

**EPISODE 1412**

[INTRODUCTION]

**Pam Scamardo (PS):** You can have more than one passion and I luckily found that in multifamily investing, it wasn't just only the money. So I think that's the key thing that you're touching on here, Whitney, is that you have to love what you do. And when you love it, it just radiates outward.

**Whitney Sewell:** This is your daily real estate syndication show. I'm your host Whitney Sewell. Today our guest, she's going to help you to ditch that nine to five job with multifamily investing, and show you exactly how she did that. Some key things that our guest today, Pam Scamardo, is going to share that you need to know if you are looking to leave your job and go into real estate investing in some capacity.

She's the founder of the Create Wealth Network. The number one free educational resource for commercial real estate investing, and turnkey properties, a privately held multifamily investment company that acquires managers and renovates medium to large-sized apartment complexes. She's an emerging author focusing on sharing her commercial real estate investing knowledge with others. She has a new book coming out called Create Wealth: How You Can Ditch the Nine to Five Job with Multifamily Investing. Pam is going to share many things with you today. I know you're gonna learn a lot.

[INTERVIEW]

**WS:** Pam. Well, welcome back to the show honored to have you back honored to connect again. I know it's you said I think it's been a year and a half to two years. And so looking forward to hearing man what's happened right since then. But I will let the listeners hear a little more about who you are right? And we're going to talk about how you got where you're at. I think they're gonna learn a lot from you today. And so give us a little more about who Pam is. And let's dive in.

**PS:** Oh, well, thank you so much Whitney's so good to see you again. I love that we're connecting coast to coast here. So everyone in between you all can hear us and and hopefully my story can resonate with many of you. So who is Pam? Well, Pam is a former aerospace engineer, stumbled my way into multifamily investing quite truly, I was at that time looking for a way to find financial freedom. I didn't know that's what it was called then. But I realized I did not want to sit in my cubicle staring at I think I had four monitor screens at that time analyzing aircraft parts, didn't want to sit there for the rest of my life wanted to eventually have a family and you know, be home and be a wife, be a mom, and kind of travel when I wanted to travel my way so to speak.

So that's kind of how I stumbled into it. I used to go read a lot of books at Borders. Now it's you know, bankrupt or close whatever it is, but it's like a Barnes and Nobles. And one of the books that basically changed my life is called Commercial Real Estate Investing for Dummies by Peter Harris and Peter Conti. And Peter Harris is actually, he was my former mentor. What I

did was I unconventionally, like probably ran after him. Back then, let's see the internet wasn't as prominent as now. So I sent him letters. I tried to call him everything. And I just said, "Hey, please, please, please, will you mentor me?" And he took a leap of faith with me. And basically the rest is history. He helped me buy my first property. And since then, had my own business. And I never dreamed of this, like it just kind of spiraled in a good way.

So let me knock on wood here. It's been about 10 years now, I was able to quit my full time engineering job in two and a half years. And since then, we've been growing the business, acquiring only multifamily properties, because that's my jam, and now focused on giving back. So helping college students, I volunteer heavily with CREW network as one of the board directors. So CREW network stands for commercial real estate for women, basically helping with volunteering, leadership development, and all that fun stuff. And fast forward to today. Whitney, thanks for having me on. But we're going to be publishing a book this fall October 15, on Amazon, on my journey and how you can achieve that too.

**WS:** Awesome. There's so many things there I want to ask you about and me being a former aerospace engineer, and I always highlight this because I think it's important I because I hear this challenge all the time by listeners and just people in my network. It's like, "wait a minute, you know, I've spent all these years all this money all this time learning studying becoming the aerospace engineer or whatever, you know, the equivalent Doctor whatever type of engineer right didn't happen easily right to get there," typically have family members who are saying now "Pam, what? You know, spent all this time right? all this money." All right, you know, they're really struggling with this like, thing you're deciding to do. You know, wondering, is this really going to happen, has she lost her mind? Most likely.

