

Dan Breslin: Welcome to the REI Diamonds Show with Dan Breslin, your source for real estate investment jewels of wisdom. Brad Chandler, welcome to the REI Diamond Show. How you doing today?

Brad Chandler: I'm awesome. Thanks for having me.

Dan: Yeah, for sure. It was very exciting. I mean, I've seen the Express Homebuyer's website for a long time. You guys have a very strong SEO presence in a very large number of markets around the country. I assume it's intentional or not, but there's a bit of notoriety and a bit of fame around the company itself, and it's really cool to have someone who has been part of building that company here on the show today.

Brad: Oh, thank you. Thank you.

Dan: So for listeners who don't know who Express Homebuyer's or maybe Brad Chandler is, do you want to give an introduction and maybe a reader's digest version about how you got to where you're at today?

Brad: Sure. Yeah, I've read a book in ninth grade by Robert Allen, who I got the pleasure of finally meeting after 30-something years or 40-something years at a mastermind that I'm involved in. How to buy real estate with no money down when I was in ninth grade and then knew I always want to do real estate because I wanted to make a ton of money.

We'll get to why in a bit. In 2002, an investor bought my neighbor's house in Vienna, Virginia, and I went and talked to him and he's like, yeah, I buy houses at 30% below market and I resell them. I'm like, I must have read that book too long ago because I forgot you could do that. At the time, I just had a newborn son and I decided I was going to do it. I was going to make a company buying houses, but I was working full-time, so I'd come home, spend six days with him, put him to sleep, and that went on for eight long months then. I mean, I was busting my hump and every week that went by, I couldn't find a deal, but I was going to these meetups and seeing all these deals and I was like, if they can do it, I can do it. In July of 2003, I bought my first house. In July and August, somehow I bought six houses and then October of that year, I went to my boss and said, "I quit", came home and told my wife at the time I quit. She goes like, "Are you crazy?" I was like, "no, I just started Express Homebuyers. It'll be fine." Here we are 20 years later in 4,000 houses and we're not still married, but it's been fine.

Dan: Nice. I have a somewhat similar experience and I mean, I was like 25, 26, the year was 2006, so I kind of missed the party from 2003, 2004, 2005. I show up at the meetups and everyone's, I mean, they're talking about these numbers, Brad. "Oh yeah, so I owe you like 33,000 from such and such a deal, and then you owe me 7,000 from this one and we had \$86,000 from this other one." My head's like, "Holy crap, do you hear the numbers these guys are talking about?" They were all the frothy market type of deals and a lot of those people who are like sharing that experience and in that conversation, some are no longer in business. Some, you probably would recognize from our Facebook group who have the power catamaran. It was literally there that they had that conversation. But for me, it was like six months. It was January 2006.

We went to Russ Whitney's get rich and real estate kind of seminar talking about like wholesale and flipping houses and here's what you do and you make offers and blah, blah. I remember telling everyone from January.. I had no job. I was doing like painting and handyman stuff for family, that kind of stuff to keep the lights on. But I remember telling people like, yeah, I'm going to like buy a house for like six grand and find someone to give me 11 and make five grand or something like that. I'm thinking to myself, man, I feel like such an idiot. It was six months and it was July 2006. The actual deal I ended up doing was like \$5,500. I remember I was going to sell for like \$10,500, which would have been my \$5,000 target.

Something told me as I wrote the Craigslist ad to delete that and put 11,5 and I did that and sold it. And it was \$6,000 clean.

It was like tiny deal. Like I probably wouldn't even attempt to try to do that deal today. Certainly not for flipping houses. I didn't flip that one. I flipped the contract. But that was it. It was a start for me and it was kind of like you. There was three or four deals in the next month or two and we were off to the races from there.

You were talking before the show started. Your zoom login here says happiness and freedom, Brad Chandler.com. A lot of people are going to come on the show, we made all this money and we did all these deals and that kind of stuff. I want to talk about the other side and kind of how have you life now through a little bit of a different lens? Should we start there?

Brad: Yeah, why not? I mean, someone's going to listen to this podcast and their life is going to forever change. They're going to decide to take a step on a journey that I took three years ago that forever changed their life. So yeah, we can start there. We can express home buyers. We did 253 deals last year and I work an hour a week in that business and that hour is on Thursdays at 9 30. I show up to a team's meeting virtually for an hour. That's all I do. That has afforded me the ability to do and follow my passion and purpose and why God put me here. That's to help people reverse these limiting beliefs formed in childhood programming that are just destroying their relationships, their health, their business. That's my thing and we could talk till the cows came home about that.

Dan: I think that's pretty cool. You say limiting beliefs and childhood programming. One of my driving passions, we're flipping houses and there's a lot of partners involved in our company. I think there's 21 acquisition guys who I consider my partners and we're working on all of these individual deals.

We just happened to be working on them together. But I always viewed them not like as, oh, these are employees and sales guys. It was like, Hey, these are people who I'm like in business with and I'm loyal to, and I got to figure out how to continue to show up and build value and bring the opportunity for the team. One of the things that I've done a lot of over the course of the last, let's say eight years since I've been working as model has been recognizing limiting beliefs in my own trajectory, my own career and my own path and then recognizing where some of my guys are facing them as well. Some of that may have to do with relationships toward money, what they're doing with their money, how they think about that. Some of that's probably a lot

more outside of money making and things of that nature, but it's just been a pleasure for me to help guide the team as I'm guiding myself.

As I learned those lessons to then kind of share those with the people in my organization to break through a lot of those limiting beliefs. For me, I believed in 2006 that I can make \$5,000 on a real estate deal. That was a limit because a lot of people came in and did 20 on their first one, or they did 45 on their first one or whatever the number was. I remember it took me a long time, at least a year, a year and a half to go from a place of thinking I can make \$5,000 fees by wholesaling deals and finding other people, and maybe it was 10, maybe it was seven, maybe it was eight, maybe it was 13, but there was like a limit to that. I had a partner in 2007 who was like, "Oh, we're going to make, \$20,000 a month and here's how we're going to do it. I remember bringing deals to him and I would have been happy to make seven, eight, 10 grand on. He came up with a different way to do that deal selling them, maybe to a retail buyer or whatever, whatever the case was doing the actual flip. Suddenly there were 40 and \$45,000 deals. That was like one example of a limiting belief that had to do with money around what was possible in the business. Now I've had the pleasure of talking with people who've done significantly larger deals than I've ever been a part of, four million dollar profits.

I think on the high end of someone I've actually had a conversation with, it was somewhere around 75 million bucks. I probably have a limiting belief about getting to a number like that at this point, but it's not something I'm hell bent on trying to like break that specific belief. I'm perfectly happy with where we're at today. Would you mind sharing some specifics around limiting beliefs that you discovered in your own way of living that were transformational?

