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Hey, somebody say something so I know if I've got sound or not.

Oh, just join. How's everyone doing? awesome

I see Mr. Jay Carter and his hotel room Kathy Jeffy Jeffy. How

are you doing Chevy cold and wet? Oh, yeah. Well, I talked to

two of my friends up in Pennsylvania today in different cities

of Pennsylvania and both of them are snowed in.

And you're cold in the way no snow in Chicago. Oh, no, we got snow. You guys

know we got wet heavy snow. That's why I'm cold and wet because the outside playing with the

kid. I I

guess I guess I should tell you that I guess I should not tell you it's 80

degrees in Tampa, Florida. Yeah. Yeah Robin and

this hotel room. I guarantee you at 64 degrees in

this hotel, right? Oh mercy. Oh there's Crystal Baker. Hey,

Crystal Baker. Hello, Jay Conner. How are you this evening? I'm fantastic. Hey, um,

what's your poster say there behind you that you always have

it says they whispered to her. You cannot withstand the storm. She whispered back.

I am the storm. And did you get a book in the mail by the same title? I

did and I'm reading it and I love you, and thank you. Well, Carol, Joy gets 99.9% of

the credit. Dollar rock stars. I am loving it. It is beautiful. I

recommend it to anyone. Yeah, so we learned about it because Janice is her last name Dean

Janice

Dean. She's the author. She's oh

Yeah, that's great. She's at the meteorologist on us.



and advocate Mm-hmm. Yeah, so, you know.

to both of her parents in law died in nursing in a

nursing home up in New York City during covid separately even be in

the same nursing home. So they were it was the first time they'd ever been a part that long in 60 years of marriage.

So she pretty much not single-handedly, but she was a big part of getting Como Cuomo whatever his name

was ousted up there. And so yes, she's like a huge advocate.

So her story really her her message is

You believe in something you believe in a cause you stand up for it and you fight for it.

Right? And of course, it's a play on words. The name of her book is I am the storm

which means she's fighting for her belief and she's a meteorologist on top of that but

And I haven't read a book yet. But as I understand it in the book, she has other people that she's interviewing

that tell their own stories about their cause what they stood up for and you

know, five people fighting for what they believe in right? Crystal. That's correct. Yeah. She actually

does a series of interviews and writes about individuals and and how they actually

were advocates for their cause and it's and it's always for someone

someone special in their life someone meaningful and and it is it's incredibly inspiring how

much we can do and I think oftentimes people feel in impetus that they can't do anything

and yet they really can and she she really tries to capitalize and and really display that

strength so it's very beautiful. Yeah, yeah. I know. I know it's a fantastic book. Um,

so welcome everybody to today's private money Academy members only

Zoom. Training and disgust and we got an amazing topic today. We are talking about

how to overcome the fear of raising private money was I



a little afraid was I a little scared was I a little myself not

exactly 100% sure myself the very first time I had a

conversation with a potential private lender. Absolutely.

I mean I was I was sort of shaking inside right? I never done it before.

So fear is the number one crippling thing that holds people back from moving forward.

And so this is a really really important topic because everybody can relate to

it, right. So we're going to tackle and we're going to answer the question how to overcome the
fear of raising

private money. So for those of you that are already on congratulations for being here
on time. I want you everyone right now to type in the chat.

type in the chat What are you afraid of what is your fear of raising private money?

If you no longer have a fear. What is a fear that you had in the past?

of raising private money and in addition to that, what do you think other Real

Estate Investors are afraid of regarding raise raising private

money So either or all the above what is your fear or what are your

fears? of raising private money

What have been your fears in the past surrounding raising private money?

And or what are some other fears that you think other Real Estate Investors are
dealing with or having their mind.

Surrounding them topic of raising private money. So everybody typed into
the chat. I'm gonna give everyone now about 30 seconds to get that type in.

And we'll Circle back around.

