

EPISODE 1181

[INTRODUCTION]

0:00:00.0 ANNOUNCER Welcome to the Real Estate Syndication Show. Whether you are a seasoned investor or building a new real estate business, this is the show for you. Whitney Sewell talks to top experts in the business. Our goal is to help you master real estate syndication.

And now your host, Whitney Sewell.

[INTERVIEW]

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Whitney Sewell: This is your daily real estate syndication show. I'm your host, Whitney Sewell. Today your co-host is David Robinson. David is a client of mine and he is doing big things in the real estate syndication industry. I know you are going to enjoy today's show.

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David Robinson (DR): This is your daily real estate syndication show. I'm your host, David Robinson. Today, our guest is Aharon Goins. Aharon is a retired military veteran and an active real estate investor. He got into real estate because he wanted to get out of the rat race of working for someone else and change lives for the better. He's determined to help people build generational wealth through real estate, not only for them but for their families as well.

So Aharon, obviously just a brief intro there, but if you don't mind, let's start off, if you could back up and just tell us a little bit about yourself and your background, and we'll go from there.

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Aharon Goins (AG): Hey David, thank you so much man for being on this podcast. Just thank you, man. I really appreciate of it. So I was, I'm from Baltimore, Maryland, and I got into the

military right after I got out of high school. And I was in the Air Force, enjoyed every moment of it. Got early retirement out. Got me a W2 job. I would say a couple of years, and someone told me, "Hey, you know, you wanna be here for a number of years?" And I say to myself, "No, I'm not." And that's when my entrepreneurial spirit came. I would say a little bit years later. I got into real estate and I love it ever since and I'm gonna do it for a time.

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DR: That's great. So tell us a little bit about that process of exiting the military, going into W2 job, what was that like for you back then?

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AG: So it was tough because you don't know what to expect. In the military, are you in a structured environment, you know where you need to go to the different places that military won't take you to. On reports, you know what your chain of command is, things like that. Transition out to military can be really tough, and a lot of people will struggle because now you're applying for jobs, you don't know what job you resonate with? Some people have jobs that doesn't. Some people do.

So I applied for jobs all over the country. I retired at Washington State where I'm in right now. I was just like, "Man, I don't know where to... I don't know where I would like to go." I move back a little bit to the east coast. I applied for jobs over the East Coast, but only had two jobs, two job interviews, and is out here in Seattle area, and I got one of them. Really fortunate for that. But some people really struggle. I applied for, I will say at least 80-90 jobs. I know a lot of people who are applied even more and didn't have the same up the

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DR: Wow. And so just to give our listeners some context, you were in the Air Force. How long were you in the Air Force?

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AG: 16 years.

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DR: 16 years. And when you took early retirement and started applying for jobs, what year was that?

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AG: It was 2015.

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DR: Okay, gotcha. Alright. And so luckily for you, you were able to land a job and have you been in that same position since 2015?

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AG: Yes, sir.

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DR: Okay, great. And what sparked your interest in real estate? How were you exposed to it? How did you get started in the space?

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AG: So like I said, my entrepreneurial experience came. I started doing a whole bunch of different things. I start trying to sell T-shirts. I know, a lot of people have done the same thing where I was trying to do those. Somebody told me, he say, "Why don't you look at real estate, man? A lot of people, you know, millionaires are, have real estate." And I say, "You know, let me check it out." And then start understanding that it was so many different niches. And real estate really got me intrigued and I start diving in, pay for some coaching. Tried some wholesaling, Airbnb. Really start being this shiny like guy over again. But syndication really attracted me because you're not doing about yourself, you're part of a team, and that really gravitate towards me and I'm bullish about fellow veterans doing the same and understanding that.

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DR: Tell us more about that. What are you hoping to accomplish with veterans and real estate?

