portfolio as a whole, so we're looking at, Alright, what is my loan to value debt or my dad's equity ratio on the entire portfolio, what is my return on the entire... Before so forth and so on. And at a certain point in time, you're gonna have to transition from studying real estate to studying business, so as I was doing that, I was starting to see that there's a lot of correlations between just real estate holdings, real estate sales, which is great, and a lot of other things, then I realized that everybody says it, well, at least all of the gurus, if you will, that you must have multiple streams of income, multiple streams of income.

[0:11:22.5] MG: They say the average millionaire has seven streams of income, and when you start to realize that the streams of income are much easier to obtain when they're all vertically integrated... What do I mean by that? Alright, great, well, if I have a real estate sales company and then for example, a property management company and then a holding company, well, now I'm getting paid three ways from the same client, it's vertically integrated, so I started to experiment with more opportunities to scale, but that wouldn't distract me too much from my primary bread winner, which was sales at the moment... Right. And so I was able to partner again, partnership is key for me, I was able to partner with some amazing people that allowed me to contribute my strength, I leverage my weaknesses, and so it was a lot easier for me to scale in that regard, because I didn't have to necessarily build it all from the ground up by myself, which some people feel like they have to do that, and I think that's just a hindrance in your mindset for that holds you back more often than not, but... Yeah, so just took it one step at a time and allow them each to kind of organically scale, but the best part, as I mentioned, is they're all vertically integrated, so as I work on what it actually benefits the other, it makes it much easier to spread my time and energy among them.

[0:12:33.6] WS: A lot of that, I didn't really see that coming either, I appreciate you bringing that up, like the seven streams of income and thinking through that, but you mentioning like being vertically integrated with those streams of income, would you say there's more risk there also, as far as like if something happens in one business, it's gonna affect the others as well...

0:12:50.4 MG: Absolutely. And there's always risk in business. And as an extra, we know that we signed up for that, we want it... We gotta lose three lives, but there, although there are risks that it could affect multiple businesses, you're also hedging against risk, because let's say I'm the property manager and the sales, so I sold them the property, and then I manage the property. Great, now I'm getting a little bit of residual income as I manage them, but then they turn around and they wanna leave, if they go off and leave and buy in to the property from another agent, they may not use it, that's fine, but... Because we're vertically integrated, we may be able to offer something such as, Hey, buy for me, break your lease for free, just a fancy word to say, Hey, I'm gonna incentivize you to use this service here, and so yes, there is risk, you can hedge against it because there's more creative solutions that you can put in towards how do I maximize the efficiency of operations to maximize income potential.

[0:13:40.9] WS: Love that speak to the... Like you mentioned, you wanted to scale and create these other streams of income, but not get distracted, and that's another way, it's great to be vertically integrated, are all these things that are working together in a big sense, but... How did that start to happen? How did you pick the next stream of income or next business you wanted to pursue as it... Just by need, was it... How did those different things come about?

[0:14:02.7] MG: That's actually a great question. So when I first started out, I was an investor first before I ever became an agent, what I realized was my ability to scale, I was only wounded into my imagination, so I started getting creative, but then I realized that, Hey, extra money would not hurt to be able to scale faster. And when I did that live and flip and I saw what the agent made, I imagine what I can do with 12000 if I've already built... At that point in time, I think it was like a seven or eight door portfolio. And about a year and some change. And it was basically bootstrapping with very little money, if I had 12000, I'd be able to buy a hotel or an apartment building in my mind, so at that point in time, I looked at what the obstacle was, the barrier to entry as far as getting into license and then what would be the benefits of it? Right, so how difficult is it to get in? And what are the benefits? If I do actually get into it, I was able to see that the barrier of entry is very low, wouldn't take much time, wouldn't take much money, and to turn around on one of my property flips, I could say 12000, therefore the return on that investment would have been as easy decision at that point, so I went ahead and move forward, as I continue to move forward with any other opportunity, I look at what is the barrier to entry, what is my cost when it comes to money and time commitments, and then what would be the benefit of it on the back end.