I see a couple people have just come in and joined us. So I will repeat what we're

doing. I've asked everyone to type in the chat by the way Ashley if you will grab this chat or
Crystal

or somebody grab this chat at the end of our Zoom because I want to share this and I want



to keep it. So if you just joined us. What everyone is typing in the chat is?

We're talking about how to overcome the fear of raising private money. What is your current fear or fears?

Surrounding the topic of raising private money. Or and what are some fears you've had in the past? of raising private money

and or what are some other fears that you either heard other people Express or you think other Real

Estate Investors, May fear. In regards to raising private money.

All right, before we start talking about these fears and how to overcome it.

Let's take a couple of minutes and let's shares some wins. from folks here in the private money Academy

and I will go first that's this wind can be personally can be

Business that can be real estate investing it can be private money. It can be finding a deal. It can be closing a deal. It

can be going under Contracting on a deal any wind that you're excited about. So, I'll go first and share mine.

We just went under contract yesterday on 2770 Highway 24,

Newport, North Carolina. I know how you all are. Don't try and steal my deal.

I'm already under contract. All right, so there's a couple of lessons from going under contract on this

deal. The first lesson is and this is a writer down.

You have no idea what a seller will take until you make the offer.

period some of you have heard me say that a hundred and two times.

A seller has no idea. And you have no idea the seller has

no idea really? What they will accept until you make the offer and it also depends on how clean your



offer is meaning no contingencies. and

how fast can you close? So let me give you the details. I went and looked at this house in this property last Thursday

a week ago tomorrow. This house has got 800 in some square feet two bed one

bath seldom. Do I ever buy two bed one bath? So there's no inventory in Carteret County. I went and looked

at it. After repaired value is somewhere around

175,000 believe it or not. It's way off the highway.

The access to this property is a gravel slash dirt road. With no easement granted to

the subject property owners. The easement is actually going across

the neighbor's property behind their backyard, which means their fence would have to be taken down to get over the Kegel road instead of Highway 24.

So when looked at it figured out the repair calls their 48,000 call it 50.

These seller is the daughter and the granddaughter are Heirs of the owner of the property. So it's an inherited property. And so the one I'm gonna

live in it. Um, so there's one motivation inherited. They told Kim my acquisitionist. They were not take a penny less than 75,000. So we ran the numbers.

And so I'm going to offer and I did offer \$50,000 Kim reminding me

they won't take less than 75 I said that's what they said. I need you to offer \$50,000 and write this down justify the offer.

So how do we justify the offer three points? number one

the access that you're using has no legal easement granted. Frank the owner of the property where the road is going into the to the house. We don't know if he'll Grant an easement. We

don't know if he'll even sell an easement to get access to the subject property. If we put in a if we use the legalizement of



the property. I got to pay to put a road in. So number one. There's a big unknown number two.

The septic tank that you have put in for your mother five years ago. The drain lines are surveyed to go towards the property. You tell me they're going towards the neighbor's house. If that's the case. They're underneath the easement of where I might have to put the road which means I might have to put in a new separate tanker drain lines.

And if anybody else buys it they can't get a mortgage because of these two reasons. And number three there's a question mark when you Foundation.

So with that we'll pay 50,000. Kim put the offer in yesterday talk to the mother and the mother. Oh, by the way, we said we closing two weeks all cash.

Two weeks are cash. and and I'll take the risk. I'll take the risk on the easement. I'll take the risk on the septic tank in the drain lines and I'll take the risk on the foundation.

You can walk away. By the way. I did ask Miss Laura while I was with her last Thursday. I said Miss Laura I

said is this a matter of the fact of if we just get the cash as soon as possible. Is that what you want? She says?

Yeah. I want to cash as soon as possible. So Kim made the offer yesterday \$50, Justified the offer and the mother said my daughter's already received an offer of 50,000 and turned it down. Kim says have you told your daughter? That we can close all cash don't need a mortgage closing two weeks with the private money.