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AG: I'll give you some numbers, there is about 19.5 million veterans in the United States right now. Only 22% of veterans use that tuition system for education, but even worse, only 15% of all veterans used their VA loan. That's a no-money down loan that you can use to buy a home, buy four units. Just think about this, David, the VA loans is so good that I can buy a fourplex. I have three tenets. I lived there myself. I can live there for a year. I can refinance, change that VA loan to a conventional loan. And then you go over again. And then I can rent and repeat, rent and repeat. After a while, I can have what, four or five, fourplexes. I have, well, let's say I have 12, let say I have four, I have 16 tents that can be a really great asset to get the financial freedom. Now, VA loan isn't design for that. It's designed for you to buy a house. But at the same time, still we only have 15% that use the VA loan. And we see so many veterans missing things like that is really, really low number.

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DR: What do you think causes that percentage to be so low? Why is it that more veterans aren't taking advantage of that?

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AG: Lack of education. It;s not talk about. It's not something that is a common thread in the military that are just talked about, even though we have the resources. A lot of people talk about the VA rating when you get out and you can make it your medical retirement or something like that, and you have a rating like myself, I have a 20% rating for my feet. I get paid for life for that. The VA loan is not talked about as much. It is not educated. It's not talk about in a rank. You know, in my 16 years, I never talk about VA loan, many of my friend, in my circle, didn't talk about it at all.

And I've talked to so many veterans over the last couple of years, and it's not talked about it. I'd say you like, this is the only time, the only reason why I use my VA loan was because a

couple of years after I got out the military, a young guy said, "Hey man, why you don't use your VA loan, man? You are a veteran. You can use your resource." And I said, "I don't know." "So you have an apartment?" I said "yeah, just own something." And it took me a while, I was like, "He's right."

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DR: So you spent 16 years in the air force without ever utilizing the VA loan?

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AG: Yes.

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DR: Wow, that is surprising. I would think that that would be a tool that's talked more about inside of the different divisions in military. It's a tool that these veterans can use to potentially set themselves up if done right and early for when they do retire.

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AG: Well, he got the idea, David. We are not taught finances for the most part in school. Now, you're not taught finances in schools, for the most part. Now we start see more or like in this generation. But in my generation, we didn't have it. In the military, we don't have financial classes per se, to teach people about "Hey, make sure that you're not in debt." People are talking about maybe about stocks but real estate is not talked about.

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DR: And we've seen over the last handful of years, a lot of great veterans come out and start to educate. They have podcasts dedicated to veterans. And so hopefully that percentage will continue to go up of the veterans that are using that VA loan.

So talk to us a little bit about your thoughts around syndication. You mentioned syndication as something to caught your attention and that you feel like is a good match for what you're trying to accomplish. Why is that? If veterans are able to use the VA loan for one to four units, why is

it that syndication has caught your attention?

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AG: Because you're not doing it by yourself. I think a lot of times people wanna be loners and you wanna do everything by yourself, but you cannot do it in syndication especially you know how you go with apartments or self-storage or marinas or mobile home parks. You can't do it by yourself? And you need a team. In the military, it's a team environment. You cannot go into war, you can't go into different environments by yourself, you're going as a team. And I just hope that more veterans understand the power of syndication, that if you have a certain skill set, maybe underwriting, maybe capital raising, finding deals, you go have a place on a team. You know in the game with like-minded individuals, you have unlimited potential in commercial real estate.

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DR: And so this path that you've been on to get into the syndication space, before we started, you mentioned that you are raising for your first syndication deal. Tell us a little bit about that process, how you got involved in a deal, and what it's been like for you as a veteran to try to break into this space?

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AG: I've actually been approached for a couple of deals, but for me, I wanna raise capital. And it's been a process. It's just understanding people. Understanding that just because you do have a relationship with somebody, it doesn't mean they're gonna wanna give you money, doesn't mean that they're in the right position at the time. Even though you have a good relation with them or they might like a deal, it still might be things that out of your control that they have going on. If something comes up. It's been a process, but I've just been in relationships with different syndicators and relations with potential investors and just understanding it a lot, understand that people, understand what they want, understanding what syndicators want and being realistic. Even you know what I'm saying, when somebody asked me how much money can you raise? I don't know, maybe I can raise this, maybe I can raise that. But not trying to be out raises even. I wanna be true for people and tell them really what

my expectations are, what I really can do and what I can't do. I don't wanna put it out that I can do this and do that and not done before,. Just really, I need to focus and raise right now, it's been tough because I'm just sending out a lot of information trying to set up calls, set up a calls, some people are interested, some people aren't. It's been a great learning process for me.