You know, speak to that a little bit, right? Speak to the listener who's contemplating the same thing. Maybe they're, you know, they're thinking about hey, I want to get out of my cubicle as well. Well, how do I talk to my family about that? Or maybe even my spouse, what does that look like? As I'm thinking "Hey, we can have more we are at we can I can have more freedom. I can do these things, but it's an uncomfortable place for many, many people."

**PS:** Absolutely you're right, Whitney, let me rewind my brain back all the way there. And yes, it was scary time for me. And to be quite honest, you nailed it right there. Usually when you kind of embark on this journey, your closest circle, usually they're not as supportive, they're more kind of like what is going on with your brain, especially when you have you know, a cush job, so to speak, you know, good salary, or maybe you know, you just, you've trained like you said, almost all your life, to be a scientist,, to be a doctor to be whatever.

I think the magic ingredient in that is the passion. What I realized was, yes, I love aerospace engineering, still do today. As a matter of fact, I will be volunteering very soon at the Air and Space Museum in San Diego to help kind of rebuild model kid airplanes. So that still gets my technical brain going with some of the old colleagues I used to work with. But what I realized was that you can have more than one passion, and I luckily found that in multifamily investing, it wasn't just only the money. So I think that's the key thing that you're touching on here, Whitney is that you have to love what you do. And when you love it, it just radiates outward.

And yes, there's going to be days where you don't want to fill paperwork or, you know, do some of the menial tasks. But overall, if you have that passion, and you've found it, life is just so much beautiful. And so I do recall how hard it was because I remember feeling in my heart, which was not logical, because you're probably aware of this, as engineers are very, you know, by the book formulas and things need to make sense analytically. While this was like off the charts, right? So it was hard for me to even come to terms with that.

But when I asked myself in my heart, do I love this? Am I starting to embrace this type of journey? It was an absolute resounding yes. So when I talked to my parents about it, they were very pissed off, to be quite honest, because obviously, it was all their hard earned money. I'm a product of immigrant parents. So they worked multiple, like low income jobs, just to get me to scrape by into college. So, there was a lot of that guilt hanging on me. And I said, "Mom and Dad, let me try for at least one or two years. And if I do stumble and fail, at least I know, I can go back to engineering." So that was kind of like the compromise we came to, but it was really rough.

And my friends around me, they just thought I went that crap crazy, to be honest. So they just said, "Okay, good luck. Let us know how it goes." So I call them the side liners. Because what's funny is that maybe about five years in, they saw that I wasn't turning back around, my business exploded in a good way. And so now, most of them are investors with me, and they're now believing in it, too. So for those who are thinking about it, just do an emotional check.

This is probably one of the first few chapters in my book that's coming out as well. It's just kind of be introspective. Is this what you really want? Because if you're only going after it for money, I can tell you that that's gonna be a difficult path. You have to love what you do. And so under like investing in general, you guys can invest in different types of properties and assets.

For me, I found multifamily, absolutely love it. But within multifamily, and Whitney, you can probably attest to this, there's multiple assets within that, too. You've got class A, Class B, class C, like whether it's brand new property, or if you'd like to rehab. So there's an abundance and a variety of ways to invest if that's truly what you love. So I think that's that's really what it is right there. That is such a good question that no one has really asked before.

**WS:** I appreciate your transparency around. Hey, they were your parents were beside themselves, right? They and really, they worked so hard to pay for the college. Right? I can understand, "Really, Pam, what are you?" You know, I can just hear that. Right. And I know we received some of that as well. You know, it's like, really Whitney, you know, what are you thinking? You know, people thought we were crazy. And I was okay with that. Right?

**PS:** I knew you went through the same thing. It sounds like.

**WS:** I knew we had to do that. Right? If we wanted something different than what everybody else had we to do something different, right?

**PS:** Oh, and I forgot to mention you'd asked about like spousal support as well. And I think that's really important, whether you're married, or if you have, you know, long-term partner. For

me at the time I was around, oh this is going to date me 27, 28 I think when I started and so I wasn't married yet. But I started thinking because you know, women, we have our biological clocks, and I was like, oh, I want you know, kids in the future. I was dating my boyfriend then who became my husband, but I remember telling him this and I don't know if this is the right way for everyone. But this is what Pam did. I said, "Hey, boyfriend, this train is going this way. Either hop on board or not. It's gonna go."