And does your daughter know about the easement issue and the septic tank issue and the foundation issue mother

had a conversation with the daughter and in one hour 20 minutes came back and accepted \$50,000 offer. We are now under contract. To buy that house for \$50,000.

So lessons learn you want the house make the offer justify the offer and just because a



seller said no yesterday doesn't mean a seller won't say yes today.

All right, so there's my win who wants to share a win?

I'll share windy Sherwin there banjo. We got done with a rehab and

a town. That's not known for being a sought after town and but it's a

low priced house comparatively speaking to the surrounding. So it's 130,000 we listed it at and

we

got two offers in two days. And so we accepted one and we're under contract.

After we yes, give Erica and Eric the very sophisticated golf club right here.

That's awesome. So how much you under contract for? Well the contract for 1209 but

they're asking a 7300 in concessions.

And how much you got in it? less than 60 woah.

Hey, maybe you and Erica should take the Mastermind members out for dinner on Monday night at breakfast.

I'll tell you what you take us out of dinner. I'll provide the entertainment. How about that?

fantastic, congratulation Erica congratulations there banjo fantastic who else would like to share

when and then we're going to jump into How to overcome the fear of reasons Marcus's hand

up Mark. Yeah. Hey guys. I just finished my rehab as well a huge rehab a little over a

hundred thousand dollars in rehab. And listed it listing it tomorrow morning for 389.

Very huge Victoria in 20 2400 square foot huge rooms came out beautiful finally done

glad to get it off the chest. Fantastic, everybody give

Mark the golf clap right there way to go Phyllis. You're raising your hand. Tell us a

win their Phyllis. Okay. Hi everyone. I gave sent out

some of the CDs introduction CD and my neighbor I live right behind me. It didn't

seem like he was too interested. He had his own concept of what he thought we were doing and

then he went home and he listened.



He finally listened to the CD came back a few minutes ago until Thomas well with you and Tom I can really I

could trust you. Also. I'm going to partner with you all and become, you know be a private Lander. He's hitting those words, but he was going to do business with us. I think that's what Thomas said.

That's amazing Phyllis. Everybody. Get Phyllis the clap brother. Is this your first private lender Phyllis? Yes sort of.

I don't know how to answer that one Jay. I have people saying oh, wow, I want to do it, but they don't listen to the tape, you know, so but he's

the one that listened to the tape came back and did respond with a confirm. Yes. Well, that is fantastic. So, how does that make

you feel Phyllis? Scary no scary. So

what was scary at the same time hearing? What does that make you feel scary? Because there's

still a lot of moving parts that I don't have in place that I'm trying to get in place and that's the part.

But as far as I'm happy that I suddenly because my one of my biggest fears was maybe nobody would trust us, you know to do it. So. Mm-hmm. You know, I'm happy about it and you bring and you bring

up a good point and that's why you got Crystal Chaffee myself the

entire team to continue to hold your hand and walk through the process of funding that first deal with that private money. Yes.

Thank God. So that is awesome. Congratulations Phyllis. All right. I just want to I just want to point out with that with Phyllis there. Is that the tools work? I mean

we say that all the time and people forget to use it because they want to go and just talk to people or don't know what to say. But



if you just use the tools and pass out those audios whether it's CD or a text or anything it works and you know that day and Crystal knows and we know that because you got students

across the entire country that just pass out your audio and and follow through the system. So I do

want to reiterate that if you have days where to get the money now system use it because we know it works.

And great job Phyllis. Thank you. Thank you and thank you for emphasizing that traffic the tools. Use the tools on the tools work and absolutely again,

if you're brand new here type in the chat. What are you afraid of regarding raising private money? What's your fear surrounding raising private money or what has

been your fear. What are some other fears you've heard other people talking about regarding raising private

money. Let me get a couple of introductions out of the way not out of the way but it's important.