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DR: Yeah, absolutely. And so how was it that you connected with the partners that you're working on this deal with?

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AG: One the partners, we are actually part of the same mentor program. And also he heard me do a presentation about capital raising and it really intrigued me. And we start really talking and start have some really good conversations, and he asked me to raise for a deal.

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DR: If you were to give some guidance to the military community whether active or retired, what kind of guidance would you give them to get into real estate based upon your experience?

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AG: I would say go all in. Number one, educate yourself and then find a niche in real state that you're interested in 'cause like I said, there's so many initiation can get into. But really immerse yourself and educate yourself as much as possible. If you wanna get into syndication, understand what you're good at. If you're good with numbers, understand about underwriting. If you give what people know, capital raise. I'm not saying that it's gonna be necessarily like that, but understanding what you like to do, have a passion for, and then go all into it. I'd do the same thing. But really, educate yourself.

I have a club house room called Military Real Estate Invest Now. We have every Wednesday at 5:30. We have plenty of people who will come on here and ask questions about the VA loan

because they wanna learn. And we always try to give them resources to help them out as much as possible so that they would learn. And then we say, "Look, if you wanna learn about syndication, I have a call on real estates every Thursday, 7:00 PM. I have different people talk about different interest in real estate. But a lot of us talk about syndication. So you wanna learn, go to YouTube, go read books, go to podcast like this, listen to the guests, and really, like I said, immerse yourself and educate yourself.

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DR: So what's been the biggest challenge that you faced as you've been working to break into the space?

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AG: I would say probably just understand my limits on raising capital, understanding that this because you're excited and they might be excited doesn't mean they're gonna put money into a deal, it takes time This is not a fast race, it takes time. It takes time how to build relationships with people, it takes time to do deals, it takes time. Once you get to track, it makes everything a little easy. But when you are starting off, it takes to continue to build relationships and knowing that at the end of the day, after a while, they're gonna pay off.

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DR: And so, is there anything that you would do different based upon your experience with this first capital raise, if you had a chance to do it again? Is there anything that you change about your strategy or your approach?

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AG: I would have probably made a little more phone calls before to raise that I'm doing right now. So, I think that you got to continually build relationships with your investors, you can see even you have a deal, you gotta continue to build relationships with people, 'cause when we have the deals, now the pressure's on you. And I did that before, but I think I would have ramped up a little bit more.

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DR: Understandable. And so moving forward, what are your goals for your business and what are you trying to accomplish?

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AG: I want to get into a couple of deals, get my feet wet and then maybe do a fund down the road. Right now, I just wanted to raise some capital, get some experience and really be a sudden expert on that first before I move on to something else. I really wanna get deals, understand it, have a solid base of investors that can go to. Build relationship, family offices. I want to (inaudible) this club. This past Monday, I had a great, great time, and I think I did it like a three-day challenge on it, getting ready for the event, and just make sure that I have a solid base of investors that back I can go to. (inaudible) service, and then go from there. And continue to build relationships with syndicators as well.

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DR: I wanna back up just real quick and talk about, you mentioned, I believe you mentioned that you have a meet-up and also you're on clubhouse as well, you have a club house group. I'm not as familiar with clubhouse, I'm aware of it, but not something I've spent a whole lot of time on. Tell us a little bit about that and how that functions and how you set that up?

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AG: When I first found about Clubhouse back in January of this year, 2021, I was like, "What's this new thing called clubhouse?" One of my friends invited me to come and it's set up where you have rooms that you can go into and you have stages in those room. There's no video, it is not recorded. When you're on stage, you can talk. When you're at the audience, you can't talk. So people talk about different subject.

