

Mitch: This is Mitch. And we are here with **Real Estate Summit Investor's Podcast**, I've got two guests today. And boy, they are a great team. **Ari Page and Mike Banks of Fund and Grow**, that's Fund and Grow. And you got to pay close attention because these guys can be the key to getting your career, your business, especially your real estate career off the ground.

One of the biggest obstacles that real estate investors face when they first starting is they just don't have any money. I can't tell you how many times I've heard that. This is a solution to that. And am gonna tell you more about why I know about the solution. But right now, I want to interview Ari Page and Mike Banks.

How you all doing?

Ari: Hey, Mitch. Thank you so much for having us this on. This is Ari, am really looking forward to this today. And like you said, we have Mike here also.

Mike: Hey, Mitch. Thank you so much for having us today. We are really excited to be doing this with you.

Mitch: Well, it's a pleasure. By now, we've been good friends because we are doing business together for a while and sharing each other's stories. I really wanna thank you for coming because you have helped at least 90 of my coaching students with their credit issues and to find lines of credit or zero percent interest credit cards that they have used to launched their career.

As a matter of fact, I wanna point out to the audience, Ari and Mike and their business, Fund and Grow, has produced over 6 million dollars or headed towards the 6 million dollar mark for my coaching students. And boy, it really makes a difference. I mean, you don't need to have money when you start out this business but the sooner you can find funding sources, you know the sooner you start to explode.

So, I wanna address the first thing. I want people to understand, Mike, just how bad credit can hurt you, it will hurt you at all different ways. If you have bad credit, you may not realized, how expensive your life is because, you have bad credit. Tell us some of the things that are more expensive if you have bad credit, Mike.

Mike: Well, for one, you could end up with high insurance rates, some of the insurance companies are gonna check your credit, you could end up paying higher interests rates on your mortgages, on your auto loans, on your credit cards, really anything that has to do with a credit

review. If you are not taking care of your credit, you don't have high credit scores, you will end up paying more on all those things. And even if you gonna rent a car in some cases, they will look into your credit or your employers will look into your credit.

So, if you are looking to get into real estate investing or you are an entrepreneur starting business or you are ready in business. At this point, you should really start looking at your credit and take the steps you need to improve it.

Mitch: Yeah, I know that even sometimes, the utility companies charged bigger deposits or something, if you don't have very good credit. So, if you are a real estate investor and you are buying multiple houses, and you have to pay an extra 150-200 dollars every time you wanna get turn the utility on this address and put this as a deposit. And of course, you know how it goes, real estate investors knows how it goes. You don't have to skip a deposit to get it back or it's a long time to get it back. And you have to keep track of them because no one's gonna voluntarily to send your stuff back, of course.

So, how are people using Fund and Grow and tell us a little bit of the types of credit lines that you guys can get for people. What kind of sources?

Ari: Yes, that's a great question. Because they are so many different forms of funding out there. One of the things that we do at Fund and Grow is actually help explain and teach folks the differences between corporate credit and business credit and how does your personal credit tie into all that. And so that, the loans that we generate that are most desirable to buy our clients is the loans that can be accessed directly as cash, and these loans are business credit cards. And so the credit cards does not show up on your personal report. You do not have to pay cash advance rate. We show our clients how to get the cash off the card and we also, are able to utilize the zero interest introductory period. It could be as long as 18 months, it could be 12 months, there are some shorter like 6 months but regardless of the duration of the zero percent period, we all gonna agreed getting access to credit at no interest rate even if it's only for 12 months is - could really be amazing.

And what we do is we do card stacking, so we are getting these business credit cards, that are unsecured they do not appear on your personal credit. They have zero percent introductory rate for at least 6 months, most of them 12 to 18 months. You can pull the cash off the credit cards and spend it anywhere in your business. And the cards stacking aspect is when you are adding multiple credit lines together. When you add multiple credit lines together then you can get the larger amount 200 -300 thousand.

Mitch: Wow. So, I wanna let everyone know that I did my first 100 deals on credit cards and then my book " My Life in a Thousand Houses Failing Forward to Financial Freedom", there are some pretty funny stories about the stress and distress that falls on the people around me, mainly my wife. I was never worried about borrowing money on credit cards because I always knew that, that was a good debt for me. There is good debt and there is bad debt, right? You know, Kiyosaki's good debt, bad debt. And good debt makes more money that costs and bad debt makes you costs money at the end of the day.

