

REI NETWORK RK

Episode: 066

Flip The Script, Make More Money!

Hosted by: Gavin Timms

Guest: Lou Brown

- Gavin:** Hey, guys, welcome to the REI Network Podcast with me, Gavin Timms. Hey, guys, how you doing? Welcome back to the Audio Network podcast. Today I have a special guest. We have been we've met a few years ago. We're in the same mastermind together. We actually got to hang out last week and his another one in the industry that's been he's probably forgotten more than I know. He's been in the industry for probably 40 years. I'm excited to have him, so let me bring him over and we're going to find out why he says this certain thing. But I won't still his line. I'm going to bring him over right now. Lou Brown, How are you, Lou? How's it going?
- Lou:** Gavin, I'm doing fantastic. How about you? I'm good.
- Gavin:** I'm good. I appreciate you getting on there with me. I know we hung out last week and then we met again in the airport. We got to do a podcast, so here we are. So I appreciate how. How's it going this morning?
- Lou:** Well, you know it is. It is beautiful. It is a great day. I love what's going on. It's we're in the fall now. That's not my favorite season, though. I'll tell you.
- Gavin:** Yeah, I know, right?
- Lou:** I know.
- Gavin:** So I want to bring it back real quick, Lou. Obviously, again, you're a veteran to our industry, right? You know, I didn't say that. I, you know, I've been in the business. I know eight years. And when I listen to you and you've probably been in it forty years, let's go back. Let's roll it all the way back. How did you get into real estate? You know, and kind of let's just bring it through the ranks, and let's get a bit of backstory on Lou.
- Lou:** Well, it's kind of an interesting story in that. My mother was actually from Scotland, and she came over on the Queen Mary. She was a war bride. She had met her American trooper husband. Everything was going to be fantastic. She got here. She found out he was an alcoholic and an abuser, and she said, I can't deal with this. So here she was in this country, all by herself. And then I make the joke, and then she met my father. Her second mistake. It's one of the origins of me is really being in this country with my mother, with no brothers, sisters, cousins, uncles, aunts, grandparents. It was nobody

but just the two of us. And I got the good fortune really talking about where real estate started for me. I got the good fortune of meeting her different friends. And of course, since I didn't have any siblings or anything, it was me kind of talking adult to adults and learning from them, and one particular incident that sticks in my mind from my childhood. I was eight years old and the lady that she took me to, I called her aunt Mabel. She, she said, the duplex that we live in and and I listened to her. And she said the people on the other side are paying enough money to cover the mortgage and that in my little brain just stuck with me because what that meant is they were living for free. And here we were. My mother and I had an out from the rent man. You know, here's the rent man, you know, knocking on the door. Yeah, where has the rent? And you know, you're hot now and not you're going to have it next week, you know, and it's a challenge when you're on the other side of the door and you have no money. And so, sure enough, she bought the next year. She bought another one and then she bought another one, and then she bought another one, all on the same street. You know, talk about target marketing, right? And they ended up with five duplexes on the same street, plus another house, and they ended up moving to a brand new house in a brand new subdivision, all brick corner lot. And that Aunt Mabel, how did you do this? And she said two words that changed my life forever. She said, Accumulate property. Write that down, baby accumulate property. So sure enough, that's exactly what resonated with me. I bought my first house when I was 19 years old, actually 18, and right after my birthday, I closed and it was just the most fascinating experience because I had never lived in a house before. I didn't have a lawn mower. I hadn't mowed lawns or done anything like that. But now I had a house and I had responsibilities, and I asked my mother to move in as my first in it. And we gave up the apartment. We were paying six hundred dollars a month and I told my mom, I said, Listen, you've got all this debt, you got this twenty two percent interest nonsense. It's crazy. I said, I want you to pay one hundred dollars a month to help me cover the utilities. And I said, you take the other five hundred dollars and put it towards your debt. And a year and a half later, she was free and clear for the rest of her life. And that. Yeah, that taught me a valuable lesson about how quickly, you know, situations can change. She was upside down completely financially and a year and a half later, she was on the other side of it for the rest of her life. So, you know, we kind of look at inspiring people and giving them some insight into what can happen and it can just happened so quickly.