Brad: Yeah. I mean, what it comes down to is every one of us, I've yet to meet someone in the hundreds and hundreds of people I've dealt with and talked to since I went through my transformation almost three years ago, that didn't have some type of unmet childhood need. You didn't have to be locked in a cage or sexually abused, but it could be as little as your sister comes home from being born from the hospital and you feel like your parents love her more than you. Our brains have to cope with that so we come up with stories and meanings and those stories are, well, if they love me, and love my sister more than me, I may not be lovable. I may not be enough. Your brain's doing what it should because it's giving yourself hope for a better tomorrow. But when you're 47 years old and you're buying a 42 foot boat to take it to the Bahamas and you don't even know how to read a chart because you've never owned a boat, it doesn't work so well.

It doesn't work so well when you smoke weed every night for years at a time when you have two marriages that didn't work out. That was me. Those were all failure, I don't like to use the word failure. Those were all experiences where my limiting belief or untruth around, I'm not enough was present. Look, if I was a listener on this podcast three years ago and I heard this childhood programming and self love stuff, I'd be like, "Well, I do love myself and I don't care what other people think.

I'm good. I have high self-esteem", but now I can look back at my life, Dan, and it was all just a lie. I created this 12 question, three minute quiz at Brad channel.com forward slash quiz that will tell you your level of self-esteem and self love. From that you're going to know if you have these

limiting beliefs that were formed in childhood programming. That's what could potentially start a listener on a journey that could forever change their life. Because if you do lack self love, I promise you your relationships and your business and your health and just really everything in your life to some degree is suffering.

Dan: Nice. I'm going to have to check that out. I'm curious what happened three years ago that caused the transformation.

Brad: I was trying to get my son help for anxiety and I was on a zoom call just like this and the performance coach said, "Do you know that you have a tick?" I'm like, "What is she talking about?" I just met her. I was like, "I have no clue what you're talking about. "She's like, "You blink profusely when you talk about your childhood.

You may have some unresolved childhood trauma that's affecting and contributing to your son's anxiety. Would you like to come out and do some work with myself and my husband?" I said, "Sure." In literally a weekend, actually a three hour session in this, me laying on a bed in an Airbnb and outside of Park City, Utah, my life forever changed. It changed because he asked me times in my childhood where I felt like I had no control or I had some type of stress or trauma. Then what was the meaning? What was the story that I told myself? That story was these bad things are happening to me because I deserve them. I'm bad.

I'm not good enough. Those thoughts from a very young age get buried in your subconscious mind and your subconscious mind controls 95% of your behavior on a daily basis. When you go to a shitty job and you come home and you yell and fight with the wife, you kick the dog, you drink three glasses of wine and you're like, "Why am I doing this? Why am I always upset? Why am I always picking the wrong partner? Why do I drink so much? Smokes so much weed, eat too much." It's all buried in your subconscious mind. If you're struggling or suffering with something, it's not your fault. It's what you went through as a child. once you figure that out, then everything in your life can change like it did in my life.

Dan: Yeah, it's interesting because as you describe the questions they asked you in the Airbnb, you were identifying these things where you told yourself certain things. A lot of times those trauma events during childhood map out the brain. The brain is having a lot of neuroplasticity as you're growing up. I think up until you're maybe 20, maybe 25, depending on what research you pay attention to, but a lot of the foundational tracks in the brain, those are like the big trunks of the tree. Those are kind of the big, thick branches that all the other leaves come out of that create the life that we're living today. Until you can identify some of those and sort of maybe cut those branches off or rewire them at least consciously and I think recognizing them consciously and seeing those patterns, that's probably a good place to start, maybe, or there's some other action items that you were taking and exercises to kind of reestablish a new way of living.

Brad: Well, as you know, all change begins with awareness. If you don't have an awareness of what's driving your behavior, how are you ever going to change it? Some of the questions on that self love quiz, if you don't want to take it for some reason, you can ask yourself, do I take things personally a lot? Can I not handle criticism? Do I go from one shitty relationship to the next? Do I have addictive behaviors? Do I have self destructive behaviors?

Do I stay in a triggered state quite frequently? Do I judge other people? Do I talk negatively to myself? Do I judge myself a lot? Those are all signs that you have these false beliefs that are again, controlling to some degree, every aspect of your life. The greatest tool that I've come across is I use hypnosis because with hypnosis, you are able to access the subconscious mind, which knows the source of all of your problems.

We just go into a deeply relaxed state and I just simply ask if you come to me with, smoking too much weed or drinking too much, I ask you, "Hey, what are the scenes in your life that caused you to have this drinking issue? You're going to go back and you're going to say, "Well, when my father did this or pushed me out the door or he didn't show up to my hockey games as a kid or he hit me, whatever it is." Then what were the stories you told yourself? Yes, you can recode your brain as long as your brain is alive and living. Neuroplasticity, there's an ability to regrow those new neural pathways. That's what you do. You come with awareness and then you recode.

Dan: Interesting. Is it like a one time hypnosis? Is this like, I need to do this once a month or what sequence are you still doing this, if at all?

Brad: Yes. I went to 30 years of therapy and I went to 50 different marriage counseling sessions. The reason it doesn't work is because it focuses on symptoms in your conscious brain. My program happens to be five weeks and in the third week, there's a two hour hypnosis session. I am not a therapist. I don't want you coming to me every Tuesday at 11 a.m. and sitting on my couch rehashing your problems over and over.

I give you the tools. One time over this five, six week period where for the rest of your life, you now can deal with things as they come up in these negative emotions, rare their ugly head so that you can process them without having to go, you become your own therapist. I've never had to do a second hypnosis session, but will I in my career? Absolutely.

There'll be times where other things will pop up. But in general, it's incredible. In three hours I made more progress than I did from three decades of therapy. With my clients today, it's interesting because our three to five is the hypnosis session and that's when the major breakthroughs happen.

Dan: This is a two hour hypnosis session.

Brad: It is. Yeah.

Dan: Is that conducted by you or is there some other?

Brad: Right now it's myself and my partner, Yvonne. Yep, we do it. I've got grand plans. I'm 50 years old. I'm a health and longevity. When I said my life changed, it really did change. I was an avid user of weed and alcohol. I don't use either of those anymore. I might have two drinks, three drinks a year. I'm in the best shape of my life. I'm a longevity health nut like I eat really clean. My business is incredible. I just turned 50. I'm manifesting them in a lift to be 110. I've got 60 years to build this business and my plan is to train a bunch of coaches, but for right now, it's myself

and my partner Yvonne.