So be true to yourself is what I'm telling people and if they are going to support you, they will show that like yes, there are some that don't because I do have clients who I've mentored or kind of is like help them out and consult, it makes it harder when the spouse isn't supportive, but perhaps what you two can do is sit down and talk about, hey, this is the long term goal, we're gonna get there. Give me X amount of time to try to get to that point, and then let's reassess. So that gives you both time to like, work out a game plan versus having to like explode, or part ways in a sense.

So that's kind of my little nugget of advice. For me, I wasn't married then. So it was a little easier. So I didn't have to say, "oh, my gosh, we have to compromise or we had kids," but I do know that some people are not in that position. And so that might take a little bit of longer discussing it coming to terms that work best for you and your partner, because most likely your spouse will have to support your endeavors in the beginning. But I can tell you this guys, at least from my engineering side, after I was able to quit my full time job in two and a half years, the income more than surpassed my engineering salary. And I was able to show my parents that, but obviously, my parents couldn't see it at the time. And I truly feel for them, because they are the survival generation. You know, as immigrants, parents coming here, they're like, oh, my gosh, we did all this. And then you just blew it out of the water. But now they're, they're semi okay.

**WS:** Yeah, I appreciate you just you talking to earlier to about sharing your passion, right. And as you do that with your spouse, I hope that they say, right, you're passionate about this thing. And then hopefully, you know, they're gonna have questions, and you're gonna have to educate them to potentially, you know, you talk about reading that book, well, maybe parts of that book you share with them, right, you know, so they can start learning as well. Also, like how you said, you know, what, why don't we let's give it two years, right? Or let's give it a three years, and then or however long, let's reassess. And then it doesn't seem so like in concrete, either, right? Or maybe even an option. Like you mentioned, hey, parents or spouse, I still have the engineering degree, it doesn't mean I if this was a major flop, I can always go back.

**PS:** Exactly.

**WS:** But if I don't try, it's definitely not gonna happen.

**PS:** Exactly. And I've seen it happen to where some of my engineering buddies kind of left the engineering company around the same time I did, and some have made it back because we all chose different paths. But I can give you a prime example. One, one of my buddies to this day, he was really focused on flipping at that time, but then the market kind of didn't work out in his

favor. But he had to go back. But did he stopped though? No, he went back. Now he's back out, again, doing his entrepreneurial stuff.

So just want to let everyone know, there's a different way to do different things, but don't give up if that's your true passion. He just had to go back kind of like recoup capital pay off things. And then now he's back at it again, doing what he likes. He doesn't like what I do. He's not a long term hold person. I'm like You do you? I'll do me.

**WS:** Yeah, I thought it was interesting too how you seek out Peter, for a mentor, you know, like you read this book. How did you do that? And maybe give a couple of things about how you got to him? Because I think it says a lot about your passion for it. Right? And how, you know, you were diligent to reach out to him and how you did that and seek mentorship? Was it just because he was the author? Were there other things that you are looking for? And a mentor that maybe you thought that you know, he had? How did that work out a little bit, give us some details? On that mentor also?

**PS:** Sure, sure. And that's also something I share in the book too. So I'm excited about it. So you guys are gonna get a sneak peek of what's in one of the chapters on mentorship in general. So for me at that time, I started attending, like local real estate investing clubs. And like I said, Whitney, back then it was not as easy to find local real estate investing clubs, you couldn't just go to Google and say, "Hey, let's do this." And then like meet up with show up or whatever. Nowadays is so much easier where you can connect virtually.