Gavin: And how old were you then when when you were able to help her get debt free?

Lou: 19.

Gavin: You were 19 years old.

Lou: Yeah, I went to college for a whole year. I won a scholarship with junior achievement and I went to college in Central Piedmont Community College in Charlotte, North Carolina. I went to college and sure enough, I couldn't figure out why I was there and what I was learning. I said, Yeah, but what is this going to do for me and what can I do to cause this to actually create income? And I left college after that first year and I never went back because I just saw that I could just use that time more beneficially, and that's exactly what I did. So I jumped right into the corporate world and started working for a company, traveling several states. And then I got an opportunity that was asked by the

company I was with to move to Atlanta, Georgia, and take over a territory that had just been vacated. And I, sure enough did it. And they moved me and they bribed me because I brought me to sell that house in Charlotte and I got a thirty seven percent gain just by owning that house for two years. And I said, Man, OK, so there's something to this real estate thing because that was like hint number to see and what Aunt Mabel did and then own self making a 37 percent profit and then getting to Atlanta. And the way I bought my first house was to take over the existing financing on the property. And that was another lesson. I didn't have to go to the bank. I didn't have to qualify for loans. Aunt Mabel went to banks and qualified for loans, and here out I did something different than she did.

Gavin: So when you talking about that, are we talking of like a sub too? You were taking over the mortgage like a sub, too?

Lou: Well, you know, here's what's interesting, Gavin. Back in the day, back when I did that, the first time they had a program, it was actually called any NQ non escalating non-qualifying loans. And so you could step in for only forty five dollars and you could take over an existing loan. It was perfect. It was beautiful, it was amazing. And it gave people like me the opportunity to have home ownership. But they took that away from us. 1982 they passed the Garn St. Germain Federal Depository Institutions Act, and that basically gave the banks the right to put the due upon sale clause in the mortgage. So sure enough, you know, it took them about two and a half seconds to do that. And yeah, they had the right to do that. And this was way back in 1982. Gavin and go back. So I read the law because this was so good for me. Then I had my first two houses by taking over existing financing, and then they come along with this idea and I didn't like it. So I read the law and I discovered there was an, let's say, a loophole that they had created, probably for themselves, because it's buried way down deep in the act. But what's interesting is now here we are. Fast forward to today. They've never changed the act. But what's in the act is that when you place your property in trust for estate planning purposes, the lender is prohibited from calling the loan do. So that's what said to me, you know, if he loves gold right there, you're telling me, then. So if people are doing something today, they put it into a trust. This part of an estate, then they can't call it due. That is correct. It's in the law. It's actually in the law. So it doesn't matter what kind of a cages the banks rattle at you and send you ugly letters and things like that. They don't have any power. They legally can't do it. And so when I discovered that, I said, OK, you need to learn about trusts. You need to become an expert on this game called trust. I don't even know, you know, quite how to spell it. And then I'm going, OK, now what the heck is it trust and what does it do and how does it work? And I did. I became an expert at trusts and and to this day, it has served me incredibly well. And I'm so blessed that Congress actually changed the law and caused me to learn about those great things.

Gavin: Yeah, that's amazing. It's crazy how things happen, right? I mean, you've seen more real estate cycles than most in our industry, right? I mean, I had the chance to interview Robert Allen a couple of weeks ago, again, been in the business for years, and it's pretty amazing. You know, these things that you've you've learned. Along the way and then the loopholes, and because that's exactly what they are, right, I think we never break the law and we just look for that falls and then we play to our strengths to be able to do

deals. So that's amazing. I think just that right there, even if we just show off now, people are just going to be go in light bulbs. That's insane. I've got to check this out. So.