Dan: That's pretty cool. I'm into a lot of that stuff too, I guess you could say. For example, I know I'm going to eat about 280 grams carbs, 195 grams protein, 96 grams of fat today. I'll be adjusting my dinner accordingly and like laying out the macadamia nuts to make sure I hit those macros. I could go on and on about what the day and the obsession kind of looks like other than that, but I don't think that's as much fun as desire thing. I struggled with drugs and alcoholism for a big part of my life. When I was, I guess, I don't know, 14, I guess I drank for the first time. I think I started smoking weed around 16 from ages like 19 to 25 or so. It was like anything else that happened to come around. I was a partier. In 2006, I was clean. I got clean on actually 2004, December 23rd was my clean date.

I was clean through 05, 06, 07, going to a 12 step program the whole thing. The money went to my head. I guess what we were talking about before the show where the money is not necessarily happiness for me, it was maybe the trigger it brought back the ego. I had this period of time, a couple of flips closed and it was the first time in my life I saw my bank account with like a hundred thousand dollars sitting in there and went back to the drugs and the alcohol and slowly kind of made its way back in. It wasn't like I went out, crashed a car.

That's that night when it happened. But by 2009 or 2010, I was broke again and I went down with the real estate market. Did my own personal, I don't know habits, I guess we'll call it at the time. In 2010, I started to read the Bible. In 2011 I was trying to clean up and trying to put myself back together. January 21st, 2012 was the last time I've smoked weed or done anything of that nature. That's my clean date now. I's been, I guess, 11 years.

Brad: Good for you.

Dan: It's been 11 years. Thank you. For me, I always struggled with it. From 2010 to 2012, and even while I was kind of partying and stuff, I wanted to be clean and I couldn't seem to do it. I'd go to some meetings and be clean for three days or five days or 25 days or whatever the case was and then keep returning to it. For me, it was almost, I guess it was when Saul became Paul in the Bible, it wasn't quite a flash of light that knocked me down and I was unconscious, but it was a miracle nonetheless for me when I did get clean.

I simply made the decision and it just fell off this time. There was no skidding into rehab, which I've been in rehab myself. There was no getting arrested. I've been arrested. There was no car crash. I've been in the car crashes before. There was no big event that occurred on January 21st. It was just that chapter was gone and now I live a different life. Since that day in 2012, I've been on this progression of getting better and better as I've continued to live a new clean life.

Brad: That's awesome. That's an awesome story. I'm proud of you and applaud you for taking those steps. One of my mentors who's pretty famous, Marissa peer, she has a company called RTT that I'm trained in like 500, 600 hours of training in it. It's a combination of CBT cognitive behavioral therapy, NLP, neurolinguistic programming, and then the hypnosis. She's been doing this for 40 years. I mean, she's pretty famous. She's helped a lot of billionaires and she's just done a lot of high profile people. She says that number one, she's never met an addict of the thousand

people that she's helped that ever felt enough. She has said that it's the booze or the drugs aren't the problem.

The problem is how one feels about themselves. If we talked offline, I asked you questions about your childhood, something in your childhood happened where your needs weren't met and you developed exactly what I was explaining to myself. That is likely what happened with you. It happens with countless people and they have no idea. Sounds like you found freedom and happiness through God in the Bible. There's not just one way to find happiness and freedom. You can do yoga, meditation.

This is just what I found and it's working incredibly well, but yeah everyone can change no matter what stage of life you're at, your only problem is a thinking problem. That thinking problem came from the programming and that programming was not your fault so anything you're struggling with right now, just like your addiction, Ben, wasn't your fault, Ben? I got Mark, we were talking about Mark, Dan, it wasn't your fault. It wasn't your fault at all. It may have even kept you alive. It's fascinating stuff on how we, how we let our thoughts control us and we don't even know it. There's a better way, as you know and I know now.

Dan: The irony you were talking on hypnosis and NLP, I mean, there's a lot of the NLP. A lot of the Bible was written with neurolinguistic patterning. There's literally this like hypnotic writing throughout the Bible. As an aside, I think there's more power there than just the words that are there but the hypnosis.

In 2006, when we went to the seminar, we went to another seminar in summer of 2006. There was like a stage show hypnotist there. His name was Marshall Silver. He had these NLP, hypnosis CDs you took them home and you'd listen to them over and over. One was like personal power, kind of a, I guess a Tony Robbins kind of ploy. One was profit and the other one was like fulfillment through relationships, passion and purpose. It was really interesting cause I did listen to those a lot during that time early on. Then when I got clean again in 2012, I also found them again. I don't know where they're at now.

There's CDs, like who even listens to CDs anymore. But I can speak to the power of good hypnosis practices and I do still personally meditate every single day, every day.

I mean, I probably miss one per month, every other month, but powerful. You have to pay attention to your mind. There's a lot more going on than what's in the bank account. I'd agree with you that finding a way for the mind, body, and spirit to exist is a lot more than just putting money in the bank account.

Brad: For sure. I've started recently, my life partner and business partner, Yvonne, has been doing Ayurveda for a couple of years, and just dip my toe into it. I've watched some podcasts on some top people and then I actually went and saw a local Ayurveda doctor and it's amazing. It's all about mind, body, spirit, connection. A lot of it is around diet and how you think and meditating. This has been around for thousands of years from India. They have been saying all the stuff that Joe Dispenza and modern science and neuroplasticity is now that spent tens of millions of dollars figuring it out.

They're like, hello, we've been saying this all along that disease so self contempt, which is the opposite of self love. If you take the self love quiz and you get lack of self love, that means you have self contempt. A guy that also practices, Mark Minkola wrote a fabulous book and has a documentary called the way of miracles. He says that self contempt leads to dis ease that leads to disease. This is something that blew my mind because if I would have heard five years ago, three years ago, anyone say that someone has cancer or MS or Parkinson's or a skin rash, I mean, there's a hundred autoimmune diseases. If someone would have said those autoimmune diseases are caused by childhood trauma, I'd have been like, you're an idiot.

You have no idea what you're talking about. Behind me, the myth of normal. That's a 515 page book by Dr. Gabor Matay, who's been a physician for 40 years. The entire book, Dan, is about how unprocessed emotions from childhood that we stuff down and we use drugs and stuff to process or don't process them at all causes almost every illness on the planet.

But you go to a doctor and it's not their fault because they weren't trained this way and they won't ever ask you what happened in your childhood or what kind of stress you're in. What do they want to do? At least Western[?] medicine. They want to diagnose you, label you and then give you a drug. How well is that working? We have 70% of Americans on a prescription drug and like 60% on two. We have 33% of Americans on an anti-depressant or anti-anxiety drug. If those people did what I teach, there's no need to be on drugs. For 99% of them some people that are so bad, they need to be just to get to a better place. But man, is there a lot of time and money and side effects wasted on these drugs that if people only got their head right and their lifestyle right and their lifestyles often messed up because of their head, they wouldn't need any of this.