So, I was you know, I made ahead a hundred thousand larger than the credit card debt, or two hundred thousand larger than credit card debt but I had four and five hundred thousand larger than houses that they didn't had any payments, you know, so I could have some time to relive and manipulate them, one at a time. So, for the record out there, you guys, I have live this life of using these credit cards to buy houses, it does work. It goes against standard orS traditional thinking, and at first sight, when you first time hear this, you will think " Oh no, credit card debt, that pretty gets horrible". Don't ever do that. No, no. No. Credit cards don't ask questions once you get approved when you have a credit limit set, you can go use that credit limit, they don't ask any questions, and you own that house basically free because they are no liens on it. You just have to remember that when you sell that house, call the credit card companies and make sure you pay them off just to keep the difference.

So, you know, I know you have real estate people doing this, because I sent you a lot those people. There is probably tons of them around the nation, but what kind of other companies are you using you. You are not limited to real estate investors, I mean you have other businesses use your services, too, right?

Mike: Yes, absolutely. I wanna say one thing about the good versus bad debt.

Mitch: Sir.

Mike: Any type of debt that you have, if it is used towards an asset. Now, asset is seen as something that makes you money. Then, that's good debt. Like you said, anything that is making you money, that's gonna be good debt. So, it doesn't matter if you are making a hard money loan, or if it is coming on your pocket with your own cash. Or if you are using a credit line with zero interest, either way that debt is good debt because it's gonna be providing you

with return on your investment. So, anyway that you can leverage, you should definitely be doing that. And then.

Mitch: It is hard to argue on zero percent interest, right? I mean, that's the cheap, credit cards are the cheapest partner you'll ever have, it doesn't complain, it won't steal anything from you.

Mike: Does it want any equity?

Mitch: It doesn't want any equity, it doesn't want any part on your lifelong cash flow, you know, it just sits there and shuts up and does its job. It does its job one time and lets you take the money out of it, it does its job another time when you pay it off and then it zeroes out. So, that you only have two things to do.

Ari: Exactly. And we find that the best way of doing these equities, because we are obviously big believers in credit cards but, we like using business credit cards and am not sure when you were doing your investing, when you were in the point of using credit cards, Mitch. Were they personal credit cards? Or were they business cards? It is a big difference, if it will show up on your personal credit report or not.

Mitch: Oh, mine were personal. This is a great point. Mine were personal credit cards and my credit suffered because of, the way I was using these cards, sometimes. I mean, they didn't really like what I was doing, the credit score system didn't like it. And, you know it was good enough, it got me where I was going and I would have been off for better, Sir. But, I wasn't smart enough to get someone like Fund and Grow to help me. I don't even know that there was Fund and Grow kind of company back then. This was in the early 2000, Sir, 1999-2000, 2001 and 2002. I don't think there was even someone remotely like Fund and Grow, was there?

Ari: I don't remember any credit card company back then. I could remember equity lines that was a big thing back then was, everyone was getting home equity lines.

Mitch: Yeah. You know. I guess it has a place. Am not a real fan, I'd like to keep my home away from that.

Ari: Absolutely.

Mitch: I'd like to keep my home away from that. You know. So, just for some history. Both Ari and Mike were doing mortgage loans way before 2007. They did it for 600 hundred million dollars with mortgage loans. They are new to this money borrowing business and then since

2007 they have put together over 250 million worth of credit limits for people. So, these guys are not just trying this business on if it works. They really know what they are doing. So, Mike tell me the kind of other businesses that usually gets, usually, I don't wanna catch the bigger net, just real estate because they are all kinds of companies that could use zero percent credit cards or business lines credit or whatever.

Mike: Absolutely. We have all different types of affiliate or organizations sending us clients on a daily, weekly basis and we have clients in attorney field, we have clients who own an Amazon business, where they re-sell different things on Amazon and they plunged into inventory. We have this standard brick and orders, local businesses whether it is landscaping business, and used car auto dealership, really any kind of business owner or real estate investor, obviously as we have discussed earlier can used this type of funding, but, are there are any examples of the businesses that we work with, am just trying to think on top of my head.