Lou: So that's also what I was going to say. I know Bob Allen and, you know, I got started early in my career. That was one of the early courses that took and it was great because it was it was insight into other things that I could do in real estate, right? Because back in the day, you didn't have all the technology that you got now. I mean, if you wanted to find out about a mortgage, you had to go down to the courthouse and you had to go into the courthouses. You had to learn how to look through the deep books and find the page numbers and all of the things that they don't do now, right? Everything is on. It is magnificent. But what's kind of cool about learning this whole experience has been that there's a lot of other benefits that come with trust, too. And I didn't know I was going to get those other benefits. I was solely focused on how do I buy this property by taking over the existing financing like I used to do? Yeah. Like you did do it and it was completely legal to do. How can I legally do it again? So that was kind of my focus. But then I discovered I could get some other stuff too.

Gavin: No, that's amazing. That's amazing. So and you're still in Atlanta now, right? So you moved for the job from, was it Charlotte?

Lou: Charlotte.

Gavin: You moved from Charlotte. And then you moved to Atlanta, still in Atlanta now. And what are you doing like so what are you focusing on right now? So fast forward. Are you still doing these deals today and where are you doing them?

Lou: Very much so, doing them today. We do own properties in six different states, or not me, but various trusts that I'm familiar with our own properties in about six states, and it's just a fun experience. What I discovered quite by accident is that I'm actually a long distance investor in my own city, and I didn't even realize that that's what I was doing because I have talked to people over the years. You know, this is my fifth real estate cycle, by the way. You were talking about cycles and we're going into now my fifth cycle. So I definitely have seen the ups and downs of what happens and what the manufactured crisis that occurs. It's there's nothing unplanned about it. It's it's completely by design. And when I started to realize that this was actually how the system is, let's say designed, is to create these upheavals in the marketplace, then I started to watch for what to do and how to do it, to prevent that from being a problem for me because I certainly got caught in other downturns. And it's sort of like musical chairs, you know, they say, take your chair away and they cut the music off. And if you're left standing, you're the one that's out of the game. So I said, OK, wait a minute, what do I have to do in my business to make sure that all these upheavals don't cause me stress and upset and anxiety to flatten the curve, so to speak, in my real estate business? What I did was flip the script on what we do. So I started finding and really discovering that we could find the buyer before we buy the real estate and actually that I could custom buy the property for the buyer. And I realized I could do that long distance, whether I was in town or whether I was in another city. I could do that totally remotely without having, you know, go see the property.

Gavin: OK, so I'm going to come on to that. But I want to ask you one thing. I've never been in a crash, right? So I've been in the business, like I said, eight years or whatever right back into 2008. And people say to me, Well, you haven't lived the crash, and I'm like, No, I haven't, but I know enough smart people that have. And at the end of the day, if you're not overleveraged, you know, when I do a lot of, you know, controlling property without owning it pretty much right. I do some flip for nothing crazy, but for the most part, control property without owning it. You know, I feel I don't know, but I feel pretty recession-proof. How would you look in in two thousand seven six seven eight? Like, did you did you lose that much? Did you? What you did? Was you good? I that look,.