[0:15:21.1] MG: Now, that sounds selfish, and I know it sounds that way, but everybody who has spent a day or two and business understands that when you say yes to something... You're saying no to everything else. And so I have to be very protective of my time and my energy. Because especially if I'm partnering with somebody, if my partner is 110% invested in this and then it's make or break, but I'm only 10% vested and I can't do that to my partner, I can't do it. Right, so those types of factors came into the decision-making process for sure, but I always wanted to make sure that it was a smooth entry, smooth-ish, but it served a purpose... Put it like that, I wanna make sure that it served a purpose, and I wasn't just out there testing everything along the way.

[0:16:04.1] WS: No doubt, I love that. Just the importance of partnerships and being all in and mutually working together towards those goals, leveraging the strengths of the... Like you mentioned earlier too, and I think seeing strengths in people and being able to help you work together to bring that out has been something we've done, it's helped us to scale as well, you know, tell us a little bit about your syndication business, tell us how that started and where you're at in that business.

[0:16:30.0] MG: Yeah, absolutely. A good buddy of mine, Danny, he came up to me and he said, Hey Mike, I have an opportunity for you, and you brought us all in, it was a small little pow wow, I was about four of us, and he pitched starting this syndication company, and at that point in time, I was very comfortable. Syndication, I worked with several clients in this syndication, I was limited partner on a few different deals, so it wasn't a new concept for me, but I wanted to see his approach to it, he said that we were gonna smoke us on small apartment buildings and hotels, and that's where it kind of ping to me is like Hotels, why would we focus on hotels, especially during this pandemic time where they said hotels were going out of style, but he brought up several good points, one... The biggest thing is Barnum, its quote, when others are being greedy, you should be fearful, and when others are fearful, you should be greedy, and at that point in time, everybody was fearful, the hotels and everybody was running away to the asset type of hotel. We were gonna focus on limited service hotel.

[0:17:29.6] MG: So what does that mean? It means basically continental breakfast, we don't really have room service, we don't have dry cleaning, the reason why we focused on that is because the income streams mirror that of an apartment complex, so when it comes to underwriting, instead of doing long-term fixed lease for an apartment we just do average daily rate, a seasonal daily rate, or whatever the case is, but we don't have other varying factors, like these bigger hotels to three, we're gonna focus on franchise hotels by... Because there's a whole structure model in place, we

get basically to leverage their marketing, they're social media Preece, their membership rewards and all that other good stuff, and there is a requirement as far as size, location and everything else that it also acts as a hedge against some of those other external factors that we might be looking into, and so once we started seeing that, we were able to see that there were a lot of mom pop owners of these smaller hotels, which fits us perfectly because now we can go in and negotiate these different creative acquisitions, loan assumptions, all sell our finance deals, so forth and so on, and then syndicate the equity Beast, which open up the flood gates for us as we start a moving for.

[0:18:38.5] WS: Awesome, I just think it's a need to have other people bring opportunities in front of the team and then discuss that and say, Okay, well, maybe this is something we can pursue, we can create something here or another stream of income, like we've been talking about... What about... Just speak to that a little bit as far as even the team dynamic and the distraction component, like you talked about, how do you start another business like that, but not be so distracted, obviously pull too much away from something else that's important that you're working on or the other team members are working on...

[0:19:06.9] MG: Yeah, absolutely, it's really about just defining clear roles and responsibilities from the beginning, so part of that was to say, Okay, each individual is gonna have their role, so I have a specific role on the team at Danny's, so forth and so on. Then from there, once we understand our roles and our outlines, we set up a... I call it a battle rhythm, that's just the military in me, but basically how many times out of the month... Out of the Week, whatever, are we gonna sit down and sing up on activities, what are the steps... What's the standard operating procedure? Against more military. But one of the steps that we're gonna take every time we have a new offer to review, when is the deadline from the time to receive the offer to the time that we have our first initial team meeting, and once we lay all of those things out of print, it takes away all of the stress of... Where do I put it on my calendar? You called me on Saturday night, I have to reply by tomorrow, it takes away all that stress because it's all outlined in the beginning and we all come to an Brent on at first 'cause it's not just what I want or what you want, or what...