Ari: What we have are entrepreneurs that own multiple business where they may still even work a professional job and they own an investing business or why they may be generating passive income using passive income vehicles. So, there's a lot of different ways to make money, as long as you have a model to make money you gonna need access to funding, you gonna want to access to funding in order to expand that.

Mike: We also have a lot of client who also who are in the trucking business or construction business, we have a lot of clients who are looking for funding to start marketing their own brand. So, that they can start doing their own coaching.

Mitch: That's a lot of entrepreneurs, I mean just because we are in the real estate business, doesn't mean I won't retail and buy a Corvette if I can see one in for half price, you know, the neighbor across the street or something. So, at some time it's just on the retail and grab the money to capitalize on spur of the moment deal that you see.

Ari: Yeah, absolutely. You know an interesting story kind of going back of using your personal versus the business, and I've had a house over by our office in Spring Hill, if you are in Florida and but my neighbor over that house they've been putting homes for quite some time now, long before we bought that house. We live there for a period of time and we met the neighbors and they were really cool, they told us what they were doing and the money that they were making for the homes and the interesting thing was, they were doing a lot of this, using personal credit cards. And they ended up being issues when their credit scores were depressed in between flips when they were most maxed out, when they had issues where certain credit accounts have been called and interest rates have been jacked up and they had certain kind of issues that came along with maxing out all their personal accounts.

And so, eventually they broke down and they signed up with us because they know me personally and they literally received hundreds of thousands of dollars now that are completely not tied to their personal. So, now you can now, they can leverage the entire account without their personal scores being affected at all. They can co-sign with their son, who happens to be a balling expert, this kid is amazing, he is all over TV down here in Florida, and they co-sign a car for him and all

that. And usually, those kind of things will hurt you, if you completely maxed out on your personal then you can't co-sign for your kid, you can't help them out when they need help and so, using business is, using your business credit not allowing you to counter shop on your personal credit, don't be fooled by the fact that they are called credit card, these are business credit lines and can be used just as that when you use it properly and have it reported and have it reported tax ID of your company.

Mitch: And you are getting me ideas. Am gonna show up on your doorstep, a couple of days myself because, when you start thinking about zero percent interest and what you can do with that. I mean, imagine if you are a real estate investor and you could buy a house for 30 thousand and you needed 20 thousand for the repairs, but you could go to your lender whether it's your private lender or whatever him say, "Well, loan me the house and I'll give you the first lien", don't worry about the repairs, am gonna handle that". Then bam, you put your 20 thousand dollars of repairs on your zero percent credit card, you know and number one, it makes really easy to get a loan, because the lender sees you taking some of the risk by paying for all the repairs at your side of the equation.

This is a great way to raise private money is to use these zero percent credit cards to make your deal a no-brainer-deal for your lender, if you are following me. You know, if you can have a house you can buy for 50, while you put up 30 thousand on your zero percent credit cards and just ask for your lender for 30, and let's assume that this house is worth 80 to a hundred thousand dollars. So, now you just can buy for 50, you put up 20 thousand on your zero percent credit card, and now you are just asking your private lender who you want to get to know, who you wanna get your hooks into, and you are only asking me to 30 thousand dollars to an 80 to a hundred thousand dollars house and you gonna give him first lien.

This is the perfect way to make a deal so good, that anybody with money would be tempted to loan you their money. Because, how can a private lender lose when they only gonna loan you 30 thousand dollars on a house's worth 80 to a hundred thousand, you know. When you have it done because you have zero percent credit cards and you could put in 20 thousand yourself towards that 50 thousand dollars sales price. So, I know a lot of ways to use these cards to get private money and use your credit card money.

The other upside to that is, you got twenty thousand dollars without paying any interest on your home rehab, it's your whole rehab, and there is no draw process, you don't have to slow down and wait for the lender to come out and look at your job before they will give you the next draw, on your rehab budget. There's a lot of reasons in real estate to do this and I love it. So, how long does it take?

Ari: You know what--

Mitch: Go ahead.

Ari: Am sorry to cut you in there, I just wanna say, you know, that according to Bloomberg, 8 out of 10 businesses fail within the first 18 months, due to not having funding. So, you can pretty much say that, if you are a real estate investor out there. If you are 1 of those 2 that are succeeding you are definitely using all forms of leverage available to you. You are not sitting around, twiddling your thumbs thinking like you a deer in the headlight " Should I, should I not". You are definitely worth that 8 out of 10 that fails.