Lou: I tell you, it's because going back to what I said earlier, you know, accumulate property and the residual income effect of holding property long term. It really had a major league shift in how I viewed my business because at that time I was doing extremely well with renovations buy, renovate, sell and oh my god, we were just knocking it dead. I always call him there's an area of Atlanta called Kirkwood. They call me Mr. Kirkwood. I had 26 renovations going in one neighborhood at one time, and it was it was amazing because we were setting the price points and now that neighborhood. I wish I'd owned all those properties now because that neighborhood is over six hundred thousand dollars. But back then, what was behind them? I was bought it for late thirties and for 30 to 40 thousand dollars, and this was just 10 years ago. So insane what's happened and fun too. But at that time, I was focused on my renovation business and sure enough, I had bought houses, right? I had bought them cheap. We fixed them up beautifully. Columns, dormers, porches. Granite. The whole nine yards. Gorgeous stuff. And people were raising their hand. They wanted to buy the houses. And sure enough, then all of a sudden the crash happened. And that was, you know, you don't get the memo, they don't go OK, the crash is on! It's that your customers are actually filling out applications. They're applying, you know, they're doing purchase and sale agreements, they're applying for loans and the loans aren't getting approved. And the mortgage brokers, they don't know either. They didn't get the memo either. And so, you know, as we kind of evolved and then it's going past 30 days and it's going past 60 days, we all know what's going on here. So it didn't take me long to figure out that the crash was on us because that was my fourth cycle at that point and said, OK, I got it. I got to flip the script, and that's exactly what I did. So I had 12 properties on the market, all fixed up, ready to go. And I said, OK, I got to be resilient here. I can't lose everything I've got. Now you're right, a lot of people lost a lot of things. I did not because two things. One is I had that residual income from our properties. That was a major factor because I could overcome a lot of things by having a dependable, predictable income. The second thing that happened was flipping the script and saying, OK, I'm going to offer this property out on owner financing. So of course, I've been doing lease options owner financing cash sales for decades. And that's exactly what I did. So I flipped the script and I created a program called The Path to Home Ownership, where we help deserving families, regardless of credit or financial background, to end up with home ownership. So that was a game changer, and once we started offering that in our local marketplace, then I discovered that was a perfect formula for me to actually present to my students. And so I had students nationwide that were know whole enchilada owners. I'm known as the whole enchilada of real estate, and they had. And so I said, Look, take a look at this model. Well, they embraced it. And then I created a program called Certified Affordable Housing Provider, and I created them as certified affordable housing providers so that

they could offer the path to home ownership in their local markets, complete with all the marketing, all the branding, all the website, everything related to the brand and what I was. And that was a major league game changer for us. So now our business looks like finding the buyer first, putting them into a membership, then actually custom buying a property for them so that we can immediately make money. When the sellers moving out, my buyers moving in, my buyers already given me a significant down payment and now we're making money on a monthly basis. So that script flip that flips whatever you want to call it, was a major league shift in what we do and how we do it.

Gavin: Within that moment, then really when having them 12 properties, how this developed this method because I think what's unique about you and going through these cycles is that your ability to change your ability to make tough decisions to be able to pivot. I use that word a lot pivot and get out of situations and make the best of a bad situation, right? I mean, it was just like when the pandemic hit for us when it was all and we had a lot of buyers like not buy it and everyone was stopping their marketing and going crazy. And we kind of sat back, you know, with the team and said, Right, if we find from a wholesale standpoint for even if we find people that want to buy right now, all we need to do is serve them people. So we went and we talked to all of our cash buyers and we said, Who is buying, who is now and people I'm buying? I'll buy 10. If you can get them, I'll buy, I'll buy. So we had five people that were like ready to buy. So all we did was got their locations and areas went through the CRM, did all our follow up on them zip codes. We. Marketed new marketing to them zip codes, and we did probably in the first, you know, in April, May, we probably did over a hundred thousand an assignment just delivering for the what people wanted. Why everyone else is panicking and turning things off. And you just have to think, not panic, right? And look at as an overview and say this is a situation. What's our next move to move forward? That makes sense.

Lou: It makes 100 percent sense. And you know, the interesting thing about how things do evolve is you really do have to be an expert at pivoting because as the market changes and as I said before, by design, I didn't know that when I was younger, but I do now and I'm very clear about it. So it's now a process of how do you flatten the curve? How do you put yourself in a position to not lose? Right? How do you put yourself in a position, honestly, to survive if you can just survive whatever turmoil they're creating, it's almost like being on the rowboat, right? And the waves are coming at you. But if you can adjust enough, you can stay at least level with and get in topsy-turvy. And that has been, I would say, one of the best things that's ever happened to me because, you know, I'm over 40 years in this business of buying, holding and selling. And what I've learned is that there's some magnificent things that we can do to really just, you know, flip the script, so to speak.