But the few that I found, I always took some time after work to go attend. So I would check out different local clubs just to see what they were all about to learn kind of all the different types of investing with properties, right? So I remember attending a seminar about this guy, he was the guru of mobile home parks. That was his jam. And then another one I attended was about multifamily investing. And that's when my ears kind of perked up. I was like, "This sounds like fun." Because I've always lived in apartments. And I remember of observing how, unfortunately, my parents being that a or immigrant, they couldn't speak English that well, they were unfortunately taken advantage of in that regard of just when we used to rent apartments, and sometimes we weren't treated well.

So you know, my thought process was like, I want to eradicate all the slumlords out there. That's just how I work. So it kind of spoke to me. And then when I found the book that was written by the two authors, the reason why I chose Peter Harris was because he used to be an engineer as well. So I felt like he was talking my language because we are a different breed, if you will, like we just kind of think a little weird or differently. So I just connected with his words. I can tell the parts that he wrote, if you will, because they're, you know, they're 50-50 coming in together, and I just felt like oh my gosh, this is the person that I would love to just learn from because he speaks my language, he understands the struggles. And so I don't know, I just it was a calling.

But before that, though, I want everyone to know that it wasn't just like bada bing, bada boom, here you go. It was a lot of exploring and searching, attending seminars, workshops, basically finding the right fit for you. So if there's one thing that I can impart here for the listeners is that

you have to find the right fit. We're not everyone's cup of tea. I know, I might not be everyone's cup of tea, same thing with Whitney, but you have to go out there and search. And so that's how I found Peter.

If I just sat at home wishing I had a mentor and did nothing about it, you know, obviously wouldn't get anywhere. So that's kind of how my journey went. I didn't know I needed a mentor until I started learning more, exploring more, it's like learning a new language. And then I thought, well, how can I accelerate my path faster, because I'm nearing 30. And I want to have children. And that was also another motivating factor to get a mentor who was going to be like a high-quality teacher to me.

And the first thing I ever learned from Peter was your mindset is the most important thing, which is really hard, right? And Whitney, I'm sure you can attest to that, too. Because you're like, oh, my gosh, is this gonna work? Can we do this? No one believes in us, what are we going to do? So it was a lot of that. And he said that 90% is really that, the rest is technical that you can kind of learn and do.

And then he said "One day, Pam, when you're ready, and you're financially free, you're gonna want to give back like what I'm doing too." and I said, "Haha, you're crazy. I can barely buy a property right now." But look at this 10 years down the line, he's still right. So that's the quality of a good mentors, to see the potential that you can't even see in yourself at the time. So I'm forever grateful to Peter Harris for that.

**WS:** Yeah, I appreciate that. And just how you seek them out, how you did that. And it wasn't easy, right? It wasn't just like you found a mentor. And then it was like, boom, boom, boom, all of a sudden, I can leave my job. Right? It still took a ton of work. And I want to jump into that. Because you just said you left your job. I think she's a two and a half years later. How did you do that? What were some of the things that you know, had to happen for you to be able to do that during that process? You know, and let's dive in there.

**PS:** Yeah, so the first thing was, you know, I was exploring real estate investing, I was like, "Okay, I like this. I don't like stocks. I don't like other stuff to retire early." So I found a mentor, that was the next step, because I wanted to accelerate my path. So when I found Peter, start working with him, then I think this is where you and I, we have a common theme here. And a lot of us who do this is that you have to be that go getter, you have to push yourself outside your comfort zone and be proactive. Because a mentor will teach you that it's up to you to do the homework, to really go after it right. And that's why I talk at length, about passion, you have to have the passion to drive yourself.

And so after I got, you know, Peter on board to help mentor me, I was so eager, I spent mornings calling brokers before I went to work at 7, 7:30am. So I would catch the East Coast brokers during my lunch breaks, I would continue to work on real estate investing, whether it's learning, reading a new book, or making calls, trying to find properties. And then in the evening, when I got home, this is where you have to start picking and choosing your, I guess events, like I would turn down social engagements. And I'd say "Hey, guys, right now I'm trying to focus on my side hustle here, I'm not going to be around a while that doesn't mean I don't love you

guys, thank you for inviting me or whatnot." And you know, I told my family and friends of like, "I might not be around a lot right now. But it's because I'm focused on this, I need to launch this off the ground, I need to find my first property."

