

The Best Passive Income Model Podcast With Mark Podolsky, AKA The Land Geek

Today's Guest: Brian Page

Transcript

Mark: Hey, it's Mark Podolsky the Land Geek with your favorite niche-y real estate website www.TheLandGeek.com and I'm really excited for today's guest because it looks like a very interesting strategy in making lots and lots in money in real estate without having to own real estate.

But before we talk about this innovative strategy I'd be remiss if I didn't properly introduce my co-host, you know him, you love him, the 'Brain', the 'Professor' Scott Todd from ScottTodd.net, LandModo.com. If you're not automating your Craigslist, your Facebook postings
PostingDomination.com/TheLandGeek, learn anything about anything at InvestorNinjas.com. Scott Todd, how are you doing?

Scott: Mark, I'm great. How are you?

Mark: Pulse is normal, respiration is fine. I'm excited about our guest and our guest is Brian Page, from BnBFormula.com. If you're not familiar with Brian, he became a millionaire in his 20s as a residential real estate investor, only to lose it all in the historic crash of 2008. Starting over with no credit or ability to buy property, Brian discovered a way to use - and I love this - other people's properties to earn an income. It's not OPM it's OPP, you

know. He went on to make six figures in 6 months and over 300,000 his first year renting and listing properties on Airbnb.

Realizing that no one at the time was teaching how to build and scale an Airbnb business, Brian created training called *The BnB Formula*. His master class is now the world bestselling Airbnb training, he has now taught thousands of people from 38 countries how to build 6 to 7 figure Airbnb business with several of his students now doing over a million bookings. Brian is working anyways like Tai Lopez, Mike Dillard, Kevin Harrington, Grant Cardone, 10X baby, and Dean Graziosi and he and his students have been featured in Forbes, Entrepreneur and Inc. Magazine and he is passionate about helping people create new sources of income and become financially free, as are we Brian. Welcome to the podcast. How are you?

Brian: Thanks, Mark. Good to be here. Thanks, Scott.

Mark: So Brian, let's just skip the pleasantries let's get into it, Airbnb, it's a big business, it's a big thing going on right now. Walk us through the strategy.

Brian: Yeah, so the strategy basically came out about as an accident for me. I was looking for a new way to get back in real estate after the crash but I didn't have the credit or the money to go buy properties again and I was just kind of tired of this traditional real estate models and methods so I looked at Airbnb because I was making money with my spare bedroom and I thought man, if I could just scale this thing I could make a lot of money and it was a realization that I control properties rather than owning them and I can control them with the buy-in from the owners. So, once I got the owners on board then that's where it all turned for me and I was able to start building serious income with Airbnb.

Mark: I love it. Scott Todd is a grumpy landlord. So, if I'm going to Scott and I'm saying, "Scott, look I'm going to make you the best deal ever, right. Because look, I know you hate dealing with these tenants okay. So, what I'm going to do is have you sign this contract I'm going to provide the tenants for you no worries. I'm going to pay you that monthly, let every single month like clockwork and in the meantime I'm going to sort of do this arbitrage because then I'm going to do a daily rental and make the spread." Am I kind of getting it or am I missing something?

Brian: Well, it depends. If Scott was just looking for a tenant then all I've got to do is convince Scott that I'm the best tenant he can lease it to, lease the property to and if I can show him how he's going to make his money every month without any hassle and it's not going to be any extra wear, any

extra work on his part, no actual liability on his part and he's going to probably lease it to me and I can explain how it all works.

The other option would be if Scott's more interested in the money side and he's like what's in it for me in the money side and Scott, I could partner on his property together. That's where I lease the property for him, I manage it 100% so he has no involvement in the day to day and I give him above and beyond what he is asking for rent. I give him some of the actual profit that I make on Airbnb. So, that's a no-brainer for him if he's renting a place for \$1500 a month I could say look, "What if you can make \$2000 a month on that property with no extra work. Would you be interested in doing that?" And of course he's going to be interested.

So, there's a couple of different ways to do it but essentially either way I get to control the property. I don't have to own it, I don't have to put a down payment, 20% down or any of that kind of stuff and I can immediately start making cash flow with these properties.

Mark: All right. Before we start picking on the strategies let's just rewind the tape and walk us through how you kind of figured all this out? Because I can imagine there is a lot of trial and error.