Gavin: Absolutely. So let's talk about this newest strategy. I know you just kind of went into it, but I just want to dove a little deeper. You do. You have to be licensed to do this, so you have to have your license as a realtor.

Lou: Well, that's a great question. And in fact, a lot of people that are with me are licensed real estate agents. But no, you do not have to be licensed. In fact, it's been adopted by nonprofit organizations. It's been adopted by for profit. It's been adopted by mom and pops. It's been adopted by a lot of people. And you do not have to be licensed to do it.

And the reason is because you're a principal in the transaction. If you're matching a buyer and a seller, you do need a license for that. As a licensed real estate agent. But if you are purchasing the property and now putting your client into it, that's a different story. You do not have to be licensed for that audit.

Gavin: So you're finding the buyer. So just as a high level, you find the buyer. So if I'm your buyer, you know what I'm looking for, right? Number one, then you go and actually purchase the home and put me in it, and then you're going to see making money for them, me to them. Buy from you in X amount of time.

Lou: Correct. And just to add to what you said is when I'm interviewing you, I'm discovering a lot about you. I'm actually looking at your credit report, I'm looking at your financial picture so that I'm actually purchasing a property that matches your situation and meaning that if I'm talking to a seller and I'm a big believer in creative financing, seller financing, zero interest, there's a lot of cool things that we do when we buy a property. And if I was talking to somebody that has, you know, let's say, a pretty bad score and it's going to take them a while for our work with a nonprofit organization that builds up their credit. Well, if it's going to take a while to do that, then I know that whoever I negotiate with, I'm going to have to have a long enough time span before I pay them off. And because I'm my buyer is actually going to end up buying that property with a new loan from the bank. But in the meantime, they're living in the property and I'm getting paid for that. So I'm getting a down payment. When I move in, I'm getting monthly income off of it. And then we call it bits and pieces and chunks and chunks. So we've got a whole, a whole financial model that revolves around multiple streams of income, right? And the bits of money are when our people come in and actually join our membership and when they join the membership, that's when we look at their credit. That's when we look at their down payment. So I actually know how much I have to work with before I go negotiate with the seller, and that's part of the strategy. The other part is that we actually, when we go make a presentation to a seller, we actually gift them our book. So my book best seller on Amazon is called Doing Good while doing well, and we gift that to the seller. The sellers go nuts over it. They absolutely love the program. They love the fact that their home is going to be used to help a deserving family end up with home ownership, and they get excited about that. So as a result, many times we are buying properties that sellers actually were offered more more money from other investors, but they'll sell them to us because they're we've got a worthy cause and we really do. We're changing people's lives in helping them with home ownership. And I love that. I think it's just fun. Nominal that we can make money and make a difference too, right? And so I'm presenting that as as what we do to the seller and we make a full blown presentation to the seller as well. That's another unique proposition that we do and we teach our people to do because, you know, many times sellers have questions and they really want to know more about the offer that you're making. But, you know, I think a lot of investors come in like surgeons and you know, they're going to separate you from your property with this knife here. And I'm going, hold on. You know, you don't realize that that's an emotional decision for that seller. It's not just a financial decision, it's an emotional decision and that many times do care who they sell to. And if they know that it's going to help a deserving family man, that is a game changer for us as well.

Gavin: I love that and you actually you're actually educating the seller. That's that's the cool thing, because I think a lot of in our business right is when it comes to create finance lease options, it's all about being able to sell it without selling it right? How do you get a contract? How do you how do you negotiate this deal without coming across like it's too good to be true and do it in the right way? And I think this is genius because you're actually educating the seller on what's going on. You're getting them an emotionally attached to the concept of how they're helping somebody. So I think that's absolute genius. Just shows that book one more time. Guys, if you're watching us on YouTube or we're going to read it out one more time here.