If you wanna really move your business forward, advantageously you have to strategically use all forms of financing available. Obviously, you have to be strategic about it and using funding that is not secured, that is unsecured is huge. And you may not be able to get away, with using unsecured funding for all aspect of your real estate business, but, for the rehabs, for buying small properties under a hundred thousand and you can buy all that and keep them all unsecured, then, God forbid, you are not able to make your payments one month. If you are unable to make your payments and you missed a few payments in a row. They don't take away any of your assets. They don't take away if you bought company assets like vehicle, or pizza ovens or if you buy a piece of real estate, or if you are doing a rehab, none of these tied into your asset.

So, your assets stay intact and those assets are earning you, your income. So, luckily enough, your assets and your income generation stay intact, while you may end up getting a bad mark on your credit report because you didn't pay the credit. So, using unsecured credit is a much safer form of funding and in the case if you are doing currently payment from one of those business credit cards that can be deleted. You can get those things removed off your credit report and like in the past, I had a lot of worse from my credit report, and now, I have score over 800 and that's because I have those items deleted and I've moved forward and built myself good personal credit and I continue to get to use it paying it, the way you are supposed to pay it.

But, if the worse would happen, like what happened during 2008 when Citibank and Chase and they needed you to bail out, they didn't get big fat 30 day late on their credit report, they didn't get 60 day late on their credit report but, you know if the worse happens where just in 2008, where the banks couldn't pay it, if it comes where we can't pay it, the worse that could happen is you just gonna get a late payment on your credit report and they give you a period of time just to get the account back into good standing and then you can get those late payments removed. So, using safe forms of financing is much more desirable than using financing where the investor could call the note, they can take the entire property, if you are not being able to pay up the note, or there are any other technicalities involved that if you don't make certain payments or certain payments or certain loom payments, you'll end up losing the whole property.

Mitch: Well, what a great set of people around your round table. Ari Paige and Mike Banks, you know if you have questions about that, you could call them up and say, "You know, am faced with this dilemma, what's the best thing to do"? And then, they'll tell you. You know, and you'll be right on top of the game. And am glad that you mentioned about the time that it takes to close deals because, sometimes, closings don't happen in our time frame.

And so, let me ask you this, do you have a success story of how people have used, Fund and Grow in the real estate business? You have a short case study.

Ari: Yeah. Actually, one of my friend, his name is Seff, we'll he is a client of ours. He stated and Seff didn't have a great credit. His credit was kind of short due to the whole 2007-2008 de-buckle. But, he did have a brother who, his brother was gonna work with him. And his brother was a retired librarian, like wearing to get the credit. So, he got started with us, on the first 30 days, or am sorry, on the first 60 days, he got a hundred and twenty thousand, using his brother's as his guarantor, so his brother together working with him created business funding that didn't show up on either their credit report, got a hundred and twenty thousand, that's Seff was able to able to go out and invest with and he continued working in our program where we did help him fixed his credit, and we helped him rebuild the ray of account on his personal credit needed in order to have a good personal credit score, 'cause when you delete bad credit, you have to build back a ray of good credit accounts. You have to build back some accounts to show that you have good credit.

So, we built that back for Seff, then, we moved forward and build him a business credit profile. So, within that year, period of time, between him and his credit partner. They build \$ 347,500 and again, I wanna remind you that, Jeff's brother was a retired librarian. And so, he had good credit but he didn't have a lot of income, that wasn't needed in order to get this start up funded. So, now, they have \$ 347,500 and that was just on their first cycle with us. So, they

subsequently signed up again for a second year's worth of service so that they can build that even further. And his company is MW Realty Advisor LLC, and there are just one of our clients. We have a lot of great clients that are fairly big names like you, Mitch. You know we have others who no one ever heard of, but they are highly successful in their model. They selling a lot of real estate, they are doing investing.

We have clients that are a whole different variety of fields. They are not all in real estate. They are in all different models, business models out there. We have clients that are making funding. We have one client, Randy Larkins, who actually Mike is personally friends with.

Mike, tell us all about Randy.