I mean, we got new members all the time and I want to know I want you all to know who our team members are. First of

all Ashley say hello and introduce yourself. Hey Jay, can you hear me? I can awesome. Hey everyone. My name is Ashley. You've probably seen emails from me or you've talked to me on the phone here in

the office, but I'm here. I'm just executive assistant. I provide support for all of his students and Academy members. So if you ever need anything we're here for you. I will put my email and the office

phone number in the chat so that way you have it. Awesome, and we are here to support you PMA members.



We actually answer the telephone. There's our phone number in the chat and she's going to put her email as well for any kind of support. You need crystals. Say hello and introduce yourself, please. Hello everybody. I'm Crystal Baker. I started investing in real estate back in 1996. Very traditionally. I would buy a house. Bank through the bank get alone. I actually lived in them would rehab him and sell them. I got out of the market back in 2018 2009 time frame my last house sold in a bidding war. I was really fortunate and then found myself a single mother unexpectedly when my daughter was a baby and kind of looked at what had serve me in the past. So I was an occupational therapist and Leadership. So I did very well financially, but I did not feel very comfortable in terms of the amount of hours in the lack of ability to be involved and raise my kids. So I got back to real estate as a vehicle to make change in my life and I was really fortunate in that I met Jay Conner. I had other coaches and mentors before lots and lots of training spent a ton of money did not do much and then I attended the live event. I decided I needed to sign up and be part of the Platinum program did exactly what Jay said to do and was able to create a business that allowed me to step away from a career that I had for 26 years and raised my kids travel do what I want to do. I actually now homes home school them so that we can do that. However, and wherever we want and shortly thereafter J asked if I would help coaches students, so I am on all accountability calls. I'm there for hotline. I'm there for platinum Q&A sessions. I help facilitate with the Mastermind students. I provide our power and just kind of General support all the way around



in addition to that and I'm just very very Blessed to have found something that I'm super passionate

about you'll see me at the live event when you are there and we'll get to spend some time together and I get to be a great

part of this family and and really just grow my passion and give back and that's what really matters in this

life and you've raised about how much private money crystal in your career. about three and three quarters million

Right and how long did we work together before you retired from that six figure

income as occupational therapist and full-time real estate. Yeah, so is it was right between nine months and a year? Awesome. Awesome. Well Crystal, you're very very important to our team of support and

coaching all the platinums of masterminds and you are very very special to me and

Carol joy and the whole team and can't wait to see you in less than three weeks Mastermind meeting

three weeks from this past Monday and yesterday wait until you Mastermind members here.

What's going on Monday night the first not a mastermind. Yeah. I

can't tell you now. It's like I can tell you this it is going to be the most amazing Mastermind Monday evening we have ever had since

I started Mastermind and down period

Carol joy and I are so excited Chevy say hello quickly to everyone and who you are. Hello quickly to everyone and who I am.

I'm just kidding everyone. Hey. Man win and I am excited to be here. I was

in the corporate world for 10 years and it as an engineer and decided that I really did not

want to be an engineer so did not like The Daily Grind which for me at the time was about eight AM till 8pm. I think some of you can relate to that as well. And so I wanted to do something else



got into real estate around 2002 got under a big honking rehab that sucked up all my time all my finances all my resources and about drove me crazy and then realized I needed help and hired a coach at a mental from there bought and sold real estate across the country did really well and as I was going and training and getting more education fell in love with this thing called personal development and started learning more and more about the mind and how the mind works and how to reprogram myself to be successful and then started into the Coaching industry and I've been coaching full-time since 2008 and during that time. I was coaching and working with a lot of gurus a lot of big names that some of you may or may not have heard of and one of those guys that was up and coming at that time was this guy named Jay Conner and I met him and Jay started holding events and and holding trainings and he said come out and join the party and I've been working with them ever since so it's been enjoying and honor working with you Jay. I am at every single live event and I work with the mass Mastermind and platinum students as a matter of fact Crystal and I have been burning and turning the midnight hour to get ready for this up coming events as we always do and and we love it. It's fun and we just love working with everybody there. And also love working with you guys on the private money Academy as you notice. We if you do ask a question on the Facebook group. I'm usually one of the ones that always answers that or helps answer that so we if you do have oceans and comments and wins that you



