

## The Art of Passive Income Podcast With Mark Podolsky, AKA The Land Geek

Mark and Scott Todd talk with: Erik Peterson - <u>LandOpia.com</u>, Tate Litchfield - <u>FrontierPropertiesUSA.com</u>, and Mike Zaino -<u>ThreeLandGuys.com</u> on The Land Geek Round Table

## **Transcript**

**Scott:** Hey, it's Scott Todd welcome to The Land Geek Round Table. Guess what Mark's not here, Scott Bossman is not here, Mimi is not here three of the cooler people are not here, but guess who's here? Myself, Mike Zaino, Erik Peterson and Tate Litchfield. What we have here is we kind of have an equal number of Surface users versus Mac users on this Round Table but that's not what we're going to talk about today. What we're going to talk about is one of the most favorite topics that most people like love which is our most recent deals. So, we're going to get right into it. Let's talk about our most recent deals. First up Erik, what are your most recent deals?

**Erik:** All right. So, I want to talk about two because they're both pretty recent and somewhat different. So the first one was a property I bought for about three grand, I had offered it for sale on the Deal of the Week and I had a customer that purchased the property from me previously and asked for a refund and it was a big refund because he made a huge down payment we're talking over \$5000 refund prior to the guarantee running out. But he came back to this Deal of the Week and he wanted to buy it. So, he wanted to pay cash and I sold that property for \$7725 that's about almost 160% return just a straight cash deal. I mean I know Mark doesn't like it but you

know I can't complain. I can take that \$7000 and reinvest it in more land because I know I've got plenty of land to buy right now.

The second one I want to share just because it's a little different is also kind of useful to talk about is a property I bought wholesale from another Land Geek and I paid about \$1500 for it and I sold it on terms for about 150% return. Total terms price was almost 3700. The reason that one has a somewhat low return is it's I'm working with a particular customer that I've talked about him before he has basically told me that he intends to buy a lot more land from me so I gave him a deal hoping that he does follow through. We talked about a lot of different scenarios but anyways he's got one purchase right now on. Needless to say, even if he doesn't buy anymore, I'm still happy with the deal, it's a decent return and it was a property I was ready to move out of my inventory and again that one actually came from another Deal of the Week. So, two-for-two on the Deal of the Week.

**Scott:** I mean okay Erik so let's think about this one for a minute. There's been a lot of discussion about this whole cash deal thing. Like are you not ashamed of taking cash? Because Mark would say never take a cash deal and like people are afraid of taking cash now because Mark says not to take a cash deal. Like what gives man? How can you go against the godfather of land here?

**Erik:** Absolutely. So, and actually that's just one of my recent cash sales. I had a slew of cash sales in the month of well probably mostly in September and honestly, I love to have some cash deals now and again because it allows me to recoup capital and allows me to reinvest that in my business. So yes, there's the argument of selling notes and you know other strategies but, in this case, I have a large queue of properties to buy and until I have the capital, I really can't buy some of them. So this big load of cash sales that I did in September, has allowed me to turn around and go out and buy a bunch of new inventory that yes, I could have sold the note and bought fewer of those properties but by selling for straight cash I was able to buy more of those properties. So, and I'll turn those into terms deals I'm sure. Maybe one or two of them might go for cash but cash is not all bad, but it is bad if you don't have something to do with it. So, if you don't have another property to buy behind it, then you have a problem.

**Scott:** Yeah because you know like cash in the bank is zero right but like I agree with you like I don't mind cash coming in the door because I can redeploy that cash and put it to use and that to me is the multiplier effect. You know Mark used to say this all the time money loves speed and you know if it's just in your bank account well it's not going to love you anymore. It needs to move and so no better way of getting that than cash right.

Erik: Right.

**Scott:** So those are two cool deals. Now the guy that beside deal that you talked about for the Deal of the Week guy like this is a guy you've talked about before you know like is this guy going to... Like the fact of the refund, the whole refund thing does that scare you a little bit? Like does the thought of like you just said you put a lot of money out on the refund. Like should you stop doing the money back guarantee because of the thought of like having to pay off this guy a lot of money or what?