Mike: Yeah, Randy Larkins he's out of, I think, Memphis- Tennessee, and he owns a used car dealership and he also, owns a pawnshop but he is just after working with us, he got into real estate investing and he's being doing a flip every 90 days using the credit we got him. We got him \$ 180,000 and he's been doing a flip every 90 days, he's gotten more inventory on his car dealership and his pawnshop, of course. Blue Moon LLC is the name of his auto dealership in Tennessee.

Mitch: Well, look those are two great case studies everyone and I wanna tell you. If this program costs \$ 10,000 it will be worth it. And am here to tell you that it doesn't costs \$ 10,000. It does not costs \$ 10,000. But, if it did costs \$ 10,000 it will be crazy to walk around in this world, with all the opportunities that an entrepreneur can see and not have funds to take advantage of them. And to think that you could not make back \$ 10,000, for a fifty or a hundred or a hundred- twenty thousand dollar zero percent or very low interest rate credit card, would be crazy.

In fact, it will cost you money. Not to have this kind of funding source at some point, because, at some point there should be a deal that should have done and you wouldn't have done if you just have been ready. Because, you hesitated or you waited, there goes twenty thousand over the profit of that house because you sat on the fence too long. And I've seen it happened, you know. In houses, in most great deals on anything, you can't make great deals in slow motion. Usually, you have to move fast because, usually there are some back pressure and you need - you don't have time to go and ask the bank's permission and fill out these forms and do all these stuff, you just gotta need to cut the cheque right now at the title company or whatever. So.

Mike: That's a great point and something that you just reminded me of. Is the negotiation process that we carry out for our clients and looking at Randy Larkins' credit game view right

now and when he initially started with us when we initially applied the bank only want to give him a total of \$ 15,000. It wasn't until after we did our appeals and negotiating process that we got him up to \$ 180,000.

So, he went from fifteen, one-five to a hundred and eighty thousand due to the negotiation process that we are talking about, which is us following up on a client's behalf with each lender that we applied to. And getting the largest approval with each application because, in 90 cases the bank is only going to grant you a small amount when you initially apply. So, you really need to follow that negotiations concept and follow up with each bank and request to get the largest amount possible. And that is something that we have a team here in Florida doing for our clients on a daily basis. They communicate with the bank.

We have relationships with each bank that we work with, so it makes it a lot easier for them to connect with the decision makers and really get an approval that is actually gonna be substantial for you and your real estate business.

Mitch: Yeah. I was gonna ask you for a success story in the credit repair and you just give it to me ahead of time. Are you clairvoyant, Mike?

Mike: A little bit [LAUGHTER]

Mitch: I want my audience to hear me loud and clear right now. Do not try this on your own. I don't know the internet via ten dollar, or fifty dollar or via hundred and fifty dollar course on how to fix your credit, because, these guys are professionals. They know the algorithms. They know what these companies are looking for. They do it every day. Don't waste your time doing that. If you are in the house business, then let's concentrate on finding more deals and making great deals and leave this to the professionals. This is one of the things you can delegate and I enjoy a great life these days because I have enjoyed the art of delegation and you would never find me trying to fix my own credit because that's not where I make my money.

I make money finding houses, putting the contract for half price and then sell them at a great profit. And you take some of that money that you make and you let professionals help you, and this is a perfect area in one of the chairs that needs to be on your round table, is right here, zero percent interest funding, business credit lines that don't affect your personal credit. You don't have to ask permission. It's fast. I don't know. It's gonna be a great conversation, I don't need to drag this out much longer. Because, if we haven't gotten to the point right now, guys, you'll not gonna get.

Ari: Well, Mitch. One thing I wanna insert real quick. There are probably some people who are listening right now that are thinking, "We'll, I've got and try to get this on my own and I can get it". So, this is all [Inaudible -bull hairy]. And I just wanna speak to those folks for a minute because positioning is a very important aspect of what we do. Making sure that someone really qualifies for this before applying and the way you apply with the bank, you kind of establishing where you at. They're gonna hold on to that application for at least 6 months, maybe a year, so you really need to fix all that ahead of time and we are not just talking about credit repairs. because there are some people right now and say " Hey, I have a good credit and I am not getting access to the \$250,000 of unsecured business credit cards not on my credit report, and I can go to a whole lot of reasons why, there's many reasons why".