Lou: Doing good while doing well, how real estate investors provide this and make a difference. And that's on Amazon. But hey, your listeners, I'll I'll give you a link so they can get it for free. Awesome. I appreciate it. We'll put that into the we'll put that in the description on this on this episode, guys. So you can click. I appreciate that. So you can actually download that for free.

Gavin: OK, so that's awesome. So you're how? Well, let me just say one more thing here, how much easier it is for people watching, right? It's so much easier to sell something to someone when you know what they want, right? So we'll say, it's like going into a restaurant, right? If you get someone and they pay what they want to order, then, you know, offering to sell it, you just go and make it versus going and going, Hey, I got your soup and I got your steak. We didn't want soup. You don't like steak, right? And there it is. So I think that's a concept we're trying to do here for our listeners is to say get by what people actually want.

Lou: I love how you hear analogy right there. I'm the same way. If I go into a restaurant, the first person I ask is the server, you know, what do you suggest that I eat here? The space exactly what's good and I know what's not good. And you know, so the same thing is true if I have a customer win and we do this all the time, I'm working with one right now. Thirty thousand dollars down got another fifteen thousand dollars. I got another 10000 down and I got a whole bunch under 10000. But imagine that you've got those votes. You know how many bedrooms and bathrooms they want. You know what area of town, if they have a preference, by the way, they often don't. So that really opens the door wide. And now all you have to do is create a match. And what I also have discovered is kind of fascinating is that they're very flexible. So I can say, Well, I know you wanted this side of town, but I got one on that. Would you like to take a look at it? I've got a 50 50 mile drops. It's not the other side down when they just say, Yeah, I'll go over there, OK? You know, so. So I would say my advice would be, don't think for the buyer, right? Don't think for the seller. Don't think for the buyer, you know, put it out there. See if it resonates, see if it works, if it doesn't have a problem. Because what I'm teaching you to do is get an inventory of buyers, not just one, but a whole inventory. So if it doesn't work for that one, we go to the next one with the next lowest down payment, right? We kind of ratchet down the list there. So the highest down payment wins?

Gavin: Absolutely.

Lou: Not getting enough money from my buyer to actually buy the home if the seller needs some down payment money. So maybe my seller needs five \$10000 to move to their next property and they'll hold the rest of the financing until my buyer buys. So zero interest, zero payments? That's a real deal. We do that deal often, and it's just because you scratch the itch. What did the seller actually need? OK, well, now I've got my buyer already in the pipeline already know how much they got. So now I can go buy that property and actually not have any out of pocket on.

Gavin: Yeah, no. That's really good. Awesome. Awesome. Awesome. Lou, where did the famous line come from I? Remember, and I won't let you say hey, but I always remember years ago go into, you know, masterminds and people are speaking and then the shiny out and I was like, Who is this Lou Brown?

Lou: Yeah, baby. Everybody made from, yeah, baby from like two thousand two. And you know, where it came from is kind of funny because I got big teeth, you know, and people said, you look so much like, what's that guy's name? Austin Powers? And that's where it goes.

Gavin: I really didn't know that.

Lou: And actually, it was a promoter who's still doing it down in South Florida. David Dweck And he said, Lou, yeah, baby. And he does this to me, and then he gives me the tie. He gives me a tie. That's got Austin Powers on it and the baby and the whole thing. I said, Oh David, you don't know what you just start was. So ever since then.

Gavin: Yeah, I really did not know that story because honestly, like people would speak and if you came up, it'd be, yeah, baby. And then you'd shout, Yeah, baby. And I was like, Where is this coming from? I had no dea? That is great.