**Erik:** So, let me make sure that we got that straight so that the cash buyer on the \$3000 property that sold for 7700 is the one that asked for the refund. That was on a previous terms deal. So yeah, I mean he just paid me almost \$8000 and theoretically he could come back and you know ask for a refund within my guarantee period. But honestly, I'm not that concerned about it. I mean if it happens it happens, but more often than not it doesn't, and you know I look at that as a part of doing business.

**Scott**: All right. All right. Let's go over to Mike Zaino. Mike what... oh by the way Mike fellow Surface use by the way. So, how's it going Mike?

**Erik:** I didn't think you were going to say who was the Surface users and who was the Mac users now you've made it really clear.

**Scott:** I've got to mute you. I've got to mute you Erik. Go ahead Mike, go ahead.

**Mike:** Mute the Mac please.

**Scott:** Yeah, yeah. You guys have seen the commercial with Mac Book right. Like you guys seen that commercial? The guy's name is Mac Book oh it's great. I have to show you the video.

**Tate:** Sounds made up. Sounds like fake news to me.

**Scott:** We're going to have to mute you too Tate. Go ahead Mike sorry to cut you off.

**Mike:** Oh no, no worries. So, we similarly had a property that we had sold. We acquired the property I think we were all in for somewhere I think I was all in for actually \$7000 on this property but then they paid a couple of thousand dollars and they defaulted. So, we got the property back and then through Craigslist we got another buyer and the buyer is putting 1500 down.

So now that's reducing my all in and the let's see we did charge... I know people go back and forth on this one this is probably another whole Round Table topic about interest, but there's interest on this one. So, it's a let's see 96 months the loan is for, they're paying 349.44 a month for 96 months that come out to be over 30,000 so it's pretty good.

**Scott:** Good enough, right.

Mike: I'll take it.

**Erik:** That's really good.

**Mike:** That's a whole other Round Table topic the interest. I didn't even want to dive into that. I know everybody has got different opinions on that but that will be another one.

Tate: I like that note.

Scott: So, Mike.

Mike: Yes.

**Scott:** Because Erik just talked about the refund too. Like you want a cash refund does that freak you out?

**Mike:** No, because I knew that this area is an area that people just... I know people wanted this one, so I was not worried. I know there is high demand in this area, I knew we had people waiting and so actually I want to say that it was Craigslist but I don't really know where my Sales guy which one... Sorry everybody I don't know whether it was Craigslist or it was off of somebody that was already interested but I believe it was Craigslist. I want to be transparent I don't really know. But anyway, I'm still happy about it.

**Scott:** Okay Mike listen, if this was the *Shark Tank* you would be eaten alive right now for not knowing your numbers. I mean you knew the numbers you just didn't know the source of the numbers.

**Mike:** I know where my skill lies. My skill lies in communication. Like Tate I am a communicator all right.

**Tate:** Yeah. I'm going to come to Mikes back here I mean Scott, yes, he would get crucified for not knowing all of his numbers but it isn't the end of the week right. Like he's probably going to get those numbers later on this week when he looks at all of the deals this team has done, right Mike?

**Mike:** Yes, of course see Tate knows me.

**Tate:** Yeah, yeah, yeah.

**Mike:** Tate completes me thank you.

**Tate:** Why would he do this every day Scott? You don't do this every day.

**Scott:** Listen I love the fact that another Mac users coming to the aid of a Surface user it's all good man. See the world can operate amongst us.

**Tate:** I got you Mike.

**Mike:** Although I am getting better at this whole and I'll tell you this is why though. Honestly, we talk about the community and why it's so awesome. This is why I hang around with people like Scott Todd because he's such an accountant type personality and I'm getting better at this I think. So yes, I joked that I don't have all that but I have... you know it's a growing process to be around him.

My expertise is people skills. Like I'll be honest I still get involved on the intake side because I just love making those deals. I mean I have people that can take care of things once the ball is rolling but I love it. So, I'll talk about another acquisition. Is that okay? Even though we were talking about because this is going to be a great. I have 47 properties in Florida a \$100 apiece and I'm not wholesaling these ones.