Dan: What is that?

Brad: The myth of normal is Dr. Gabor Matej's book and then Mark Minkola has a fabulous book and documentary on Gaia called The Way of Miracles. If you're sick, you got autoimmune disease, you got cancer, you got MS and you're tired of just being pumped full of drugs and told that doctors love to say autoimmune or idiopathic, which means no known cause. If you read Gabor's book, he'll say, "Yeah, there's a cause. All right." There's no such thing as idiopathic. There's always a cause for your illnesses. Most of the time it's from the stress that we hold from our childhood that we often don't even know we're holding.

Dan: Interesting stuff there. What else comprises your daily ritual? You did mention that you're a longevity nut. What else are you doing to get to 110 years old?

Brad: I wake up and I start meditation, 15, 15, 20 minute meditation. I get up, I have my Ayurveda detox tea that I'm drinking now. Never drank tea or coffee in my life. It's kind of interesting. I got to go out and buy more coffee mugs tonight because I never needed them in my house. I then hit the gym five, sometimes six days a week where I do pretty much an hour of lifting. I do stretching.

I do rolling. Then I get in the sauna for 15 minutes and do a bunch of exercise in there. Then I get in the steam room and then I come home and I have a tool called the joy regenerator that

teaches people how to process their emotions. I don't need to pull out the tool anymore because I've used it so many time, but it's basically when you're in fight or flow, when you feel any negative emotion, you're fight or flight. When you're in fight or flight, you're not in the present. I teach them, take some deep breaths and then figure out what the emotion is. I'm feeling sad and then give yourself compassion for the emotion because most people didn't feel emotions. When you feel those negative emotions, it's your six year old self. It's not your 45 year old self.

Give yourself compassion. Then you want to figure out where it came from. In my case, it's always around not feeling enough. I'm sad because someone did something that made me feel not enough. My dad made me feel that way when he hit me or when he made fun of me.

Then I'm like, "Was that really true? Am I not enough?" No, I'm enough. I think of three grateful things about the situation and then boom, I'm out of there. That's a tool I'll give your listeners for free. BradChanel.com ford/joy.

I kind of do that throughout the day, but honestly, unless my 16 year old daughter is triggering me, which happens probably once or twice a week, I'm never triggered. I'm never upset. Or if I am, I go from three days, which I used to before this work and it's like minutes or seconds I cycle through. I do that as I needed and then at night I do a manifestation. I've got about 30 manifestations. I am sure that this is happening. I'm telling my brain it's already happening. Then I go to bed with a meditation as well. I get deep tissue massage once a week.

Dan: Have you read Peter Attia's latest book?

Brad: No, what's the name of it? Oh, the longevity one?

Dan: Yeah.

Brad: I haven't no.

Dan: I want to make sure. Outlive the science and art of longevity by Peter Attia. I'm going to give a plug to Peter cause I think you'll enjoy it. I feel like we've been on the same path. I think my longevity past started in 2017 and I've gone around a variety of topics and places and a lot of useful stuff there. Peter Attia has a podcast, one of my favorites. Peter Attia to give you the context he went to medical school and then he went to, I believe, John Hopkins to become a general surgeon and then he goes to residency to be a general surgeon. This is probably one of the top medical schools in the country and one of the most arduous training programs, I don't know what it is, probably 12 years post high school or something like that. He is so pissed off when he comes home and talks to his wife about the medical system along the same lines of the things that you were talking about a minute ago, Brad, where we're treating the symptom and no one's paying attention to the root cause. The wife says, "You're either going to have to change the healthcare system or you're going to have to quit medicine." He quits medicine. I believe it was McKinsey. He takes a job with McKinsey and now he becomes a corporate consultant.

He does that for a number of years, eight, 10, 12, whatever. Then he ends up taking on some longevity clients. I think it's like Hugh Jackman is one of his clients. I believe Sam Zell was a

client at one point in time. Don't quote me. Chris, the guy who played Thor he's one of the clients of Peter Attia's longevity practice. Now he's built an entire business around that, but he has to podcast the drive that he's had for, I don't know, three years, give or take maybe. What I found is his line of questioning and thinking around longevity. He has doctor after doctor with leading research coming on the show and a lot of the stuff is things that we've been talking about today. What most people probably would say, what is this squishy episode that Dan's doing about feelings and they're talking about hypnosis and my childhood trauma. This is science backed, cutting edge knowledge that's coming through Peter's podcast. It's going to be boring for most people.

Most people are not going to enjoy the podcast, but the book outlive packages, all of the things that he has figured out together, maybe it's a couple of blood tests. Maybe it is exactly some of the stuff we're talking about with childhood trauma. He goes into a lot of that. It's good on audible too. You can kind of listen to it.

You don't necessarily have to get the paper book and read that book to get the value out of it. But I found his approach to be very informative because there's a lot more science and he's explaining how things like the cells open up and work when you do zone training and allow the glucose to shuttle in and it gives you this very in depth explanation of sort of how things go. That's been my latest, I guess, iteration, let's say in the last 12 months, give or take, was the information that I got from Peter Attia. Not just the book, but from the podcast, but I think the book is a more concise way of consuming sort of the cutting edge, maybe new medicine. He has the doctor's background, combine that with the brain maps that we were kind of talking about earlier. The brain maps of someone who's a corporate consultant, figuring things out, putting them in categories and finding the things that have this high probability of creating a large amount of results, 80, 20 rule to keep a simple, what's the 20% of things I could get 80% of the push. Peter does a really nice job of packaging that in that book.

Brad: Yeah, I'll definitely check that out. I have come across his name, but I just kind of forgot about him honestly. I get lab tests every three months and I recommend everyone. I think it's like a hundred bucks a month. The program I'm through Tony Robbins life force program and it measures 83, I think markers and I'm in the ideal range on 79 and then the four that I'm not, I'm just like slightly off. One of my things I manifest is that all 83 markers are a hundred percent in the good range.

Dan: Love it. What else? I want to maybe switch gears and do some real estate talk here if we could, but what else did we not touch on with the transformation? You know what? Actually, as I say it, one thing I'm curious of. Three years ago, you were looking to help your son out with some anxiety. In the last three years since your transformation, can you talk about maybe if you don't mind, how did your relationship with your kids maybe change and evolve? Did your son get some relief? Did he maybe go through the program too? I'm curious if the thing that was the catalyst for your change, were you able to see some results there as well?

Brad: Yeah, I wish I could read a text to you. I couldn't pull it up fast enough that my daughter sent me a couple days ago saying, "Dad, I'm at school and we fight sometimes, but I just want to tell you how grateful I am for you because I'm talking to someone and she's a mess because her

mom is mean to her and it's because her mom doesn't feel enough and I'm so glad you did the work and so glad that our relationship has transformed." Both of my children, the relationship has transformed. They both had anxiety. They no longer have anxiety anymore. My son is still in the process of trying to find himself, but he told me in that Airbnb, literally as I was going through this, that he believed that I would only love him if he played golf at a high level.