So I was like a dog to a bone basically, until I could get my first property. So I spent my waking hours on real estate investing, learning the craft and searching properties left and right. And gosh, I cannot tell you how many I looked at to like, found my first one was it like an order of like almost 400 and above like listings, calling, and everything till I got my first property.

So when you can almost like taste it, it pushes you even further right guys. And then when you get your first one, I guarantee you, it's not gonna get like that much easier. Because you're gonna want something bigger, you're gonna want something different and every property is different. But you get so excited because you're like, I did it. Now I can try again and learn some more I'm going to stumble and fall along the way. So that's something everyone needs to kind of, I guess embrace and come to terms with nothing is going to be perfect. And I think a lot of stories out there.

Everyone's talking about the perfect success story and all of that but really, like you said Whitney the becoming of it is what really is the hardest part. It's all the rejection, the dropped calls or the escrows that didn't pan out falling out of escrow, things like that and negotiating which is also hard. So it was a lot of hard work during my waking hours, so to speak.

**WS:** Appreciate your transparency around even having to tell the family or friends "Hey, I'm gonna be probably disconnected for a bit right as I push through this." You know, when did you know it was time to leave the job?

**PS:** Ooh, yeah, I was oh, excited. So after I bought my first property, I really kind of analyzed it right? Because by then you guys have you bought your property, you would have done some good due diligence on it. So as engineering nerds, we live and breathe by Excel spreadsheets. So I remember calculating the numbers. And I was like, "Oh, my gosh, this is my cash flow. Okay, so if I buy another one, what's it gonna be like?"

So when you see that potential you start game planning. So for me, I thought, "Okay, I can do this with maybe two or three more properties, and I can meet my monthly expenses and more." Because you have to plan for that as well. Right? So for me, I love like drinking Starbucks almost every day. So I budgeted that in at what, five bucks a cup a day or something. I want to live that life, I don't want to have to live under my means so much. That was kind of my goal.

So I just kind of started planning the numbers. And I had like, my all number that I needed to meet. And so I gave myself time, I said, "Hey, Pam, why don't you like set a goal to accomplish this in five years?" Okay, that was my goal. Initially, I was like, I'm going to do this in five years. Well, as luck would have it, when you have passion, and you're like, going after it, and probably a sprinkle of luck and timing, and you know, just everything. I was able to do it in what two years. So yeah, I don't know, the blueprint to that. I think it's just a matter of like planning and continuing to look and not settling, leaving no stone unturned.

And so by the time I reached my third property purchase, I knew I have already, like surpassed my salary. And so then it was the next decision of like, well, I have this cush job, too. So do I keep it and also do the hustle so I can grow faster? But I thought no, freedom is worth it. And I thought, worst case, worst case, right? Whitney, I go back to it if I needed more money. So I thought, I'll never know if I don't cut the cord.

**WS:** Did your real estate business speed up or slow down? When you left the job?

**PS:** It actually went up surprisingly, right? Because the biggest fear for us it's like, "Oh, crap, what if it stays the same and goes down?" All that fear, right? You got to learn to work with that fear. But when I, I decided, I was like, "Okay, I don't have to wait till five years, I can quit in like two years now." So I decided to quit on my birthday, which is easier to remember. So I made it a goal. I put it in my Outlook planner and everything. And it was always reminding me every day that like, by year two on my birthday, I'm going to send that letter of resignation in and I'm going to, you know, skip, skip out of the office and be free, so to speak.