Tate: Hold on.

Mike: I cannot wholesale this one.

**Scott:** Wow, wow. You said you have 47 properties in Florida for \$100 apiece.

**Mike:** They're probably worth about... I would say they are little over 2k in terms each but it's not huge but I'm not wholesaling these. You know I have a wholesale bug in me and I'm not wholesaling these ones.

**Tate:** Do you need a partner?

Scott: Mike, Mike, Mike stop. I'll give \$200 a piece for them right now.

Mike: Tate, do I hear 3?

**Tate:** I'll give you 3. I don't even know what these are.

**Scott:** Tate, stop, stop I'm going to mute you.

**Tate:** Scott, Scott hey, hey let's go 50-50 on these all right.

Scott: Yeah.

Tate: 250, 250.

Mike: See they know I'm a wholesale animal and I do get attracted by cash

but...

**Tate:** Mike, let me do some math for you.

**Mike:** These are really, really nice. They might even be worth more than 2k in terms each.

**Tate:** Mike, let me do some Math for you. You bought for a 100 each, you've got 47 of them. You sell them to Scott and I at 250 a piece right. So that's \$150 profit for you, You let Scott and I make you... Let us make Laura very happy with a nice \$7000 payday, come on man.

**Mike:** These could be actually worth a couple grand. I've got to hold on these. It's the hard stuff.

**Tate:** And Mike realistically you don't want to do that research; you want to send them to Scott and I.

Scott: Just flip them out we've got them. We've got them, Mike, you good?

Mike: Well, here's why I don't because for example I have a...

**Tate:** No, no Mike you need to worry about making the deal happens. You're not being a deal maker; you're being a deal breaker right now.

**Scott:** Yes Mike, make the deal.

**Mike:** This is why I don't want to do the deal and I'll tell you why because I haven't done the... I had a property, I still do it's [00:13:36] [indiscernible] now. It was in the area of Colorado that may not be strange to Tate and this person the land it's kind of a marshy area and so I got it cheap, cheap. Probably like I don't know a few hundred dollars and I was going to

wholesale for like a thousand just because I was going to call someone to work the area but lo and behold it's got a lot higher value. I got a little nervous now I did a research in Florida first.

**Tate:** Sounds like a lot of work to me Mike, lot of work.

**Scott:** Doesn't sound right to me Mike. Just flip it and we'll do. You don't have to worry about it, it's like a no-brainer around it.

Mike: No-brainer is yes, yes.

**Scott:** Okay good we have a deal you said yes. With that Tate, what deals do you have?

**Tate:** All right, so this is a deal I talked about last night on *Office Hours* and it's kind of interesting because the whole backstory behind it I was out there on a walk last night before *Office Hours* and I looked down on my phone and a number came across and I didn't recognize it. I answered it and the guy answered and said, "Hey you sold my brother or my cousin a piece of property in this area" and I'm thinking oh men where's this going. Hopefully it's not a... this isn't a crazy person and then he says, "and I want to buy one in that area as well". Can you sell me something? I said yeah sure no problem remind me again who is your cousin? Because I didn't have any of my data in front of me, I didn't have LG Pass open.

So, we go over and he says his name is this. I said how much is your cousin paying? He goes 350 a month. It's like okay, very good, I'm getting excited. He goes here's my credit card information. So, I'm on the walk I said to my wife I said, "Give me your phone." I write down his information and he gives it to me and I say okay great. I was like we're going to charge you 350 today. He's like, "The only problem is I can't pay the Doc Fee until Friday." No problem, go ahead and processes the 350 today. I go back to my office I sit down to pull up his cousin's information and sure enough his cousin is not paying 350 but only 250. So I'm kind of left in this situation where I go oh man do I call the guy back, make his day say, hey I know I quoted you at 350 it's actually 250 or do I just let it ride?