He was a really good golfer. While I told him countless times, "Hey, don't do this because of me, I just want you to be happy." That was my conscious brain. My subconscious brain was probably pushing him unknowingly because it was probably thinking if my son can be on the PGA tour I'll be worthy. If you're listening to this and you have kids with anxiety or depression or behavioral problems and you want to figure out where it's coming from, grab your spouse and walk into the bathroom and look in the mirror. That's not an indictment in you at all because I'm taking responsibility.

I did the best I could, but I didn't know what I didn't know. People that call me are like, "Can you work with my child?" I'm like, "Yes".

But it's coming from you so I'm going to have to work with you. It just is like, we do the best we can but what we do is we pass down, unless you do the work, you pass down the same qualities. I mean, look, I don't want to get into your personal life, but there's a really good chance that your mother or father or both of them struggled with the, "I am not enough." They loved you the best they could, but they couldn't give you what they couldn't give you. If I asked you for 12 oranges and you didn't have 12 oranges, you couldn't give them to me. I think it's really important to know that I think the greatest gift that anyone can give a child is to break this multi-generational curse that so many of us are involved in.

How do you do that? You do that by teaching a child how to love themselves unconditionally. How can you teach a child to love themselves unconditionally if you don't? You can't, but I can tell you after 100 clients that I've taken so many people in five weeks from lack of self-love to extreme self-love by just going to the source of the pain. You said this earlier, Dan, you said, "Modern medicine doesn't want to go to the source."

That's what Peter Attia quit. It's the same thing in the physical. If you want to solve a mental or physical thing, you've got to go to the source of the pain. That's what we do. We go to the source. We figure out where it started because nobody is born with anxiety or depression, despite what some doctors want to tell you. There's nothing wrong with the serotonin levels in your brain because they can't even measure serotonin levels in your brain. It was all learned behavior. If you've learned it, you can unlearn it.

Dan: Very cool.

Brad: It's the same problem why we have a 50% first divorce rate and a 72% third divorce rate. People are like, it's her fault. It's his fault. The problem in relationships is never the actual relationship. It's a relationship each individual has with themselves. A client from a year ago came to me on the brink of divorce. Today, he says his marriage is phenomenal. Did I ever have a marriage counseling session? Did I ever meet his wife? Nope. I just got him to love himself and now he sees her in a different light. That was the problem in their relationship, not their

actual relationship.

Dan: Yeah, I was laughing because as you were talking a few minutes ago, I had probably, one of the childhood traumas. As you were talking about your subconscious drive and your son's thinking that you would only love him if you played golf at a high level. I remember it was in middle school and I guess it was Arnold Schwarzenegger had the presidential fitness award came out when I was in middle school. I remember I had like cocked at this thought. I wanted a new bike. I had a bike.

I bought it with my own money from the paper out. The freaking bike got stolen off the front porch. I'm sure that has something to do with the trauma. I remember somewhere in that period, I'm like, if I can just win this, I can get the presidential fitness award and I can run the seven minute mile or whatever it was that we were training for that day. I remember having the thought and I have asthma, so I'm like, I can't really run. At least I haven't had an asthma attack probably since. I'm like, my dad will buy me a bike and I didn't get the award and he never did buy me the bike. I'm thinking like, is that why I just was determined to become financially free enough to buy myself the bike all the way back then? I don't know.

Brad: You want me to tell you something else that's interesting. I don't know how this is going to land with you, but when we don't get our needs met as a child, when we feel inconsiderate and not heard and seen and understood, we take on one of four roles, the rebel, the carer, the perfect or the sick one. In the sick one, I would put asthma, eczema, eating disorders, because when you have an asthma attack, what are you getting?

You're getting love and attention. People, they did a study in Japan where they told someone they had poison, they were going to rub poison ivy on their arm. They got poison ivy. It wasn't poison ivy. They then told them that they were going to cure the poison ivy with something that was this amazing medicine and it went away. It wasn't the medicine at all. Our heads, our minds can create any disease on the planet. If it can create any disease on the planet, we'll go read and study Joe Dispenza. It can cure almost any disease on the planet. Our bodies can take in a drug and then our bodies can literally start making a similar drug.

Anything that a drug can do, our bodies can do it in a certain meditative state. It's almost like, as I say this, it's hard to believe, but they've proven it. It's real. The mind and the body are absolutely incredible and we're only beginning to scratch the surface of just how powerful our mind is.

Dan: Interesting. Yeah, I guess I was the sick one. I probably was the perfect one long before some other traumas I don't know of. It didn't pop to mind right now. It certainly was the rebel for a bunch of years, a little bit.

Brad: I was the rebel.

Dan: In our strive for longevity, are you and I both just being the perfect one now? Is that still even maybe caused from this root trauma? We both are striving to be perfect in our health and longevity and the perfect parent.

Brad: I was told a couple of years ago by a young lady I was dating that I had the body from the neck down, I have the body of a 25 year old" I know that at that time I had that because of my vanity and wanting to be loved and accepted. I still love to be loved and accepted through my body. While I've made strides, there is still some vanity there.

Absolutely. There's still some ego that when you take your shirt off and people are like, "Dude, you're ripped. You got like a six pack." How can I not like that? There's some of that and then there's some of it that, you know what, I love going to the gym. It's my happy place. It's not my happy place. I just know that from my mental well-being, it's a really great thing to do every day and I want to stay fit and in shape.

It's balanced now. I don't think I overdo it. I don't go and kill myself. I go, I talk to some people, I lift some weights, I go to the sauna like I said, I enjoy my time. I'm not in there killing myself. The answer is a little bit of yes and a little bit of no. We're never perfect. I think I've made this incredible stride and then the rest of my life I'll close the small gap, but this small gap is an amazing place to be.

Dan: Maybe it's okay. Maybe it's better to take the traumas and become the carer and want to help more people find this exceptional amount of self-love. I think you said extreme self-love, actually. Maybe it is a positive way if we are having a little bit of a drive toward the perfect. Not that any of us are going to reach perfection, but like, telly-os, we want to be a little better than we were the day before. I think everybody wants to be a little better than they were the day before.

Maybe in a sense like healthy ways of transposing the trauma of the past. The gym too, I mean, I remember, I guess I got clean in January. I can't remember if I started going to the gym a few weeks before that clean date or a few weeks after. I remember I was smoking cigarettes and I'm like, I don't know the treadmill. I feel like I heard a voice saying run. Like, I ran on the treadmill for the first time. It was like this really invigorating experience at 31 years old. I get done at the gym or whatever. It's real early in the morning. I go outside and it's raining and I'm like standing out there smoking a cigarette outside the gym.