**WS:** Congratulations.

**PS:** Thank you.

**WS:** That's incredible. You know, tell us what kind of properties were you buying? And what are you looking for?

**PS:** Oh, yes. So my first property was like a Class C property. It was 6-units. It's my baby still to this day, because it serves as a reminder of where I started. Actually, my team was trying to have me get rid of it last year, because you know how the market is right? So I didn't put on the market. I was like, "No, guys, I'm sorry. My heart says no, we're keeping this but it's like the smallest one. But that's what started off. For me one of the units was completely gutted. I'm a hands on person, or like, you know, my engineering brain gets excited about that. So I wasn't scared of it. We did rehab, it was Class C, six units in San Diego still there to this day. And then I just challenged myself each year by something that's like just one unit bigger than the previous. Because I went a little easy on myself. I was like, "Pam might get lazy." Who knows? Right? So let's just do one unit bigger than the other ones. So after six units, then was eight, then 10. So I just kept going from there. So it gets exciting. And obviously I made mistakes along the way, which I don't recommend for anyone thinking of if you want to go this route, the commercial real estate multifamily investing route where it's five units and above, don't go back under. I did that once. And it was not worth it. During my time I went back to four units, and oh my gosh, that was one of the failures. I was like, no, no, I'm gonna do that again.

**WS:** If you could talk to Pam, when she was reading that book, you know, you're in that cubicle and you're having those thoughts and you're reading that or maybe you've not even started reading that book yet. What do you wish you knew then? Or what would you what would you tell her?

**PS:** I would tell her to shove that fear in the closet, you're gonna have to learn to live with it. You don't need to open the door to feed it, if you will. Does that make sense? That fear will always be with you. Because we are a human species after all, otherwise, how did we survive,



right to grow as a population, but you can learn to work with it and make educated guesses. So go out and get the education you need. But at some point, you're gonna have to take a leap of faith, nothing will be perfect. And that's really a good question actually. Because it was what a couple months back I went to a networking event and bumped into the same couple that my husband and I saw eight year years ago, starting off the same time.

And here's the sad part. Unfortunately, they still haven't taken a step forward, they're still attending all that. So at some point, you guys, don't be doing it for eight years, and say, Hey, I'm gonna do it, I'm gonna do it, just do it. I mean, jump into it, don't wait eight years is a long thing. Because you won't know the potential. So if I can go back to little Pam back, then I would tell her that the grass is greener on the other side, to treat people with kindness, to have compassion, and your business will grow in ways that you've never known. But if you go the other route, where it's just all about money, hat, I don't recommend that part. So have passion, have love and spread that kindness. And I think that's been kind of the way I operate my properties. And all the communities are making small changes in that way. And also, because like I said, I want to eradicate all the slum lords.

**WS:** I think when you are solely focused on your own personal financial gain, it shows I think your investors know that or, you know, they see that, you know, you're not thinking about your attendance or anything like that. I just think it shows and people want to be a part of something that's bigger than just financial game, right? Whether they know it or not, they do.

**PS:** Exactly your integrity shows, right? And I think that's really important. And that's why I often tell people who asked me, "Well, how do you know who to invest with and all this and that?" I always say, listen to your moral compass, which is pretty much where your heart is, if your gut feel says, I don't know, you better listen to that. Even if your brain says, "Wow, everything checks all the boxes, right?" And that's often hard to do, because you never know until you take that leap of faith. So don't beat yourself up if you made some mistakes and met some friends who weren't friends. But at least you live and you learn. That's the most important thing. What did you learn from that, that you won't do again? And that's the most important part is to not give up.

**WS:** Pam, what's your best source for meeting new investors right now?

**PS:** My best source, you know, what's crazy Whitney, ever since the pandemic, or and when I started talking with you, I'm not a big fan of social media, but it works. My team has done an amazing job. So I want to say almost like 90% comes from Instagram and LinkedIn connecting with me and my team. I never thought it would be this way. Because I'm a, in person. I'm the type that I would like to break bread with you first to know if we can really work together, we do get to that point, but it's a new age. So that is probably the best way that I've been meeting potential investors. And then through networking, everywhere. I've met investors from my yoga class before the studio was shut down. And I wasn't even there thinking about investing. Does that make sense? It was just like you see each other all the time, you're like, "Hey, how's it going?" Then after a while, it's like, well, what do you do? And what do you do? Why are you here at this time every day? Then you talk and get along? Then it's like, oh, I have you know,

like I have this I have these goals? Can we work together. And it's so amazing. When you get to see that you make a difference in people's lives. I think that's the most fulfilling part for me.