So, I was taking with the Round Table, oh excuse me the Office Hours attendees last night and they shamed me, Scott and they told her that I needed to give the guy a call back because Thanksgiving is just around the corner and he's going to be at the dinner table with his cousin and his cousins is going to say I got that property from Mr. Litchfield only 350 a month and his cousin is going to say, wait you're paying 350. I'm only

paying 250 and then it's going to result in a family fight and there's a chance that I would lose both of those deals.

So, I ended up calling the guy back, the terms of the deal were 250 a month for 72 months it's going to work out to be just under \$18000 for a property I paid 2750 for with a little bit of back taxes owed. So, let's say 3000 is what I'm into if for. So, kind of weird referral type of sale but one I'm pretty excited about. I called the guy this morning to let him know his payment would actually be 250 instead of 350 and he's ecstatic. He wants to know if we can work something out where he makes an extra payment every single month. We'll see if it actually happens but he's happy to get the land at 250 instead of 350 a month. So, not a bad deal.

**Scott:** Not a bad deal but Tate I want to like harass you now. You see like because if anybody is listening to us talk, you know if they listened to us on Round Table calls or <a href="Bootcamp">Bootcamp</a> or wherever they may have heard us say somewhere that if someone can't pay the Doc Fee and the down payment, you should not do the deal. Like now you see I know the right answer, I know what you're going to say or I think I know what you're going to say but like what do you say to somebody who says wait a minute you're full of crap man because you tell us not to do the deal but then here you are doing a deal with a guy that can't pay the doc fee. What gives man?

**Tate:** Well Scott I wanted to do the deal and he had some of the money upfront. It's not like he was trying to finance the Doc Fee and ultimately, I'm the boss. I talked to the guy, I vetted him out and I thought you know what this guy seems pretty much a straight shooter. He told me yeah, I'm not going to have any problem paying it in the future it's just you know I want to get this payment off and then on Friday when I get paid again I'll pay you the other one. So, I don't know it's a unique situation, it's a case-by-case situation

**Mike:** Thank you Tate I did the same thing in my sale. I come to rescue now. The lady couldn't pay the down payment right away. She did later but they'll do it. I mean I think it comes down to knowing your customer I took the first payment. I'm coming to Tate's rescue. I think that's a good deal.

**Scott:** Okay wait a minute, wait a minute. See look if people were listening to us...

**Tate:** Hold on Scott. Hold on Scott, are you telling me that you've never done this?

**Scott:** Wait a minute, wait a minute, wait a minute before I answer that question I just want everybody to be on the same page here you see anybody that's listening to us they hear Mark talk about like no cash deals and they hear us talk about oh if they want to do the Doc Fee over time walk away. Like they hear this stuff and then all of a sudden they're like well I'm confused do I do this or do I do that? Do I listen? Erik should have Tate done that deal with the Doc Fee delayed or what?

**Erik:** Here's what I would have done and maybe this is what Tate did but he just didn't word it correctly, but the guy had 350. So, in my mind, he had the Doc Fee and he had part of the down payment. So I would tell him okay I'll collect your 350 today, 250 that is your Doc Fee, I can prepare the documents now, a 100 is your down payment and then you owe me another 200 or whatever they owe for the rest of the down payment and we just write that up in the contract that that's coming by a certain date. So as long as I can collect the Doc Fee I don't care in what order. I mean it has to be first before the docs but like if I get that but not the down payment, the down payment is coming later, I'm good.

**Mike:** I want his money now. I want his money now.

**Scott:** Wait a minute, wait a minute. You guys just broke the same rule. Erik just broke the same rule too because guess what we all just say oh if they want to pay the down payment over time that's a walk away. So, you guys are talking out of both sides you're saying two things and you're confusing everybody. What gives?

Tate: Scott, we're not doing anything confusing we're just making it...

**Mike:** Yeah, I think Scott has the answer. I think he has the answer. Let's hear it.

**Tate:** I'm not going to defend myself I just made \$18000. I don't have to defend myself. Go ahead Scott take it away.