[0:20:04.0] MG: The other partner may want, it's what we all agree with, and it makes it a lot easier.

0:20:07.7 WS: I taking the ship just a little bit, I wanted to ask you, with all these businesses mostly related around real estate, right, in some capacity, how do you prepare for a downturn?

[0:20:16.2] MG: So it's all through the operational efficiencies, in my personal opinion, this is what I do, so as I'm looking at my holding company, right, all of my properties, I'm making sure that I have a high enough equity position that if for whatever reason this downturn came and we needed to do something to reduce our holding costs or mortgage payments and so forth, so on, I might be able to refinance and drop the payment somewhere or sell off some of these properties and take some of the equity to use in other places. So I'm looking for a specific equity position in most of my holdings, another thing is I choose the markets very strategically, and as I'm looking at these markets, each market for me has a different strategy, so where some people say, Hey look, I'm looking for buy and hold long term across the globe, I have certain markets that I'm gonna have my Airbnb in on several Airbnb. I have other markets that I have from rentals in, have other markets that are long-term holds, have other markets that I do flips, and I have other markets where I do the syndication. And for me, again, as I mentioned, you start off on a level of where we're doing one deal a year, two deals a year, but once you get to the point where you're actually...

[0:21:24.5] MG: You have a considerable amount of assets, it's now a business, it's now a business, and that's why studying business is so imperative to your success in the long run as a real estate investor, especially the internet scale, because you can see it holistically, how you can hedge against downturn, how you can hedge against risks across the entire portfolio to allow some to flow others, if needed. I agree.

[0:21:44.4] WS: We're not just born with business skills, for the most part, most of us, you have learned things that have helped us to get there, and like you said, you must study business, is there a good resource that you've found, and we're not all probably gonna go get mbas or numerous master's degrees, those things, but any kind of resource that you could recommend...

[0:22:01.2] MG: That's actually a really good question. So I'm gonna give two book recommendations, one is more actual tax strategy, the other one is more just mindset when it comes to business, The Entrepreneurial Rollercoaster by Darren Hardy. I'm sure several of our listeners would probably listen to it, that's not gonna give you a lot of strategies on how to actually run a business, but it will give you the right mindset as far as understanding who you need as your first hire, how to hire some of the struggles you're gonna face, and so to allow you to at least set the expectation foundation up, friends, so you're not extremely frustrated every step of the way. The second book is Tax-free Wealth, by Tom Wheelright The reason why this is so important, he states in that book, and I love this quote, he says, and I'm gonna mess it up here, but basically the

government tells you what they want you to do, and then they reward you for it, and they call that attacks incentive, and if you look at business or entrepreneurs, we had a lot of tax write-off simply because the government supports it, that alone, if you understand that the government supports it, listen to me, the government supports it, that means you're gonna have taxes, the IRS code, which is a government entity that's gonna be able to help you out, there's gonna be SBA small business association that's gonna give you endless amount of resources, business planning advice, loan products and everything else.

[0:23:20.3] MG: Government support it, so the government will provide additional resources. That is the key there. So there's a whole bunch of resources out there, but start off with a few good books, if you really decide you wanna dig into an SBA is a good point, and then there's a lot more

[0:23:34.5] WS: Hiring and taxes are definitely something every business owner needs to at least have some education about it, especially the hiring, we binders to help the taxes, but you gotta know some things and great books by the way. Michael, do you have any predictions for the real estate market or industry over the next six to 12 months?

[0:23:51.2] MG: Well, predictions, I would say that I believe the foreclosures are gonna start to come up over the next 12 months or so, we've been in that infection moratorium phase for so long, now that Collin is starting to lift a little bit, I'm expecting the four houses to restart that process, as we're all aware, every markets eviction process is gonna be a little bit different, but we are expecting that within the next 12 months, we're gonna start to see some of those evictions, potentially some of those four Barnes come back to bite. Some of these landlords and core closure will start to increase with that being said, if the foreclosures were gonna have to be abundant and last for a little bit additional time in order for the market to actually stabilize, so I'm thinking maybe in the next 24 months, the residential housing market might stabilize, but as we're all aware, real estate is in cycles, and you can always make money in real estate no matter what the cycle is, you just have to be prepared for...