want to share outside of this live call then make sure you go to the Facebook group post on that Facebook group. We'd love to hear from you. And again Chaffee. Thank you for sharing your story you Chaffee or so so important to me Carol Joy the entire team as you said you've been now at every one of my life events for 10 years. Yes. That's right that's restarted coaching together and a Chevy just mentioned. If you're not if you have not taken advantage and joined the private money Academy private Facebook group. You can post any question in there anytime you want to if you're not a member email chat Chastity. Yeah, who is Chastity email Ashley? I think Chastity is a cross between Champion Ashley. I'm not sure email Ashley and ask her for Access or how to get out. Actually. Here's what you do. Just go to Facebook and search for what is it? Ashley J. Connor private money Academy. There it is. Jay Connors private money Academy members search for that in Facebook. and click on join Ashley will confirm that you are an active member of the private money Academy and she will give you membership or give you access to the Facebook group. um, so Crystal real quick how about acknowledge our platinums and masterminds and let's start answering the question. By the way, we've had a couple more people join us that just came in typing the chat. What is your fear of raising private money? What has been your fears of raising private money? Why do you think other Real Estate Investors fear regarding raising private money? And I know we've had quite a few come in if we do not get all of these answered and Crystal I'm gonna ask you to be the facilitator all these questions. I know some



of those are duplicate so you're sort of like have to bundle them together. But if we do not get your fear answered and how to overcome that fear on this soon. We will pick up where we left off two weeks from today on the next private money Academy Zoom right here. So Crystal, let's acknowledge and say hello to our platinum and Mastermind members that are here. Absolutely. So Phillis and Thomas way Platinum Plus and Mastermind, we have hey Sharon Cooper Platinum Plus. I don't know if Keith is with you my dear and Eric and Erica Platinum Plus graduates and Mastermind. Ben Mayo Platinum Plus and Mastermind Mark goo Platinum Plus a mastermind next. We have Luke Carlson Platinum Plus and Mastermind. We have Coco Platinum Plus. we have Eleanor moday Platinum Plus Liz Corrales Platinum Plus kpeck Platinum Plus and if you don't have your camera on and you don't have your full name, I don't know if you are one of the members, so I apologize if you've been skipped. I know Matt Broyles was on he's flat and plus a mastermind. He had to step away to go deal with a fire. So we thank him for his service. He wasn't dealing with fire at his house. He's a firefighter folks. So we thank him for his service and back to you Jay. All right, thank you Crystal. All right, so let's start answering these fears how you overcome these fears of raising? Private money, so Crystal you're the facilitator. So I'm going to invite. Chaffee myself and any platinum or Mastermind member that is here on the zoom to comment on the fears. All right. So this is a panel discussion of Jay Chaffee Crystal



and platinum and Mastermind members to comment and give feedback on these fears that we've got in the chat Crystal. What's our first fear to talk about absolutely and I was gonna ask your permission if I had if I felt the need and I actually had to say something that you would let me so that I would be able to be shut up. Okay, first one talking to much. So a fear of talking too much. So these are writer downers. So I recommend let's write down these fears and let's write down how to overcome the fears. All right. So the first fear is I have a fear or someone has a fear of talking. to much All right, who would like to give feedback on that first? We'll give platinum's and masterminds whoever like to give a feedback on talking too much. I guess I'll go first. Alright, I would say it's good to have. Some type of material prepared for your private your potential private lenders AKA know your program really well and have some what we call elevator speeches prepared. Some key points that you want to mention. and let's say oh less is more and the confused mind says no so hit the points the high points, you know, basically or you make it do you have a do you have a way to make high rates of return on your liquid Capital retirement accounts and if their answers no, they're gonna be interested and if they don't have any more questions then sign them up don't don't keep talking and talking and confusing. Would be my two cents Erica how much private money have you in Banjo raised so far? Oh. We usually got a little. more so we're not quite sure in the Numbers about it just under two million. I think just you guys and gals should probably listen to what Erica and banjo were saying.