**Scott:** We're going to come back to this one because I want to tell you about my deal all right. I got two deals I think are pretty cool. One is, guess what? It's a cash deal don't tell Mark I paid 8000 for the land sold it for 25,000 to make matters worse guess what, the guy doesn't want to close direct. He wants to close through a title company. So, we go through a title company. Guess what happened then?

When the title company ran the title report they found a guy who had... by the way the seller I bought it from, the guy I bought it from has a very common name. You know like this isn't his name but you might as well just call him John Smith or John Doe right it's just that common and they found a lien. The title company found a lien for a guy with the same name but it's not the same guy it's a different guy. So, they won't close on it until we have an affidavit from the seller saying that this is not him. So, we have to go hunt down the guy. We hunt him down, he signs the affidavit, the title company is happy, we move on. We had to go find the seller that we bought the land from in order to move forward.

It's a cash deal it got closed up today. My check for 25,000 is coming to me it should be here like today or maybe tomorrow through wire again \$8000. There's no shame in cash deals I agree with Erik. Like I'm going to take that money, I'm going to redeploy it, I'm happy with my decision move on with life. That's the way that is and I don't care if Mark knows it or not because guess what sometimes some people want to do cash, some people want to do terms that's the way that it is.

The second deal that we had this week is that this one is a little nutty because what happened was we had a guy he's been buying a property for us. He has paid in

\$5300 to this property and he's had it for over a year. He called up and he's like look I don't want this property anymore, I don't like it." Okay its in Oregon he's like, "I don't like it so I want to stop but I found another property on Landmodo that I want to buy from you." We were like okay.

So, what we did is we went and we bought the property wholesale from someone on Landmodo. So, I think we paid like \$8500 for the property from someone on Landmodo and he had already paid in 5300 over a period of time. We transferred the 5300 as his down payment and then he continued but we ended up selling that land on terms for another \$20,000. So we've sold the property total for \$25,000 less his 5300 down payment so it's like 19.7' remaining balance on our property that we bought wholesale for 8500. Even the numbers by themselves aren't bad even though we're doing this whole swap around thing which is kind of weird.

But I think that sometimes what a lot of people miss about this business is that you can be creative like that. You can do things for people that you couldn't do if they were buying a house from you. It's not like I can go to my bank and say hey bank/mortgage company I'm buying this house from you and I don't like it anymore. But what else do you have and they're going to let me switch house's that's not the way that it is. That's not the way it works with houses but with land, land is pretty cool like that and then being able to go to the <u>Landmodo</u> inventory if you will find somebody that had a property that my guy wanted, transfer him over to there, we bought another

property at wholesale. I didn't like how much we spent on the property but at the end of the day the guy spent a lot of money buying it and I know that we'll sell it again if we need to.

So those are kind of my two sales that we've had in the last couple of days but one thing I want to circle back on is just that and it's the same thing that Tate just did with Doc Fee over time or the Doc Fee on Friday or Erik the way he worded it which oh he got the doc fee with the down payment over time. You see the thing is that with all of these kinds of rules or guidelines that's just all that they are. They are rules, they are guidelines they're not laws and what's cool is that we all have the flexibility to be ourselves, to be human. So, we're not a robotic bank and I think that Mike would you agree that the people that you're dealing with they respect that. That's one of the things that they like about working or buying land is that there's no hard-fast rules that go along with this. Do you agree?

**Mike:** I agree, and I also agree that the reason that we say these things and they're, about the down and all of that, is because when someone is new to the business we don't want them to get tripped up. I mean if you've been doing the business for long enough you get a sense for who you're dealing with, you get a sense for what's going on but the general rule that we create is to keep people safe from doing all these work without getting... get all the docs done and then the person doesn't pay a dime. So yes as you become seasoned in this business or any business you begin to recognize the ways that you can do deals that work but in the beginning it is a safe rule to have as a guideline to keep you protected from doing putting yourself into a bad spot. I think that's a good scenario.