Brian: Yeah, definitely. Well, I got into real estate investing right out of college, did over a hundred rehabs and flips, did wholesaling with constructions, spec's homes. I kind of did it all and did very well up until that crash when I lost everything. So, after that point I was pretty sour on real estate, I didn't think I even wanted to be a real estate investor again and it was just kind of by chance I was making money on Airbnb with a spare bedroom in my two bedroom rental that I had. I met this gentleman, actually on a flight, I was in a plane with this guy, very wealthy guy, early-stage investor into companies.

He said, "Look, I think you have real opportunity here if you could scale this thing." And I was like yeah, duh obviously but I don't have the ability to buy property. He said, "No, no you just need to control this property and you can do that through leases. So, that one idea was what kind of got me rolling. I went home and found my first little one bedroom apartment in my town and put that on Airbnb and made 10 times the net cash flow than what I made owning properties. So instead of \$200 a month...

Mark: Okay, say that again, you made 10 times the net cash flow without having to deal with any of the headaches of land.

Brian: Yeah, 10 times I'll give you an example. A one bedroom apartment when I owned a one bedroom apartment or one bedroom condo I would make about \$200 a month after all expenses, you know: principal, interest, taxes, insurance. When I had a one bedroom as an Airbnb I would make around \$2000 a month net on that little unit that I did not own. So tremendously a higher cash flow we're talking \$24,000 a year in a little place that I don't own that's incredible but that's what's possible with Airbnb because I'm just taking a place that I'm paying for it by the month and I'm selling it by the day it's just wholesale, retail it's the same thing, same thing hotel do. So, by doing it's very, very powerful and you can do that with any kind of property not just apartments and one-bedroom.

Mark: I love your strategy. Scott Todd, what are your thoughts?

Scott: Well, I got many thoughts on this one thank you. Okay Brian, so like and look I like the model, I've looked at it before but like how many landlords am I contacting before I find that yes? I mean it's not like there are landlords that are like absolutely not, not in my place.

Brian: Absolutely, that's a good question. So, it depends. When I started out I got no's all the time. I almost never got a yes. I started writing down all the objections that people would give me and I found out that there weren't that many objections. They were about five or six main objections that people would have. So, I thought of ways to overcome all of those objections and we can go into some of those if you want to. So, even now I can't get everybody to say yes.

I would say for me I have a lot of experience, I've met hundreds of people face to face. I would say one in four are going to say if you really, really good but it doesn't really matter if one in ten say yes because you can see 10 rentals on a weekend. You can say all right Saturday and Sunday, I'm going to see as many rentals in my town as I can and I'm going to get one person to say yes and then I'm going to do the same thing two months from now and I'm going to get my second property. I'm going to do the same thing a few months from then and by the end of the year I'll have five of these things and I'll be able to have a nice little income or big income from those properties shot's really it - it's just a numbers game and a lot of owners will say no, you're crazy. I have no interest in doing that and some owners will say I don't understand you've got to explain it to me and I'll think about it and then some owners are like I don't care as long as you pay the rent on time and you want to sign a year lease, I'll do it.

Like I said, it all comes down to money, money talks. So, even if they say to me I can play that last card and say all right, what if you made more every month than what you're asking right now and we'll do month to month. So that, if you don't like the arrangement I'll walk, we'll part ways, but I'll guarantee you your rental amount. Guarantee you that I will pay you that minimum. Most owners are like wow that's really interesting. Explain to me how that works. Because the owners if they were going to do Airbnb they would have already done it.

Scott: Right. Yeah, I agree with you and then the other question I have is so like I go through here is this just apartments, houses, is it boats, like condos? I mean I'm sure some condos are like no deal they'll probably put that down. Is there a certain property type that I'm looking for when I do this?

Brian: Yes, you want to well, it depends on where you live honestly. Because if you live in a major you're probably going to be looking at a flat or condo something like that. If you're in a smaller medium-sized town you might be looking at residential areas just for a single-family home. I focused on little one-bedrooms and studios but now I'm also doing single families and I'm even doing multimillion-dollar properties. I have a multimillion-dollar property that I'm leasing with an option in Scottsdale, Arizona. I don't even live in Scottsdale.

Mark: Oh, that's where I live.

Brian: There you go, so Scottsdale. So, we're doing that. We're doing all different levels of properties. But what I found is that when I started teaching it, I didn't know what would work for other people. I only knew what would work for me. My students started getting creative and they live all over the world. They live in all kinds of interesting places.