The capital acquisition process have many different bullet points that we have to go over through on your credit report to make sure you can match and qualify, and guess what, all of these things are items that we can perform for you to make your scores higher. We are not even taking credit repair now. We are talking merging, merging like accounts together. We are talking about updating, mortgage seasoning, because one mortgage bank was brought up by another mortgage bank because of the 2008 de-buckle. And so, a lot of these banks were brought up, just reset the seasoning because they only held the mortgage for you know. If they just bought up the other bank, they reset all the seasoning of all the mortgage loans that they just bought. I can go to the whole list of items, that we see commonly on folks that have good credit scores but these are unbalanced ratios in items that have to be updated and addressed. Sometimes, it is as simple as the employer, where they have mismatched employer and address information, and you kind of left out that, that's why they are having a hard time with fraud and the bank doesn't believe you, they are good credit and they are not just getting approved and then they don't know why.

Mike: And if you googled it. You'll find articles about the millions of Americans that have all these inaccurate data on their credit reports that are hindering their scores and disallowing them to get further credit lines or further mortgages. And it is inaccurate data on their reports, that's what we always talk about. We help you guys correct that stuff before applying so that you get the best results possible.

Mitch: It's incredible stuff. Like, I said, am gonna reiterate. I bought houses and made deals on my credit cards for hundreds, that's how I launched my career. I know students, we have over 90 students, my students that have gone with Fund and Grow. Some of there were able to start right off the bat, because they have good credit scores and start getting lines of credit. Others, have worked on their credit. And I know the success stories of the pile there. You know, there

has been numerous people go from credit scores who are not worthy to credit scores that actually can get the job done. What is the credit score that can get the job done? The last time I've heard it was around 720. Is that right?

Ari: If you have a 720 then that means we can move forward right away pretty much. But, if you have below 720 then that doesn't mean you can't be helped. Remember, Seff? Seff received \$ 347,500 thousand but his credit we were unable to move forward on. And even his credit partner, it still took us 2 months to move forward on the first batch, but then we got over a hundred thousand on the first batch. So, the positioning can take time. For example, with Seff, and within that specific situation, the credit partner, there were some items that we have to update. So, when we update those items with the bank, it takes 30 days for that to update with the credit bureaus. And we are dealing with 3 credit bureaus.

We are dealing with a different variety of different banks, sometimes, one of them won't update on that month, so we have to wait for another month. Either way, when we update your report, we don't have to wait for 30 day cycle worth of update. We could do a rapid re-score but with rapid re-score, we put more inquiries on your credit report. So, we are trying to remove inquiries, consolidate, merge accounts together, remove any accounts that have short seasoning, merged the older accounts into the newer accounts so that, we have a longer roll of accounts but less overall accounts. And what we call these are killing codes. We can affect these specific codes that we know of that will hurt you the most. They are the codes that the underwriters asking about when our people go into negotiations for you. And you remember, how important the negotiations process is.

That's why we are really taking their situations wherever it is, after we've already enhanced debt that we have applied. We didn't take it and we tried to enhanced it even after the application, we call and we explained, "Well, this is why, this is the way, as a metaphor. And that is why that's the way it is and this is what my business model is. This is why a good bet". And when that underwriter they have the ability to decline you, or they have the ability to approve you for \$ 75,000 account. The underwriting on business credit cards is completely different than the underwriting on a mortgage loan, on a secured loan, on auto loan. All those loans are highly regulated by the government. These business credit cards are not. They are our preferred way that the banks are getting out.

We keep a close eye on the beige book that the Federal Reserve puts out every month, am sorry, every quarter. So, they put out 4 beige books every quarter, eh every year, once per quarter. And in the beige book, consistently, over the past, I believe it has been 11, ten or eleven quarters they had consistently shown that credit cards and unsecured lending has outperformed auto loans and mortgage loans. That is right. That is important, the credit card

and unsecured lending going on than even on mortgage loans. That's a shocking statistic but it is also telling us that the banks really giving out money through unsecured funding through these credit cards because they are not highly regulated by the banks or by the government.

Mike: Also, the reason is that, it takes less employees to approve a credit card than it does to approve a business loan or a lack of business line of credit because, there a lot of verifications, there are a lot of documentation that they need before they can approve it.

Ari: There are simply less regulation, which makes it costs less for the banks [Inaudible]

Mike: Exactly. Exactly.