**Scott:** Tate, what do you think?

**Tate:** Yeah, I agree. I mean ultimately, it's what I had to do to get the deal to get closed and I feel good about it. I've spoken to the guy today everything's going according to plan. I trust the guy at this point. You know could he ghost me and disappear? Absolutely, but you know that's sales and that's the line of work that we're in. We are all taking these same risks and I agree with what Mike said you know at first you want to keep it as safe as possible. You don't want to waste your time, you don't want to waste your resources so stick to the proven path, but ultimately, you've got to be flexible, we're not banks, we're not big corporations. We're mom-and-pop land investors we're working with people who want to work with mom-and-pop organizations. So be that land seller.

**Scott:** Yeah, and Erik I mean like do you have kind of rules that you follow and also at the same time you're willing to break. I mean are there any rules that you have in your business that you just absolutely won't break?

**Erik:** I am yet to break the rule over not accepting electronic payment for terms. In other words, the only way I do a deal is if I have ACH or credit card payment for the terms deal. I came really close to breaking that yesterday, but it didn't work out. So that is one of the rules we talk about that I have not broken. I really don't want to because I don't want the extra work that goes along with it. You know <u>GeekPay</u> is automated and it makes life really simple and if we start accepting checks or some other form of payment things get a little more complicated, there's more steps involved.

**Scott:** Yeah. I'll tell you what I got a guy that he absolutely refuses to pay through credit card or ACH. I actually have two people and they would mail a check and actually their due date was like one day apart from each other and they would mail a check. Well it's not like I went down to the bank or to the post office every day to get check. So sometimes the check would sit there for I don't know maybe a week. You know there was no urgency on my part until they started getting notification from <a href="GeekPay">GeekPay</a> that their payment was late and they flipped out and I explained to them look as long as your payments they are on time don't worry about it, but if it's not there on time, then we have a problem.

You know like but they're like how am I supposed to know? So, I told them like best thing to do is to pay automated because otherwise you're not going to know because I'm not going to change the way I go. I'm not going to run to the post office just for your check it's just not efficient to do that we're not going to be looking for your check. So finally, one lady she got so mad at me. One of them she got so mad at me because she got tired of the annoying <a href="GeekPay">GeekPay</a> you know 'your payment is late' thing that she basically transferred it now she pays through PayPal not that solves any problems for me but she wants to pay through PayPal but okay, we can still process that thing.

Then I've got another guy that he just refuses to come off the check. So, every month his check mails payment. Guess what happened last month? Last month his payment was mailed but because I made like a UPS store for my mailbox it got applied, like it got sent from his bank with another company. So, like the bank processing department sent like two checks to the same person and it wasn't us it was somebody else and the check went missing until the person returned it back so it was like two weeks later. The guys is flipping out I'm telling him like it's not there, you didn't send the check. He's like I did send the check. Well it turns out he did send the check

but the check was with somebody else his payment is like a community UPS Store and I tell the guy if you were on credit card or ACH you wouldn't have these problem.

But he's still getting it done and I think that's really the key thing it's like we have these rules and there they are but ultimately, I'm not so sure... I mean there are only a couple of rules in this business that really are make or break deals, but I don't think any of them are on the sales side. I mean don't transfer the deed that's one of the things don't transfer the deed but beyond that payments or things you can be flexible but just understand there is that level of risk along with it. So pretty interesting to see how you guys do that and I'm really glad that we all had some cash sales here that we can talk about too or some of us had some cash deals we could talk about because it just shows that cash there's nothing wrong with it do it, have fun with it and still beat up on Mark that he's wrong when he says cash is a bad deal.

**Mike:** I think the name of the episode could be 'Shhh don't tell Mark I did a cash deal.'

**Scott:** There you go Danielle we have a title 'Shhh don't tell Mark.' All right guys listen appreciate you guys listening, glad you guys are here. Do yourself a favor if you haven't checked out Flight School, if you haven't checked out some of the training programs available to you go to <a href="TheLandGeek.com/Training">TheLandGeek.com/Training</a>. Schedule an appointment with Mike Zaino or Scott Bossman schedule an appointment with them to learn more. Learn how The Land Geek program can help you create more sales, get more passive income. Rate, review the podcast do us a favor keep it going we've got a great number of reviews there keep it growing for us, keep it going it helps us get other guests as well. I appreciate your listening and you guys ready to do this? It's a small group we should be able to time it perfectly one, two, three.