[0:24:43.9] WS: What about some daily habits that you are disciplined about that have helped you achieve success?

[0:24:48.5] MG: Absolutely, so one of the books that we require all of our agents to read for joining the team as the Miracle Morning millionaires by how Elrod and David is born, it talks about six essential habits that every millionaire does what they say, I've incorporated. Most of them, the

acronym is SAVERS is Silence would be something like meditation, yoga, just your own personal time, A is affirmations. You write down your affirmations, BEIS visualized, and it's gonna be on a vision board or a computer board, or whatever the case may be, is exercise, it could be 10-15 minutes to see... To get your blood pumping are is reading smooth 10 pages of a hardback book, not an audio book, and then it is a fancy word, it scribe, and it just means write in journal. I try to incorporate all six, I've honestly do, but I do at least get three in three or four in every single day, that just helps me go through the day and maintain consistency.

[0:25:41.3] WS: Again, listeners, they've heard me talk about this so much, Michael, like rising early, having that morning routine, having it structured, often it's like I'm not a morning person, but so many people, successful entrepreneurs in real estate in other industries, man, it's so common. They're up early and they're doing some very specific things with that early morning time, and it's like that consistency, it's a consistency over a long period of time that it feels like in the first days and weeks that it's not going anywhere, but man, after six months, you've really accomplished a lot. And so, Michael, what about your best source for meeting new investors right now.

[0:26:17.4] MG: For meeting new investors, guys, I have to give a shout out to a bigger pocket, bigger pockets... I can't knock them. That's a great source. It's a break form, it's a great community. A lot of times, Nora investors are going to go on there for information, but to be quite honest, we haven't paid for leads yet at all, and we've done over 400 of my transactions in the last two years, and we haven't paid for leads primarily because we go and we met work, we find these other free resources in addition to bigger pockets, what we've done is we've created a meet-up, a local meet-up, we call it fine, some properties, we get it together with the local real estate community. We have a guest speaker, non-pitching on advertiser, nothing like that, and we just communicate through there, we've been able to find some more investors, some of them a little bit more sophisticated, may already have a decent portfolio, and so my recommendation to your audience... You're listening, if you guys can't find a local meet-up and create one, look for what you're looking for, there's no reason why you can't create one regardless of your experience, that part is irrelevant to create the environment if that's what you're looking for.

[0:27:19.3] WS: What's the number one thing that's contributed to your success.

[0:27:22.2] MG: The ability to think creatively and... My opinion, there is never a no, it's only a how... How can we do it? Now, once I figure out how I can do it, I can decide is it worth it or not. But I should always at least find the hole.

[0:27:37.9] WS: And how do you like to give back.

[0:27:39.2] MG: And we get back to some different ways, one, I try to get back through my YouTube channel and through my education platform and military cash flow. We try to provide as much free value as we can there, but I'm also a very big component of the green Braun dating a non-profit organization that helps bring Bray and their families in times of crisis, so if anybody is interested, I finally got more about them might be highly works. Checking them out.

[0:28:01.4] WS: Awesome, Michael, it's been a pleasure to get to know you and just hear your mindset really, is just creative ways, like figuring out how to make things happen. I think that should encourage us and the listeners to think like that it not be so quick to just pass over maybe a potential big opportunity when you were told No first, maybe there's another way. And I think you're a good inspiration to help us think about that even the seven streams of income that's vertically integrated, I don't think I hear that too often from entrepreneur, it's like having that many, but even thinking through them being vertically integrated, often it may have one or two streams that are similar like that, and then something completely random else, I wanna think about that myself, just think about how I could apply that. But thank you again for your time and your service. Tell the listeners how they can get in touch with you and more about you... Absolutely, so you guys can... find me, on all social media platforms. So on Instagram, Michael does do Hasboro Facebook, Michael Glaspie. Guys could also reach out to the real estate company, five pillars relative dot com. You guys can find the hotel syndication company, Armenia international dot com, or again, on the podcast and on the YouTube channel in military Cashman,

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