I'm like, well, this is inconsistent. I shortly was able to quit the cigarettes within a week. I guess this doesn't fit anymore. But where I was going with that is I find that with the, let's say, three to five days per week workout, sometimes weights, sometimes it's cardio, sometimes it's sprint. There's a variety to that. I find that I feel cleaner and I feel healthier. My blood tests actually came back better when I was a little more methodical and consistent in doing that kind of stuff. I feel like it's my way of the body's your temple. It's like I'm honoring this gift that God gave me by doing my best to kind of like take care of my body. Then if you look at the literature, what comes when you're lifting heavy weights, there's neurogenesis, meaning your brain is more neural plastic when you are lifting very heavy weights because of the chemicals that are released during the workout.

I would almost say that's part of the prescription for happiness that I've found works in my own life. There's a lot of reasons. The stepping on the scale or the body fat percentages being where they are and hitting the beach. I mean, that's cool. But I think it's also cool to not wake up and

maybe I went too hard on the sugar and found myself a type two diabetic in five, 10, 15 years. There's past that we all could have chosen and the gym is like a vaccine, if you will, against a whole lot of quality of life challenges and I'll just like leave it at that.

Brad: Yeah. I mean, look, if you lack self love, people are like, I have no discipline. Well, how can you have discipline when you don't love yourself? How can you look at that donut and not eat it when you don't love yourself? We all know have known people who lost a ton of weight and then put it right back on. It's because they never figured out again, the source. Why did they have that weight in the first place? Many people have weight issues because of their childhood issues. There's a thing called the ACE study, adverse childhood experiences. It is on a scale of zero to 10, meaning that zero is you live the childhood where you had no trauma and then all the way up to 10 with like severe trauma. On that scale, the higher you go, the more chances of you dying early, you becoming a drug addict.

I mean, it's just terrible things. How did that study start? The study started because there was a weight loss doctor in California that was having tremendous success and all of these women were leaving the program. He talked to them, he surveyed them. They're like, "We felt scared that if we lost weight, the person who attacked us or sexually molested us, that might happen again. Again, not your fault. If you've tried every diet under this.... 90% of diets fail, because they focus on eating and they focus on working out. But if you have this voice inside your head, or you're using the weight as a protection, and it's all subconscious, you don't even know it. How can you lose weight?

It's really difficult. Just another benefit of doing this work, because the more you love yourself, it's why I don't want to want to.... Any time you drink alcohol in any amount, it kills your good gut bacteria. If you want to have good neural health, you've got to have good good gut health. I love myself so I don't want to put that poison in my body anymore.

Dan: Sometimes I love myself and I have a piece of chocolate cake or I have the doughnut.

Brad: Me too. I had four desserts between Wednesday and Thursday of Thanksgiving. I got on the scale on Friday at the gym. I weighed seven pounds more. I now am eight pounds less. I came back and got back to it. Look on occasion, that's why I have a handful of drinks a year. I know it's not good for me, but I used to love bourbon and I'll look at a bottle of bourbon and every couple months I'll have eight bourbon. It's not going to kill me. It's moderation.

Dan: Yeah, very cool. Very cool stuff. Let's switch gears here and give the R.E.I. diamond solicitors some real estate talk. Are you cool with that, Brad?

Brad: Yeah, man.

Dan: You don't sound excited.

Brad: Yeah, let's do it. My passion and heart. I told you I got into real estate before to make a bunch of money. It was to prove my worth. Man, yeah, it's afforded me a great life so I'd love to share honestly.

Dan: Yeah, it's funny because I've had such a passion since 2017 is when I first started paying attention to longevity and my health. I started with like Tim Ferriss and the four hour body. Oh my gosh, I can actually change some of the inputs. Since then it's like, wow, I want to do a podcast episode and talk about this stuff. There's never been the right time or place. So there we go. We've done it here today and I appreciate that.

Brad: Awesome. Thank you. On the real estate thing, 4,000 houses flipped, 253 last year. What's the number so far this year?

Brad: I think we're down 20%. As everyone knows, the volume is way down. I think we're going to close around 220 this year.

Dan: Yeah, I think we were at about 325, 323 last year and we're at about 294 or 295.

Brad: Almost exactly. Same 20%.

Dan: In 21 we were at like 355 so it was the same kind of thing. The transaction volume is going down. I think everybody in the industry is feeling that from commercial real estate to residential real estate. The volume is down this year. But let's go back in the story a little bit and where was a large leverage point that you guys hit, that you hit with express home buyers in the early days. It's easy for you and I to talk about where we're at today and we're doing all these great systems work and we have tons of great people. But if we have a listener who's flipped 5, 10 houses, maybe they got 5, 10 rentals, it's like, what's the leverage point that you hit if you would share that kind of opened or unlocked maybe the first chain of volume if there was such a point?

Brad: I mean, I think it's got to be mass marketing. I think it's got to be TV advertising. Just getting out to the masses and creating a kick ass... Back in the day we had infusion soft just having this really great CRM to follow up on leads. I mean, gosh, the millions of dollars we've probably left on the table from shitty follow up systems back in our early days that was probably it. It's probably mass marketing or creating a really great CRM.

Dan: Yeah, it's good stuff. I would say the CRM was big. I remember hearing about the CRM and I bought one off a guy and it was just too complicated so I never even bothered to start it. It was probably two years worth of sending emails to the people on my team with each individual lead and letting them track them on paper before we finally buckle down and build out Poteo workspace. TV ads are definitely another big leverage point. Which markets are you currently operating in?

Brad: Baltimore, Washington, D.C. and Los Angeles.

Dan: Okay, tell me about Los Angeles. When did you start there? Why and how is that going?

Brad: We started about a year ago, a little over a year ago. We had a home buying specialist move out there to be with his girlfriend and the plan was to have him just work virtually. I just woke up one day, I was like, wait, why aren't we spending any marketing dollars here? We've

gone really slowly because we didn't want to spend a fortune and then not make any money. But we've certainly done well based on our investment. But it's probably 5% if that, of our revenue. We're slowly building it and we're just kind of taking it, just seeing how it goes.

Dan: What's the average purchase price in the last year of a flip that you sold? Maybe the retail purchase once it was all said and done.

Brad: We were wholesaling probably 60% of our transactions. Our wholesale fees are in like the \$30,000 range. Average price, I should know this, I don't, for the fixed and flips in the DC market, I think it's in the \$400- \$500 range.

Dan: If you're going to flip a house that you're going to sell for \$400,000, what's your gross profit expectation there to justify that risk?

Brad: 10%, 40,45, 50,000.