Since I've raised about two million dollars in private money so far to give feedback on fear of talking to much.

I think everyone spoke at the same time and we couldn't hear anyone Jay. I think that's the case nothing anyone

answered you. Yeah, yeah banjo did okay.

Oh, well, he's seasoned. I'm not seasoned but the fear of

talking too much the way to overcome speaking too much is to

spend more time listening and it and ask direct questions. Like if you presenting to a person and you've given a CD, I normally just ask them. Well, what question do you

have a particular question that you that you need me to answer and I'll wait for them to ask it. I don't volunteer information because that's when I'm going to screw up. I know I will so I don't volunteer the

information. And I just wait for them to ask me particular questions and I just listen.

Actually sales, uh Chaffee then then maybe then we'll go to the next fear. Awesome.

So a couple things fill us what you said was was absolutely perfect,

which is ask a lot of questions, right? The person that asks, the questions is

the person that's in charge of the conversation. So if you end up just talking blah blah blah all sudden.

They start hearing just like if you guys are old enough the and you watch Charlie Brown and peanuts. It's

the teacher in the background. All right. So listen to what they're saying,

ask questions direct the conversation most importantly though as we mentioned earlier use

the tools The tools have everything that you need on there. So they're asking a lot of questions.

Here's one of my responses, which

is what those are great questions. Take a listen to this audio. It has probably all the

answers that you need and it will direct you probably to even more so I don't understand me. I



don't want you all to miss. What challenges said?

Particularly when you don't know the answer to the question, by the way, when somebody asked you a question, you don't know there's nothing wrong with saying I don't know your credibility just went up when you actually were

honest and told us somebody I don't know but I'll get that answer for you. So Chaffee put that on rewind for a second. I want you to tell everybody again what you said regarding?

You know you want them to listen to the the audio by the way, the audio we're talking about is a 16 minute audio

that I created some years ago of customized it for tons

of people repeat what you said Chad because it was really really powerful.

I said again if they're asking a lot of questions about this then just say hey, those are great questions. All of

your questions are probably answered on this audio. So take a do me a favor. Listen to this audio. You

have other any more questions. Let's talk. Let's talk again later. So what you're doing is you're just

kind of deferring the answer to the question because everything is on the audio and you're giving them something to listen to you're using

that tool. So instead of answering everything everything and just spewing stuff. It's all in the audio you're using the tools and then the more videos you can pass out. The more people that will have

a chance to listen to that which will then schedule to the next step of Jay's five step process, which is scheduling

that one-on-one appointment and then going on and getting a verbal commitment from them.

Thank you Chaffee my comment on the fear of talking too much and spend my

experience. I talk too much when I'm nervous. What causes me to be nervous? I'm not



prepared. I think managers. That's something like that and knowing your program. So what is the program if you don't have my book where to get the money now the book lays the program out and if you really want to immerse and learn this program you got tickets to the upcoming live event, which is three weeks from today. If you want private money for your real estate business, and you don't have it or have enough of it yet. Be sure you clear the calendar and get to the private money Academy event in Atlantic Beach North Carolina three weeks from today, February 15 16 and 17. The registration link Ashley's gonna put it in the chat is [www.js live](http://www.jslive.com). Event.com all spelled out j a y s l i v e v e n t . c o m . And I promise you your nervousness of talking too much or having the fear of talking too much is going to be greatly reduced. If not a lemonade in an eradicated. Once you get to the live event three weeks from right now Chevy talked about use the tools. Well one till we got is my PowerPoint presentation called the private lender presentation. Don't talk too much. How do you do that? Just follow the PowerPoint let the PowerPoint be your outline. Don't let your mind digress all over the world and be a squirrel going down a squirrel hole or a rabbit hole. Stick with you like that, didn't you Crystal stick with the PowerPoint stick with the outline? Right? And when you do you teach the private Landing program literally within 20 to 25 minutes, right? So being prepared reduces your nerve your nerves of, you know, diarrhea of the mouth. Stay with the outline be prepared. What's our next one Crystal next fear? so that so the next year is um Fear of rejection so the fear of someone saying no or not getting a response at all. I love that question. The reason I love that