Lou: It's a fun thing. Yeah, it's a branding thing to, you know? Part of the process, really in having a special business is having a brand. Right? Yep. And I discovered this when I was actually building a hotel. I built a hotel from the ground up and I interviewed with several different franchisees, franchise owners. Rather, I was going to become a franchisee and Holiday Inn got my attention. Well, I realized that the whole game was the brand. Of course, they had tools and training and they had the software. Listen, I didn't know Dang about Dang about the hotel business, and we are building a hotel with private money, by the way. And it was it was so phenomenal because I could go in with a known brand that people love. And it was phenomenal because less than a year later, our competitors in town came to us and said, You're killing us, you're absolutely killing us. We opened with a hundred percent occupancy. And it was all because of that brand, and I said, OK, I'm learning a lesson here. My competitors came. They bought us out. We made a half million dollar profit and it was the brand that did it. It was the brand because I could have opened at two and a half million dollar hotel as Lou's Motel, right? I guarantee you I would not have had 100 percent occupancy.

Gavin: Yeah, you could have called it Yeah, baby, you never know.

Lou: Maybe that brings thoughts to mind.

Gavin: That's great, Lou. Well, I appreciate you. Last question before we wrap up here to the new investor, the person struggling. What would you tell yourself all over again? Four years of experience and someone came to you and said, Look well, how do I should it? Should I get involved? What would you do if you were me? Well, advice, would you give them?

Lou: Well, you know, the fear factor is a real thing, and people do come to the table with that fear like, Oh God, I'm going to buy the wrong house in the wrong neighborhood. I'm going to get stuck by a contractor. I'm going to be stuck by a tenant. I'm going to go upside down on this. My wife's not going to want to hear this. My husband's not going to want to hear this, this and and I'm afraid. Right. So fear is a big motivator. Well, that was actually what I discovered that I if I can find the buyer before I buy, it's just hard to screw that up. If you know how much down payment they have and you get that down payment and now you go about finding a house for them. And I teach that as well. You know how to find that property, how to custom buy that property for that buyer. Now you've got the keys to the kingdom. You can't mess that up. So I would say, you know, fear is false evidence appearing real. And the truth is the market does change and I don't want you to get caught with that musical chair cycle. So, you know, a thing to consider is really to get the house monster. Our system is called the House Monster, and that's really finding that buyer. While the marketing system to find those buyers have droves of people coming to you with down payment money that can afford the monthly and, you know, analyzing them before you're going out to to find the property.

Gavin: Excellent. I love that. I love that. So Lou if people want to reach out, how do they how do they find you on social? How do they reach out to they get to you? Is there anything that you can kind of give us an email or social anything like that?

Lou: Absolutely. So first of all, our website is street smart investor, dot com street smart investor dot com. And to get the book free, you go to get doing good book dot com, get doing good book dot com so you can either get a download for free or we'll ship it to you for like five, ninety seven or something. And so you can go ahead and take advantage of that and learn more about who we are and what we do. And by the way, this is kind of an interesting thing is this book is not just written by me, it's written by my licensees all over the country who are certified affordable housing providers. And they're actually got a chapter in the book talking to their local market about who they are. So it really helps to give that credibility when you're talking to a seller, especially if you want them to carry back financing. I want you to carry back one hundred thousand dollars in financing, and I promise I'm going to pay. You know, you got it. You got to convince them that it's a good idea to work with you. So branding, marketing, things like that are things that help you to do that. And then definitely, you can always contact our office. One 800 five seven eight eight five eight zero. And we're here to serve. We do have another website called Certified Affordable Housing Provider Dot Com, and that's another way you can learn more about our program.

Gavin: Awesome. Well, Lou, I appreciate it. Thank you so much. It's been a joy to have you on the show. We've had a lot of fun and you've dropped some absolute gold for us. So

thank you so much. I appreciate you. And I look forward to having you on again. You have a good one.

Lou: Gavin, you're an amazing interviewer. I really enjoyed it, and I would just end by saying, Yeah, baby, thank you.

Lou: Thanks, Lou. All right, Bye bye.