Dan: How has that evolved since you started in 2003?

Brad: Look, I mean, renovations in my opinion are the hardest part of the business. We've lost millions of dollars doing that. At one point in time, we had like 80 houses that were spread four hours apart driving time. How's that evolved? We do less of the complicated stuff and we just try to get in and out of places fast knowing that we got burned in 2008 by the market collapsing. Even last year, we got caught with some houses at the end when the market kind of reset. I thought that was the end and then like you said, boom, come March, it's just like crazy as ever.

Dan: Yeah, right. I don't remember if we had the recorder going, but it's an interesting time in the market here in November 2023. I don't know, for the last five years, it's always felt that way in the wintertime. If you look at transaction volume and pricing, I mean, any MLS in the country probably has info sparks, or some version of the information that you can track and put on a graph. You can literally see it going up and down. Each time the up goes a little higher, a little higher. This year, it went up and the update and quite go as high, or maybe it peaked by like 0.1%, depending on which market in the country that you're in. I'm really hoping that it's just cyclical. I think it probably will be. I think people need houses to buy. But are there any risks that are latent in the market that are keeping you up at night?

Brad: I mean, look, if we're forever insulated, it's a DC market. No, because we're really staying away. I mean, we lost so much money trying to do 120,000 renovations. We just don't do those unless the spread is ridiculously big. I hear people saying, well, I'm going to buy a house and I'll just refinance it when rates go back. It's not a big deal. Well, Charlie Munger said a couple months ago that for the last 40 years, interest rates have been coming down. He believes we're at an inflection point and that literally for the next 40 years, interest rates could go up. So back to normal, people don't understand. Normal is like 7%. It's not three, what we've seen or four, what we've seen. Who knows what interest rates are going to do. But they could be 11% this time next year. I don't know. If that's the case, prices are going to have to come down.

Dan: Yeah, you're right about that. Man, 11%. That's an interesting one to toss out there to the

universe. I don't appreciate you trying to manifest that, Brad.

Brad: I'm not. I'm just saying, I don't know what would happen. But there's opportunities, as you know, and in any given environment, there's opportunities.

Dan: Yeah, and I mean, I bought a house for myself, a second home. I learned a lot from my own process, I guess, of going through different things like buying rentals years ago. There were a lot of lessons in there, buying and losing money on the deals that we've lost money on, a lot of lessons in there, breaking even on tons and tons of deals. There's a lot of lessons in there in underwriting. One of them, for me, one of those recent kind of lessons was buying my own house at, I think, a seven and a quarter interest rate earlier this year for myself.

At first, as I'm looking at the house and getting ready to sign the contract, which I signed on my birthday, ironically, I was thinking, there's no way. I cannot pay seven and a quarter. There's just not a chance I could pay seven and a quarter. The rates were three, they were four, they were five and a quarter. The first house I bought that I lived in, I didn't even know what the interest rate was. It was like, oh, what's the interest rate going to be? He told me, and I was like, okay, that's the payment.

I can afford that. No problem. I look at that, for me, the kicking and screaming around the interest rates had a lot more to do with my experience as an investor and having tracked that data through that entire period of time. But what about the young couple who's probably getting married next month, Brad? Then they're going to use the money from the wedding along with their savings and they're going to buy the house that they're going to raise a family in in March or April or May. Do they even know what the payments were a few months before?

I mean, maybe like a finance guy who just got done [inaudible] in business school and he'll have the conversation like I had with myself. It's a nice house. I really like it. The neighborhood is cool. I guess I'll pull the trigger and I'll count my lucky stars if I have a chance to refinance that thing at let's say 5% when the time comes. But I can swing the payment now.

Let's do it. I think that's the buyers that's driving the marketplace right now. I think, yeah, there's some risk of maybe the interest rates continue and go higher. But I think it's good news if we look back over what happened with real estate prices in the last year. I'm very happy, Brad, to see prices that were about the same as they were a year before. Because if the entire marketplace disagreed that the average home in a given market was \$389,000, and the following year through that whole spring and summer market, they were like \$330, or \$325, like they were in like November last year, that would have been problematic. But to see people's willingness, my own included, to pay these like inflated prices, I guess, I still think. The willingness to pay those prices for the house that we're going to live in, if that willingness is there, then we're okay. I mean, I guess there could be some latent risk of inventory coming on the market in the form of new construction homes and, I don't know, apartment units, condos. It's just, a lot of these markets where a lot of our listeners yourself and me included, we're talking Philly, we're talking Atlanta, we're talking Florida, we're talking DC area. There's just not a lot of farms left to build 100 and 200 and 300 or 500 unit subdivisions that are close enough to where everyone is already living.

There's a few infills, but there's a lot less now in 2021, 2022, and 2023 than there were even in like, let's say 2006, 2007, 2008. I don't know, what are your thoughts on inventory risk?

Brad: Really interesting point you made because we're in this, like you said, every day we're talking about interest rates. For the new buyer, they never had a discussion about interest rates. However, three years ago, they could afford at that 800,000 hour house and now they can only afford 500. But are they going to even know that?

Maybe, maybe not. I don't know that I could stomach buying a house at 7.25%. I told you I wanted to move to Tampa in the next couple years, somewhere between St. Pete, St. Clairwater, and maybe Sarasota, maybe even further south. I think what I'm going to do is I'm going to start writing letters to people and say I'll pay you whatever your list price is, or maybe I'll even pay you more, but I want your mortgage, because I don't know. I just, it's like, I've bought so many houses at a deal, I'm okay paying full price, but I want a deal on the terms and with my credit and my history and real estate, and I think you can see I'm a decent talker and I'm trustworthy.

I've got a clean record, my credit's 850. Like I think there's going to be someone that's going to go for it. That's my plan is I'll probably spend whatever, how many thousands of dollars figuring out with direct mail or doing something where I find I take over someone's mortgage payments.

Dan: Yeah, and I think it's pretty easy to get, I mean, I don't remember what systems might exist, but to find people that have FHA mortgages. FHA mortgages are assumable mortgages. This is like news to me, I'm in the business 16, 17 years, however many it's been. A friend of mine calls about a month back and he's like, yeah, we're, he works for Divi homes. You might know the name Divi, they're doing rent to own, they're doing them in Tampa, they're doing them in Atlanta, Texas, they're buying the homes and then doing rent to own with the people and building in appreciation. Well, now they're new strategies. We're not really closing on anything, but we're going to do these like middleman deals where we find these FHA sellers and then we're going to take over the....

Brad: Oh, I have seen them.

Dan: Yeah, so it's like quite a pivot, but that was like new news to me. Why? Because no one cared about taking over a 4% FHA mortgages when rates went down to three.