They started saying, "Oh my gosh, this is working so well with single families." Another student was like, "It's working for me with cabins. I got six cabins and in rural Canada in the woods and I don't own any of them and they're making good money on Airbnb." Somebody else was like, "I got an Airstream trailer that was in my neighbor's driveway and I rented for 200 and I make 1800 on Airbnb and I get to keep the difference."

So, there is all kinds of wild and crazy ways you can do this. But I teach people how to find the best location where they live. So, whether you live in a very small town or a large city, you got to look for the best location in each of those places to find a property and that's kind of what I teach.

Mark: I love it. I'm a very risk-averse guy. Walk me through the risks of this.

Brian: Okay, that's a great question. So, it depends on how you define risk. I didn't think it was risky to sign leases because I already knew how much my little one-bedroom was making and I knew a standalone property would make more. So I thought, all right, I'm going to make enough to cover all my expenses and then some, so I'm going to go ahead and just sign a lease. I kept signing leases and signing leases. It wasn't till later that a student gave me the idea that maybe you don't have to sign leases. Maybe you can avoid that risk altogether by partnering with an owner. So, if you find leases to be risky, avoid them. You don't have to do them.

The other risk would be any kind of liability if somebody were to sue you or sue the owner, if somebody were to get hurt. They fall. They burn the place to the ground, whatever. So, luckily now there's an entire industry that sprung up, the insurance industry that just serves short term rentals. So, not only does it ensure the property like a typical policy does, it covers liability, and it covers operating a business out of that property, which is you're operating a short term rental business. So, it covers it all. It's about the same cost slightly higher than a traditional insurance policy. I like to pay for that for my owners. So, they don't even pay for it themselves.

So I say, you know, "Mark, have you ever had a tenant that's paid for your insurance policy before?" You're probably like, "No." Well, I'm going to insure it and pay for that out of my own pocket. So, that's another objection that you overcome. So, you know, other than that risk? Gosh, I don't know of any other real risk there. You know your time involvement to go out there and find a property that you know if you don't find one, I guess it's your time risk. But there's not much risk in this business.

Mark: Yeah, I mean, we're going to get to that in it in a second. But I'd love to know what some of the worst advice you see or hear given in the short term rental industry?

Brian: Worst advice? To go out and buy a property without knowing anything about what you're doing on Airbnb. So, I love owning property. I own properties now. I renovate properties and turn them into the Airbnb now. I think there's nothing wrong with that. I just don't think you should buy a property to turn into a short term rental without having done any of that. I think that's risky. So, I think you should start with someone else's property first and then if that works you can certainly go buy properties, put 20% down, do the traditional real estate model. But, you know, if you're buying for a tenant long term, then that's pretty straightforward. You probably know how to do that. But if you're doing short term, I would be

very selective in where you're going to buy and only do that after you've been a host for a while.

Mark: Got it. Scott Todd, thoughts or questions?

Scott: Yeah. So like, okay, so I get this thing under contract or you know I basically rent it out. My next step would be obviously to furnish it, right? So like, how much am I spending to furnish the rental?

Brian: The very first listing I got, first property, I furnished it myself with gently used furniture. The second place I got was furnished and I've got a bunch of units that are already furnished and that's great. That's what you want to focus on. But depending on where you live, there might be a lot of furnished places and there might be very few. So, it doesn't work everywhere. But I actually teach people how to furnish the places and do general rule of thumb and I call it the twice the rent rule which basically means whatever you're spending in rent, let's say you're spending 2000 a month in rent, it's going to cost you about \$4,000 to furnish that place if you do it the way I teach, which is all gently used furniture. You want to buy the mattress new, of course, because that's gross if you don't. So, you want to buy a new mattress, new sheets, and new towels, that kind of stuff. But everything else can be gently used.

Nowadays you can get stuff for so, dirt cheap on places like Facebook Marketplace, Offer Up all these different apps you can get on your phone. You don't even have to negotiate with people. You can just make stupid low offers on stuff. You can just say, "Will you take \$200 for that \$400 couch? Will you take this much for that table? Will you take?" You just make stupid low offers. So, you furnish the place and then that's it. So, there is some work involved if you're going to furnish the place but you can do it in the weekend. I teach people how to do it all very, quickly. That's why I tell people to focus on small places first. Get a studio. Get a one-bedroom. Because to furnish a studio is very easy to furnish a four-bedroom house with three baths that's a lot more work. So I don't recommend starting there.

Scott: Mark, I see this is a very dangerous slippery slope because if I tell my wife like, "Hey, we're looking for gently used furniture," she's probably going to say, "Well our furniture gently used so you can have that and I'm getting all new stuff." I see this as a very expensive deal.