**WS:** Give us maybe one technique that you use on LinkedIn to meet those people.

**PS:** Hmm. So I like to post about my whereabouts in regards to my volunteering. So that's how some people reach out to me because I do travel a lot. So right now, I'm rolling off the crew network board, as a board directors, we have over 12,000 members, or more globally, I'm kind of like the ambassador and oversee the Pacific Northwest chapters. So I'm usually in Portland, Seattle, let's see I was in Boise, or Canada, Vancouver. So I'll post about that just to share and help others with their business as well. And then it's kind of like it comes back at you 10 times more, because usually, I'll be posting about some of the women in the chapters of like, Hey, if you're in Vancouver, this person does this, this person does that reach out to them for that. But then indirectly, the connections just help. And then they reach out to me of like, Hey, I saw you were here and you do this. Can you tell me more about it? Yeah, yeah. I don't know how that all works. But I'm thankful for it.

**WS:** That's a great example. What are some of the most important metrics that you track? And that could be personally professionally, it could be about a deal, or it could be about morning habits. Anything?

**PS:** Ooh, that's all over the board. Hmm. Let me start on the personal side first. For me my personal metrics is every day I meditate actually. And it doesn't have to be anything formal. These days. It's a little like mainstream about meditation. And you have to listen to this you have to know is just you silencing yourself in a sense, or just coming into yourself and to have some clarity and peace in your heart. So sometimes I'll meditate while showering because that's when I'm the most peaceful and relaxed. Sometimes like this morning, I knew I had an interview. So I woke up early, sat outside, observe the birds kind of just flying around, just close my eyes for a good minute. And the way I measure that is I've noticed throughout the day, I have more space and more room in my heart to kind of whether other people's maybe they're having a bad day, so to speak. Or maybe my children want to test my patience in Parenthood because some days I really suck at that. And so it gives need that space to really like, Okay, I'm gonna take a step back, and then I can handle this. And this carries forward into how I handle my business as well. I've noticed that sometimes when you're in the heat of the moment, so to speak of like trying to negotiate something, I realized when I meditated helps me try to find the best Win win scenario for everyone at that table at that decision making table. It doesn't always work, but at least it gives me the patience and the wherewithal to really have some clarity. And on top of that, I think what makes me feel like I've accomplished something, I'll show you this really quickly. I know no one can really see it. But I'm talking out loud with you.

I guess this is my metrics of its working. This was a card sent to me during the pandemic, my tenants don't know me personally, they know my management team, we were boots to the ground handing out you know, the protective stuff that we could afford to buy. And I asked our investors to Hey, guys, can I have a reserve because we don't know what the pandemic is going to do? Can we just set aside some reserves where you guys don't get as much cash flow

these next few months, and I really want to spend time to buy safety equipment, buy iPads for their kids who can't go to school right now that don't even have an iPad at home to connect with their classmates or schoolwork, and maybe throw them like an outdoor, you know, socially distanced barbecue or something just to really bring up the morale. So one of the properties, they got a card, and it says, like, thanks from the whole bunch. And each unit wrote something really nice to the property management team.

And so they mailed it to me, and it's, it's this, I have it at my desk, and it reminds me every day of what I do, and why I do it, it fills my heart with so much joy that we are making a difference in some of the people's lives. Another example would be this, this older couple, unfortunately, they passed through to COVID. But I remember that they asked us if they could just plant a mini garden in front of their home, because we already had landscaping. And usually, you know, when you have things design, you don't let people kind of mess around with whatever your landscaping is. But I remember my property manager asking me like, hey, Pam, well, they're, you know, they're in their 80s. Could we? And I thought, sure, why not? I mean, it's just plants. It's not like they're gonna do it across all everywhere. And that meant the world to them every day, they were there. So it's just it's things like that. It's the small things in life, Whitney.