Mitch: So, let me tell the folks out here, how they get to you its www.reinvestorsummit.com/grow Then there'll be a little intake form from there, you fill it out its real simple and you owe it to yourself just to get an initial consult of what might be possible. And don't, don't pigeonhole yourself, no matter what you think, you owe it to yourself to give a little consultation with Fund and Grow and see what the possibilities are. Because, believe me, you have no idea how many options there are for you. And they're gonna tell you the options.

How long does it take, Mike, by the time if someone comes to you and they said they'll gonna go with your program? How long does it take before they start getting funding? Let's say they have a 720 credit score and they are ready to hit the ground running. How long does it take to see some results.

Mike: Typically, within the first 30 days sometimes, within the first 2 weeks but, within the first 30 days, our clients are receiving between \$ 30,000 to a \$ 150,000. And for the clients growing partners into the program with them, they can get even more than that in the first 30 days. So, the 720 and up, they are looking at \$ 30,000 to a \$ 150,000 and that varies because everyone's credit varies. Some people are going to have larger credit cards on their reports. Some people just started using credit, so, those people are gonna need a little bit of strength. And that is something that we help them with as well. So, if a client has below 720 we also have a solution for them. It is called Kaydem Credit Help, it is our credit repair company who will removed their negative items whether it's a late payment or a bankruptcy, foreclosure, lien, whatever it is. Our credit repair team will remove those items so that in the next couple short of months, they'll be ready for us to start applying for the business credit lines for them. And also, they have the option of adding on a partner. So, they can bring in their spouse, family member, business partner, and that will allow us to get them immediate funding.

Ari: And the pieces synced, all that we provide for anyone that joins us, is we provide up to \$ 250,000 of the zero percent business credit cards. We show you how to cash out. We also provide a \$ 100,000 of the nonrecourse corporate credit card which we haven't really talked about on this podcast. So, we also helped out the client with the formation of a lend able entity. And when I say we help out, we set up an entity for you at a no cost. There's no ongoing cost for this entity. And this is set up to your most lend able.

In some cases, we use the client's existing entity, but, we go over with that with the client when they get started. And of course, we'll gonna help them remove the cash off their cards, without doing cash advance and we'll also gonna help them remove credit inquiries off their personal credit report because sometimes, inquiries can be incurred through this whole process. So, through the 12 months of one on one limited coaching, you'll gonna build up to, \$ 250,000 of this type of funding. And we have some bonuses that are laid out and you'll gonna see them on the website. Once you go to the link that Mitch mentioned earlier, you'll gonna see the bonuses that we have for anybody who is an action taker.

If you are an action taker, and you wanna start making this money for you right away, then go ahead and put your information in and we'll gonna have one of our associates reach out as soon as you put your information to the website. You've locked in all the bonuses should you get started for the program.

Mike: Be sure to use that link, its reinvestorsummit.com/grow, that's R.E as in real estate investorsummit.com/grow and make sure you owe it to yourself to get a consultation. You have no idea, this could be the difference between, doing a lot this year and really make some great money because you'll gonna be able to take advantage of opportunities and not have to ask permission, not have to go to find partners, not have to fill out a bunch of paperwork and wait until the deal's dead or cold. You'll gonna be able to move fast and grab your deals. You know, you can't steal houses in slow motion, that's what they say.

Mitch: Alright, Ari and Mike. I think we're about to end our time here. So, I really wanna say thank you and I appreciate you guys taken the time to come on. You've been a really big blessing to me and a lot of my students. I just wanna have you on the podcast.

Ari: Thank you so much. I just wanna tell you that we are really excited the fact that, we are close to \$ 6 million now of funding that we have created for your pool of clients so far. For just for the clients that you have sent us. We generated almost \$ 6 million in funding. Yeah, that's true. And it has changed a lot of people's lives. Because, you know at the beginning, it is tough. And that's what you said, the rubber meets the road, I mean, if you'll gonna make it, you need

to make it through the first 18 months, the first 2 years and it's hard. When you have no funding, you are running around in a panic all the time. It is also very stressful. And this takes a lot of stress out of it.

So, again, thank you very much. That is reinvestorsummit.com/grow. G.R.O.W. Alright guys, you have a great day and we look forward to hearing some more case studies, maybe in the future.

Mike: Definitely. Thank you so much, Mitch.

Ari: Thank you for having us on today, Mitch. We really appreciate it.