Brian: That is dangerous. My best friend actually asked to go through my course. I was a little bit cautious because I don't know if I want to have my best friend go through my program and you know, I don't want to sell

anything to my friends. He went through it, and him and his wife just got married newlyweds, so they had a lot of extra furniture laying around. So, they put that in the unit and got it listed, and they just made about \$1,000 the first month for that little place. So, he's thrilled. But yeah, you might be in danger there. She's going to see it as a license to shop.

Scott: Yeah, Mark, this is a real turn.

Mark: So, Scott and I live by this very simple philosophy, we can always make more money, but we can't get more time. Brian Page, let's scale this baby. How are we going to scale it?

Brian: All right, well, we're going to scale it ... I agree exactly with what you just said, by the way. My personal motto, my personal brand is work less, have more. So, I'm all about finding ways to work less by creating passive income not trading our time for money. I think that's very, very important everybody learns how to do that, even if they don't do Airbnb. So, the way that we do this, and I'm a big fan of Tim Ferriss, you can see I nearly got all his books here on the back shelf. Tim Ferriss wrote the book, *The 4-Hour Workweek*, I've applied all of those strategies to every business I've ever been in. When I started getting about five or six listings, I found that I was spending all my time answering guests and taking care of little things that came up and I was running my little hotel, so to speak. It became a little bit overwhelming. So, I had to figure out a way to outsource all that.

Nowadays, luckily, there are companies that's all they do. They take all that off your plate for a few pennies on the dollar. Or you can hire a virtual assistant to become you essentially on Airbnb. So, you can get rid of all the day to day tasks. I teach people that specifically what I teach is how to how to outsource and how to automate. Now once you do that, you can cut down the number of hours that you're working on the business tremendously. So, I work on average about four hours to five hours a week to manage my properties. That's typically about average once you outsource.

So, you're able to make a tremendous amount of money, whatever that is, you're making \$5000 a month, \$10,000 a month I have students that are doing much more than that, and working very few hours to do that. So, even though it sounds complex, it doesn't have to be once you learn how to essentially give that job to someone else. You want to be the owner of the hotel, not the front desk manager.

Mark: Okay, so in our business, we always talk about, we make our money on the buy. We're buying these assets 25 30 cents on the dollar. In your business, where do you really make the money? Like, where's the real work?

Is it finding the owner of the property or is it putting that, you know, irresistible listing on Airbnb, or some combination thereof?

Brian: I would say it's a combination of getting the right property. So that's all about location, location, location, everything is in real estate so the right location or the right property with the right marketing of that property. So the biggest mistake people make with Airbnb is everybody's ranked amateurs, right? Everybody in Airbnb is an amateur. They don't understand how to market something properly. Now, when you look at a hotel, for example, and I always keep talking about the hotel industry, when you look at the hotels, the way they advertise their properties you ever seen a hotel room online, it looks phenomenal. Then you go to that hotel and it's like, is this the same place I booked. It's because they know how to photograph and they know how to market their property to get you to book.

So, there's a lot of psychology behind it. But if you understand how to do your listings properly, you'll out book everybody else every single time and that's how you fill your calendar. That's how I'm able to get 95% of my days booked every month is because I know how to market the property. So, I teach people how to do that. So, it comes down to the photos, the descriptions, the way you stage the property, the way it looks just like most TV shows. They only show you know flip this house it's got to be staged out. It's the same exact thing.

So, once you do all that right that determines how much you make. I have a unit it's a one-bedroom unit in the same building as another unit on Airbnb and I can make \$100 more per night with my unit. It's the same exact unit. It's just their listing looks horrible and mine looks phenomenal. So, people are going to see my listing, click on it and book before they choose any of the others. That's essentially the name of the game.

Mark: I love it. How scalable is this? For example, you know, Scott Todd's always talking about the Cuban food in Tampa. I would love to do some Airbnb rentals near Scott Todd, just so I could email them, you know, some kind of, you know, rude thing about, "Hey, you know, I'm virtually there."

Brian: You could scale it to pretty amazing revenue numbers. I mean there was an article that came out on Forbes this was a few years ago that said, there's 75 people making a million dollars or more a year on Airbnb. That number is now in the hundreds. I have several students that are crossing the million dollars in bookings, Mark so you know? But to do a modest \$100,000 a year net on Airbnb only takes about anywhere from four to six properties. So we're not talking a lot of properties to do that. So, you know, for most people if their goal is to replace their income or to essentially get

out of the rat race, it's not hard to do at all. You can scale it to six or seven figures or more depending on how big of an operation you want to build.