So that's like, kind of a measure of happiness for me that we're doing well, obviously, you know, the normal measure of analytics is like, Okay, how's the cash flow turning and all that stuff? That's part of the normal the business, but for me, it's if I'm feeling happy doing it, that I know it's the right thing, if that makes sense.

**WS:** Yeah, I love that you share about getting that card, I think that's very rare, by the way, your tenants are each of them, you know, from a multifamily property, you're gonna sign something like that and send it to the management company. So that says a lot about your management company. But even thought about your, you know, the manager, or whoever's in charge of that property were the elderly couple was that they even desired want to come to you to say, hey, could we do this and just care for them? For those tenants in that way? I think that says a lot about the culture that you've built there. And just the care, right for the tenants. And I mean, it's good. That's really good. I don't hear stories like that. Maybe. That's awesome. So you've already shared about this couple of times. So I always like to ask at the end, you know, how do you like to give back anything else you'd like to share on that front?

**PS:** Yeah, so giving back with my book, if you guys want to support me this fall, please buy my book. And if you like it, great, give me five stars, because that'd be kind of cool. If you don't like it, my favorite would my ask would be just pass it on to someone else or recycle it so we don't hurt the earth. And the other way I'm giving back is that I'm volunteering as the director for the Center for Real Estate at Cal State Fullerton in California. So if you guys are out there, come say hi, happy to go grab coffee with you if you'd like if I have time.

That's what I'm doing now is helping students mentoring students connecting students with the real estate industry as well to see where they want to go. So I want to be appraisers, some want to be financial analysts. They just want to intern and learn about the world of multifamily. I just want to help connect. I think that's like my next calling, if you will, with me is just trying to help connect with as many as many people as possible to help each other kind of grow

together because I feel like we win more together versus going solo and that's kind of always been Pam's MO.

I'm also merging my websites into one big one because I realized at my syndication one, then I've got my like, educational resource platform, which is called Let's go create wealth.com But it's like all the blogs that I've written about multifamily investing, but I'm just going to merge it under my name so people don't get confused. So coming soon, or maybe it's out now it's pamscamardo.com. And you go there as your one stop shop where I can help you so if you guys are looking to work with Whitney, I can tell you off the bat, he's amazing. Just reach out to him. If you have any questions or you want to talk to me, same thing, you guys just have to find the path that works for you and don't be afraid to stumble.

**WS:** Pam, how can they get in touch with you tell or if you haven't already, you know, tell them again. And where do they find this book when it comes out?

**PS:** Go to pamscamardo.com My last name is spelled S-C-A-M-A-D-O so pamscamardo.com. And then by October 11, actually, a book will be out on Amazon and it's called create wealth, how you can ditch the nine to five job with multifamily investing. And here's the cool part that gets me so happy Whitney that I didn't get a chance to tell you, Peter Harris, he wrote the foreword for me. So it's like full circle. I was so honored, but he wrote the foreword for me so it's coming out October 11.

And then if you guys want to meet me in person, October 15, I'm teaching a multifamily class in Orange County so you can reach out to me on my website for more details. And yeah, so it's gonna be a four hour workshop. I'm bringing in two national speakers to help you with one is like a pro with networking, social give tips on that. The other is a pro with how to like, basically how to sell yourself without being too salesy. Does that make sense? Because as you can probably attest when you we have to talk to investors, but we also have to talk to vendors, we also have to talk to everyone so how do you present yourself in the most authentic way possible without Yeah, without being too like fake or pushy when you don't intend to be? So I think those are skills that we can always improve upon.

**WS:** Thank you so much, Pam. No doubt we can improve on all those skills. I find it's a continual learning process. We just never arrive right? We have to continue working on those things. So appreciate that. Thank you for letting the listeners reach out to you grateful for that as well. We look forward to having you back on the show again soon.

**PS:** Thanks so much, Whitney. And so I just want to add one thing you mentioned we are working progress here. So right so the motto I go with and this is borrowed from someone else's we are WIP till our RIP so we are working progress till we rest in peace. So it's so true, but thank you for having me.

[END OF INTERVIEW]

[OUTRO]

**Whitney Sewell:**

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