There was no business model there. A lot without the appreciation, there's no large cash down payment or second mortgages couldn't put anything on. Someone bought an FHA home in 2018 back from 2013 and in most markets, they probably can't even afford to pay the commission because the real estate prices had only gone up 2% per year, whatever it is, you're not even going to get out from underneath the mortgage when they were like 97% LTV. But to me, it was big news was like, oh my gosh, yeah, the VA mortgages are assumable, the FHA mortgages are assumable. There's some process of finding this new buyer and getting them qualified to the current FHA lender. They're not going to allow an investor to do that. It's not like all the investors can now step in and take over the 3% and 4% mortgages, in turn, [inaudible]. I'm not sure the qualification process is in they may differ from lender to lender. We haven't successfully

closed any, but it's certainly a way that I'm looking at the deals that are coming through right now, where we might be able to do something on something like that, where I wouldn't even have thought of that before. But now the asset, like you said, is in that 3.5% or 4% mortgage.

Brad: Well, that's fascinating. Who do you go to? If I'm going to assume a mortgage, an FHA mortgage in Florida, who am I going to?

Dan: Well, you're going to have to have that property with the FHA mortgage already. You're going to have to be talking to the seller of that.

Brad: Then am I going to go to an edge just a random FHA lender?

Dan: You'll have to go to their FHA lender. If it's Mr. Cooper, you're going to have to go through their process. I don't expect this to be easy. I don't expect it to be fast. If I had to guess, it's 60 to 90 days minimum. They're going to pull credit. They're probably going to look at down payment.

They're probably going to underwrite the deal just like anyone else would underwrite the deal and they're going to have to approve it. Whether or not that's easy or certain lenders maybe will be easier to deal with than maybe Carrington's easier than Mr. Cooper is different than Nationstar, etcetera. But from what I understand, which is not the expert's position here, you would basically be in touch with the seller, have the seller authorize you to talk to the lender. Maybe that's three-way calls with the seller and their lender and then you're telling them you're going to assume their mortgage and qualify to take that over.

These were a big deal. If you study real estate back through the 70s and 80s when the interest rates went up high, all the FHA mortgages were assumable back in that era. Investors could take them over and it didn't even require any approval process. I believe the law changed in 1986 to protect the mortgage lenders, I guess, by having that written in where you had to qualify to assume it versus back then, I could just give someone five grand and step into their payment. There was nothing anyone could do about that.

Brad: Well, I didn't know the FHA part, so that could prop up the real estate market it. If interest rates did go to 12, people could still be buying and selling by just assuming because I think some enormous percentage of loans are still at 4% or less.

Dan: 100%. When you do a blended rate calculation, this is what Divi[?] was talking about. Well, we didn't name him, so he won't get caught and he won't get in trouble. But if you took the second mortgage at 8% or 8.5% and you had a lender lined up, that would be like a business model in a sense. If you were in this market and you knew you had the second lender willing to do 8% up to 90% LTV, the person's bringing 10% down, they're highly qualified, their income's way above what it needs to be, whatever the case is. Let's say that's 40,000, you have a first position of like 180,000, but the 180,000 is at 3.25%, and the 40 is at 8%, so maybe that blended rate on that is like 5.1%. Don't quote me on the math because I'm just spitballing here.

But now all of a sudden that does kind of open the door for a lot more creativity. Perhaps along

those same lines, you're going to the seller and it's like, look, you owe 300 on your FHA mortgage, place is worth four, maybe it's worth 450 in our world on this podcast because we want some kind of equity and we're still not sure if 450 is a real number, if it's going to revert to four anyway. We're paying four for the property. Maybe it's like, here's 50 grand down, you can move on and I'll pay you the other 50 at 4% interest over the course of 10 years or whatever. You kind of had that like seller finance aspect to get yourself into that same loan. This is only possible, Brad, because I mean, any given market around the country, we're talking 10, 15% appreciation over the last two years.

If they bought in 20, they can get out and get a check, [inaudible] equity and our willingness to pay the current inflated values as a general real estate market, the willingness is still there. If the rates do continue to go higher, I think guys like you, myself and the listeners will be hatching business plans around how to really go after that. Right now, it's probably easier for all of us to keep kind of buying off the wholesale or fixing to flip in the house and people are willing to pay 7% because this other thing we kind of brainstorm here, that's going to be a heavy lift. We're all going to have to figure that out.

It might not be like as easy as just getting title insurance and going to settlement. So I got a couple of closing questions that I normally wrap each episode with. We had talked about a couple books already. Most of those were, I think, longevity related. Are there any books if we took it to the real estate realm besides Robert Allen's book that you had mentioned in the beginning that you think would be informative and helpful for sellers or maybe even will expand it to like the business realm too.

Brad: I think if you talk about business like Ray Dahlia's book principles is just phenomenal. I'd recommend that business wise.

Dan: I've read that one. It's come up a couple of times. Maybe I'll go back through it again. As we think through the crown jewel of wisdom, knowing everything you know now, if you could go back and start at the beginning of your career, we'll call it 2003 when you're buying your first house. What would be that crown jewel of wisdom, Brad?

Brad: Oh my gosh. I went to these real estate meetups, Dan, and I looked at the wholesalers and I was like, they're the less sophisticated. They're the people who don't have credit. I'm going to be the rehab or the smart guy. Man, if I could go back to 2003 with what I know now, I'd have never rehabbed a single house. I'd have just wholesaled everything and I would have had my nationwide company.

Dan: Nice. Yeah, I was that guy. I had no credit, no money, no nothing. It wasn't as fun as you might think.

Brad: I had no money either, but I had good credit. I figured I'd, yeah.

Dan: Nice. What is the kindest thing anyone has ever done for you, Brad?

Brad: The ex Navy Seal gave me my life back. I was literally and figuratively born again on that

day out in Park City. That was the nicest thing I've ever had done. It just gave me a whole new life and it's been amazing these last two and a half years. It's just like it's in them[?]. I'm going to dream almost it's so great.

Dan: Very cool. This has been an interesting episode. I know we were talking about the quiz and you'd mentioned the tool. Where should listeners go to engage with you, Brad?

Brad: Brad Chandler.com and the quiz is very proficient or high profile on there. Brad Chandler.com for a test quiz. The tool, I don't know the joy regenerator, which is an amazing tool and can change your life. I don't have that displayed so you've got to go to Brad Chandler.com forward/joy to grab that.

Dan: All right. Good stuff. I have a couple of pages and notes. This has been, like I said, one of my most interesting podcasts. We were able to take our topic in the realm of longevity and mind, body and spirit, which has been on my mind for a long time. I really appreciate you going there with me, taking us there, if you will, and spending this time. Of course, we packaged some real estate combo here as well.

Brad: Well, that was an amazing conversation. Thanks for having me, Dan.

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