So I was like, "Man, you know what, I'm really into space about educating veterans." That's why I read it. My role the military then to real estate – to educate veterans, to answer their questions. There's a big void about education with veterans, and like I said, that low number about the VA loan. Thanks goodness for things like API and other groups, they're educating

veterans more and more. But I wanted to have something as well. And I've had some API guests on my meetup and on my clubhouse room. And now I have a solid, I would say about five or six moderators every week that come to my clubhouse room and we educate people. Some of my moderators are into short-term rentals, in wholesaling, into the syndication. One person, she lived in Germany and she always comes every week, and she always add value. Her husband, a military, a civilian now. I have a wealth of knowledge that stays with me and we ask the questions which I help develop.

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DR: And so for any of our listeners that are contemplating starting a meet-up or getting things set up on clubhouse, do you have any guidance or advice based upon your experience in getting those set up that would be helpful to them?

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AG: I would say this, if you really want to just understand about Clubhouse, got invite, come out house and go to a couple of real state rooms, the bigger room and just listen in. See how the moderators and their room, see how people come on stage, the questions they ask. And if you're really interested, you can always make a room yourself by yourself and there's instruction on there, you can do it. It's really simple. Also, you can make your own network as well. And that's very important because if you have your own room with no network, most people are not gonna come to your room. So it was two things, you gotta have a good network that you are a part of, and also an intriguing room that people wanna go.

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DR: And when you say network that you're a part of, you're talking about outside of clubhouse. Just your network, so that you can invite people to clubhouse and to join you in your room or a network inside of clubhouse?

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AG: It's a network inside of clubhouse. So there's networks in there, like for instance, I'm the administrator of the GOP network there, but there's other networks you can be part of, like my

room is part of Veterans Network. You can have your own network on there but there's different networks of different people. So there are just a lot of different networks on there.

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DR: Interesting. I'm gonna have to spend a little bit more time on clubhouse. It's a space that I haven't put a ton of effort into. But those few tips are helpful. Well, as we start to wind down the show here, Aharon, a few final questions for you, the first is, what daily habits have you developed that have helped you to find success?

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AG: I would say just reading and also just being active on LinkedIn and networking as much as possible with people and trying to set up a time to have talks with them and get to know people. So networking and reading.

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DR: And we've talked a lot about your interest with veterans, but how do you like to give back?

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AG: I just wanna educate people as much as possible. I didn't have the opportunity, but that's not stopped me from asking other people, especially veterans. And just knowing the space, knowing when to go through and I just wanna help people as much as possible. We have veterans who are very successful, we have veterans who have done what I told you earlier. I know one veteran, he did that all his 20s, he has 10 or 20 foupplexes or things like that, that he stayed in, in 20s in to his 30s. And now he has over \$100,000 of passive income come in every year because of that. 'Cause he used VA loans over and over and now he goes around the world because of that.

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DR: With that number that you referenced earlier, 15% of VAs is actually using the VA loan or veterans actually using the VA loan seems an astonishing small number of our veterans, and so it's great to hear what you're doing and your goal of getting the word out about how veterans

can utilize that loan as well as real estate to build wealth. What's the best way for our listeners to connect with you and learn more about what you have going on?

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AG: I have a website, my company name is All In Homes, my website is A-L-L-I-N-H-S dot com. All In Homes. You can always email me also aharon dot goins at gmail dot com and look me up on LinkedIn. I'm only Aharon Goins on LinkedIn. I'm only Aharon Goins on Facebook and All In Homes is also an Instagram.

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DR: Got it.

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AG: And also check check out my super summit challenge that I have on LinkedIn and Instagram as well to know me, understand me a little bit more.

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DR: Well, having a unique name Aharon, spelled A-H-A-R-O-N and G-O-I-N-S, definitely helps in the social media space. So that's great. Hey, Aharon, thanks for coming on, thanks for sharing some insight and trying to raise awareness for the veterans that are not currently using their VA loan. Thank you for your service, and we look forward to having you as a guest down the road.

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AG: Thank you so much, David. It's been a pleasure, man.

[END OF INTERVIEW]

[OUTRO]

0:19:09.0 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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