Mark: All right, Scott Todd, what do you got for him?

Scott: All right, so what about some of the regulations that counties are looking at, right? You know, there's a vote taking place today I heard on the news, like in one New Jersey City State, County, whatever. They're basically saying that they want to ban Airbnb. I know you're always going to have kind of government issues that you have to kind of work through and that's outside of really what you worry about.

But, you know then like you hear about that in the news, and then you hear about like, just over the weekend, I read a story where people are basically defrauding Airbnb guest, right? The whole deal comes out that like they're defrauding them. And then Airbnb is not standing behind the customer service and giving these people refunds, you know? So, they're getting hosed. To me, it's like, well, are we putting our eggs in the basket, that one, we don't control the platform. Whereas if I just own the house and rent it out, I control the platform and I control this piece. I've got landlord issues I got to kind of deal with. You know I got a lot of things that are outside of my control in my business. I am I kind of experiencing or am I going to experience a lot of risk by not having the ability to control some of the key pieces of my business like the marketing platform? Government regulations can happen anywhere but like even the properties that I'm renting, I don't control that. I don't control what the people are going to do. Like how do you mitigate against this as opposed to just, "Hey, let's all collect some cash today?"

Brian: Well, that's a lot of things. So, I'll try to see if I get it. That's a lot of things to go.

Scott: Yeah, it's a lot of things.

Brian: I'll start with the easiest one which is I haven't heard about what you're talking about with people be being defrauded at least not on any major scale. But Airbnb set it up and it's always been set up this way that the host never gets any money until the day after somebody checks in. So, if I get a booking from somebody I don't have any money that's transferred to me from Airbnb until after you've checked into my property and you like it and you're staying there and you spent the night. Then I get money the next day. So, if that money does not go to the host if they're trying to fraud somebody, it's still with Airbnb. So, I don't know how you could defraud somebody in that sense. Do these things happen in isolated cases? I'm sure

they probably do. The same way that weird things happen in hotels, you know? Somebody can be murdered in a hotel, for example. It happens pretty frequently. So, I don't know about that.

But when it comes to legality and restrictions, that's something that I do want to talk about because that's one of the things that always comes up for people. Is there are certain places in the country where quite frankly, you can't do this. We were worried about how many places there were that were restrictive for short term rentals. So, we hired a research firm. That research firm, essentially looked at every city, over 30,000 people in the US, which is, by the way, 2000 towns and cities. We found that 90% of those towns and cities allow home-sharing and 10% do not. So the 10% that do not are places like New York City, Atlanta, places like San Francisco, usually places that have very high cost of living for real estate. Those areas are very, very restrictive, if not allowed.

But what I found was I had students in those areas that were doing really well. I was reaching out to them. I was like, "How in the world are you doing this in these cities?" So, the answers I got were either we're doing it regardless because they're not enforcing it here, which I don't recommend. Or, as Jason in New York said, he said, "Well, Brian, I go across the river to New Jersey. I just get listings over there." Then somebody living in Atlanta said to me, they said, "Well, it's not allowed in Atlanta but it's allowed in all the 12 towns that surround Atlanta, that makeup the metro area with millions of people. I just go to those areas."

So, what we found is that just like any real estate, it's all restricted to certain zones. So, you may live in a zone that's a red zone or a city, that's not allowed. It doesn't mean you can't drive in your car 30 minutes away and go get a listing there. So, just like you can't open a hair salon in a residential neighborhood, you also can't live in an office building because it's not zoned for residential, same thing here. There are certain zones where you can't do short term rentals. But the good news is 90% of towns and cities allow it. So, those students that do live in those areas, I just strongly suggest they look within a half-hour to an hour radius of where they are and get listings there. Or they could even go to other states, which is what I'm doing and a lot of students are going to cross to other states, which is a more advanced move.

The biggest thing that people want to know about is regulations and restrictions and how that plays in with Airbnb. But Airbnb is a disrupter just like Uber. I mean wasn't allowed in Vegas for the longest time because they were fighting it and Uber eventually won. Airbnb is winning cities as well. They just won Chicago. Chicago is like, we don't want it. Airbnb is like, "What if we give you all this tax revenue?" They're like, "Oh, okay, well, then that case we will change our rules. Now, Chicago is a great place to do short

term rentals. So, that's really it and as long as you kind of look to make sure you're in the right town and right city, then that won't be an issue for you.