question is because when you do this business of attracting raising private money, you can't be rejected. I'm not going to tell you why yet or remind you I'll let somebody else do that, but it is impossible. It's what it is impossible to be rejected. When raising private money the way I do and all of us here platinum's masterminds Etc. What platinum or Mastermind or whoever here would like to answer the question? How do you ever come to fear of rejection? Since you can't be rejected. Oh, so I have some affirmations that I have right in front of me. I look at it every single day whenever I'm working and it says I am knowledgeable and have the skills to help people. So whenever I look at it as I'm helping people and I'm educating people. There's nothing to get rejected on. I'm just letting them in on what I know. So in other words are you saying Eric? You can't be rejected on asking somebody for money if you don't ever ask them for money. That's right. I want you all to let that soak in for a second. Erica said you cannot be rejected from someone if you asked on raising money if you don't ask him for money. And we don't. We don't ask them for money. That's cash why we do what we do personal we teach we teach our teacher hats. everybody teach we teach people how to make lots of money. Safely and securely at high rates are turn. That's only teach. right So, how do you get money if you don't ask for it? Because you're teaching and giving people a tool and you're the the Avenue by which to implement that tool. So if you know, if you didn't tell him who's gonna tell him so you're really withholding something from



them by not sharing what you know, you have a unique knowledge base that these people would not otherwise have access to so you're the access point so that they can actually do that and change their future.

amen sister Chevy Can I say one more thing before you go Chaffee?

I just wanted to say one of the one of the other. Lips so really to just capitalize on what Erica just said is in my mind's eye. I had to say sales not

or I mean service not sales. So it's really about me serving other people. And as long as you're serving other

people, you can never feel salesy. You can never experience rejection because you're just giving you're just service oriented and

that's really what we are. So that's what you've taught us. That's who you are. You attract people that are like you that's what we

all want to do. And so when you're serving then you never have to worry about being in that mindset of

sales because there is nothing to be gained aside from sharing from that space and giving to someone

else love it. Love it Chevy. Do I have to go after that Jay? You can

be quiet and not talk too much. I know only that's

not me. You know that. That's for like a day jay.

I could talk about it. For things and you and I could talk about it for like three weeks. I'm going and we're going to three weeks throughout the day. That's right. So I you know, I just want to reiterate what everyone

said this is. You're not going out and you're asking for money. I mean, that's the one the biggest thing you that you teach

today is you're not asking for money at all. You're putting on your educator hat you're teaching people and you're



offering an opportunity. And if you have something that you know is going to help people if you have something that you know is going to change their lives. Why wouldn't you want to tell everybody about that now whether they take you up on that or not as entirely up to them and what's going on in their life and it has nothing to do with you you're saying.

Hey, I got something great here. And this is gonna help you and it could change your life it can take you from you know, losing money and not making money or just making a little bit of tiny money to making lots of money safely and securely and here is that here's the how you do it and I'm gonna teach you how to do this.

And then if you're interested then you know, let me know and we can figure something out. So that's all you're doing. And so why wouldn't you want to tell everybody about that and Beautiful thing about you the process and the systems that you put together Jay.

Like you said you can't get rejected because you're not asking you're just offering and you're educating.

You know, the old traditional way of borrowing money is you go to the bank and you get on your hands and knees and

you look at Mrs. Banker you go, please. Please fund my deal, please.