All: Let freedom ring.

Erik: Ring.

Scott: Oh, come one Erik, you did that on purpose.

**Mike:** I find it a little odd that both Mark and Scott Bossman aren't here the same day. Is that because you know Mark always loves to build up Scott so much and so he knew he wasn't here and now he doesn't come.

Scott: Oh yeah, yeah. So, Mark's on a trip and Dude Buddy is on a trip.

Mike: Hmmm both on trips!

**Scott:** Both on trips. Bossman didn't say what trip he was on. We should ask him. We should Vox over and ask him where are you exactly? Is he and Mark having like a secret retreat somewhere?

Tate: Retreat?

Mike: Retreat?

**Scott:** Is that possible?

Mike: Secret retreat.

Scott: Trick-or-treat I don't know.

Mike: Trick-or-treat retreat?

**Scott:** That would be the name of their retreat Trick-or-Treat. We will have

to explore this one next week. Where exactly were they?

**Tate:** That's like 20 questions.

**Mike:** They better not both come with tans.

Scott: Okay all right. So, you guys all ready for <a href="Bootcamp">Bootcamp</a>?

Mike: Yeah, well this is going to come out the week that <a href="Bootcamp">Bootcamp</a> is like

tomorrow.

**Scott:** Guess what, I haven't even bought my ticket yet. I forgot.

**Mike:** You're going to fly there.

**Erik:** You're not going to buy a ticket.

Tate: You haven't bought yet?

Scott: No.

Tate: Ish.

**Scott:** Yeah, I don't know what I was thinking.

**Mike:** I think it's cheaper when you get closer.

**Tate:** Yeah, totally cheaper you'll be fine.

**Scott:** I can just cry there. Fly there myself, no problem. Tate, you hitting the Cheesecake Factory today or what?

**Tate:** Ah no but I'm going to a hockey game tonight, hockey tonight.

**Scott:** Who are they playing?

**Tate:** Tonight, we're playing... let me see the Predators, Nashville. Watch out Erik.

Mike: Wow.

**Scott:** So, Tate now when you were in Tampa a few weeks ago and we talked about the food in there and everything. I mean we've never really explored how the highlight of trip was going to Lightning Fan Fest.

**Tate:** Hey don't you put that on me Ricky Bobby. Do not put that on me. That is a hundred percent false.

**Scott:** Come on [00:35:27] [indiscernible] you were waving the Lightning flag.

**Tate:** No, no, no. I got out of there as soon as I saw what was going on. You know I am true, staying true to my Vegas Golden Knights and it's not hard to remain loyal to these guys. I mean we're just good. We don't blow it out on the first round of the playoffs.

**Scott:** The Lightning won the Presidents' cup last year.

**Erik:** Wait a minute so that's two places I heard of on your trip to Tampa that you had to exit as soon as you could get out of there.

Scott: Yeah right. What was going on?

**Tate:** Tampa is a sketchy place. Tampa is a sketchy place that's what it comes down to. A lot of speed dating, a lot of Lightning fans.

Scott: It's Indian speed dating man.

**Tate:** But the food was really good Erik. Like the food was really good.

Mike: Did you Florida man?

**Tate:** I saw multiple.

**Erik:** He was everywhere.

**Scott:** Listen I saw a headline yesterday I'm going to send it to you guys. It was saying, "Florida Man pays off all student lunch debt at nine schools." You don't hear that making nationwide coverage literally that's why I said Florida Man.

Mike: Was that you Scott?

**Scott:** He's doing something good for the world man.

**Mike:** Is that you?

**Scott:** Not me, not me, nope.

Mike: You are in fact a Florida Man.

Scott: I am a Florida Man but that wasn't me. All right guys thanks for

joining and we'll see you guys later

Tate: See you.

Erik: See you.

[End of Transcript]