Scott: Got it. Thanks.

Mark: All right, fantastic. Well, Brian, we're at that point where we're going to ask you for your tip of the week, a website, a resource, a book, something actionable for the Art of Passive Income listeners to go improve their businesses improve their lives. I think your mentorship has been phenomenal to this podcast.

Brian: Thanks.

Mark: But we're going to ask you for one more tip.

Brian: Okay, a totally unrelated what we're talking about I love books. These aren't just for decoration. I am obsessed with books. The best book I've read, I would say in the last two years, I have to recommend, you can get it on Audible of course or regular book it's called, *Deep Work*. So, *Deep Work* is about how to how to get the right kind of work done in a very distracted world and it's one of the best books I've ever read about that topic. How to understand, how to focus better, how to accomplish great things and this book goes into it in depth so I can't recommend !Deep Work strongly enough and anybody who's a reader, I would say get that.

Mark: I love that book. Cal Newport is fantastic. If you haven't read the Nir Eyal book *Indistractible* he kind of talks-

Brian: I haven't read that one.

Mark: It's really good. It's a great complement to *Deep Work*. Where !Deep Work makes this argument that you know if you can do these things and here's how to do it, you're going to be so much farther ahead than the competition. But Nir Eyal really shows you exactly how to sort of stay indistractable to get that deep work done. I think that's a perfect one-two punch of reading and then you throw *Essentialism* in there and you got a really good-

Brian: I just got *Essentialism*. I haven't read it yet, but I just got that.

Mark: Yeah, you'll love it. You'll love it.

Brian: That's great to know

Mark: Scott Todd, what's your tip of the week?

Scott: Mark, for generating passwords I like to use LastPass, because I think it does a great job of journey passwords and saving them. However, maybe not everybody likes that or wants to have a unique way of doing it. So check out this website. It's Easy Peasy Password. I'll put it in the chat for you, Easy Peasy Password. You answer a few questions. You hit the button and guess what? It generates a cool, memorable password that you can remember.

Mark: This is really cool. By the way, I could hack you at any time Scott Todd, because it's just going to be like Panera Bread 1.

Scott: No, no, no, no, no, no, no, that's not true. That's not the case. Like if you look at it, it changes everything. It's a very long password. You don't even have to answer these questions the way that is on there. I mean, you can just put in your own words like for favorite conference, I put in Bootcamp. What are you working on now? LG Pass. Favorite programming language, make it up and next thing you know, you got some funny, funky looking thing. It's like 800t camp for Bootcamp. You know? It's pretty cool stuff, man.

Brian: Cool.

Mark: It's pretty cool. All right, well, my tip of the week is, move the needle in your life, start generating serious income on short term rentals and read the book. He wrote the book on it. Go to BrianPageBook.com. We have a link to it. BrianPageBook.com. It's a great place to start. Brian, it's not one of these, you know, \$30?

Brian: No, it's a \$2 audiobook and if you don't love it we will refund your two bucks back. Also, if you want to just learn more for free you can check BnBFormula.com that's B, N as in Nancy, b formula.com. You can learn more about what I do.

Mark: We'll have a link to that as well. Brian Page, are we good?

Brian: We are good. Thank you for having me on the show. It was great.

Mark: Thanks so much for coming. Scott Todd, are we good?

Scott: We're good, Mark.

Mark: All right, I just want to let everybody know today's podcast is sponsored by Geek Pay, GeekPay.io. It is the only set it and forget it system to get paid on an automated basis via ACH if their ACH fails charge the credit card on file. You are definitely going to get paid, automated notifications. It is the easiest way to work as a lender with your borrowers. Just go to GeekPay.io Check it out, get a demo and it's phenomenal. Also just want to remind you that the only way, the only way we're going to be the quality of guests like a Brian Page, from bnbformula.com is if you do three little favors. You got to subscribe. You got to rate. You got to review the podcast. Send us a screenshot of that review to Support@TheLandGeek.com. We're going to send you for free the \$97 Passive Income Launch Kit, as well as the new wholesaling course How to Double Your Money 30 days Or Less. So, Scott, are we ready for this?

Scott: We are, Mark.

Mark: One, two, three, let...

Mark and Scott: Let freedom ring.

Mark: Thanks, everybody. Thanks, Brian

Brian: See you guys.

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