Please, please please. Right and this is a hundred and eight degrees the other way. You're not begging. You're not chasing you're not asking for that lender to

fund you're doing in fact, I've never pitched a deal in my life. I've never pitched a deal in my life. I got somebody that's on board. There are private lender. They're waiting for the good news phone call. I call them up with good



news. I tell them where the house is the after paired value the funding required. I know they already got it. I know

they got the funding. They already told me two weeks ago when they said hey, I'm ready. Let's do a deal.

And I tell them it's a you know, 150,000 dollars you need to why are you funds next Thursday in the conversation? If

I ask them if they want to fund the deal? That's the most stupid question my life. I could ever asked. Of course. They want

to fund the deal. They're waiting for the phone call. You see that's why you separate the program teaching the program and then coming back and telling

them good news. You've got a deal that they can fund and you can put their money to work.

It's all in the framing. It's all in the mindset. It's all in knowing what to do. Number one.

Number two number three Crystal. What's our next fear? The next fear so this one I'm just going to say it's a

little bit of an offshoot. But I I want to everyone to hear the nuance and I want to share this one only in that I

get this quite a bit and it is fear of not spoiling a really or fear of

spoiling so the effort not to spoil a relationship. So not wanting to

share it because they're fearful of spoiling the relationship they may have at that person. Well

Crystal you get that question all the time instead of

putting that out on the floor. Why don't you go ahead and just share with us. How do you respond to that? I

know you run Hour of Power every Wednesday afternoon from three to four as you did this afternoon, probably so, you know, you're doing an accountability call or you're

on our power you got to remember that says, you know, I just I don't want to remember my relationship. I'm scared to



do business with my friends. I'm scared to do business with my family. I just don't want to put that relationship

at risk. What's your answer? So my for the first component of the answer is similar to the hey, you know, no fear of rejection because we're offering something right. It's a service. So that's the first piece the second

component is honestly if you drew truly care about this person, do you really want to withhold something like

this from them? And the third piece is we teach you how to invest safely and securely we teach you

the process. So as long as you follow the program, there isn't anything at risk. All you can do is offer them opportunity and benefit. So rather than getting wrapped around the idea of what

if I fail. What if I well if you do it, right and you do it the way that you teach it the way that we help them to

understand it and teach it then you can't go wrong because there isn't a risk to that individual.

So how in

the world could you be risking that relationship? The only thing in my mind's eye is you risk it by not sharing it and

down the road they found out that you told everyone else and all those people got to change their lives and they didn't

So let me give you another let me drill down a little bit more and give you another layer of fear.

Yes

surrounding or underneath.

I'm afraid of ruining that relationship. So what you just what you just said Crystal of course is 100%

So let me reframe the question. Yep. I'm a new real



estate investor. I am scared to death on my first deal. I'm going to screw it up. If there's a rehab involved that rehab is going to cost more than I intended and I'm gonna get in trouble and I'm not going to be able to pay my private lender what I am supposed to be paying my private lender. Yeah, how is my private limited protected and what's in place so I don't screw them over even unintentionally.

So so that being said that's all the things that we talk about as far as how is this program designed to protect the private lender and the way the program is designed is that we buy conservatively so we use all the formulas. They also have all the Securities of having being additionally insured on the title insurance. They are the mortgagee on the insurance for the property. They have a promissory note. They have the deed of trust and You've run a an ARB a CMA with your realtor to make sure that you know all your numbers so we teach people don't just go based on what you think or what you see on the internet as far as estimating repairs or figuring out what your RV is.

We we employ professionals that that's their area of expertise so we can lean on that as well. So we have many many layers to protect them to assure that when the chips are down. We we've taken care of that private lender. Absolutely crystal. So here's a writer Downer folks write this down. If you don't pay the private lender the property does. If you do not pay the proper the private lender the property does what do I mean by that? Well, here's why the way that works as Crystal just said part of the program that we have in place



that protects everybody you the borrower and the private lender. We're not borrowing unsecured funds.

We are borrowing the funds where our entity is borrowing the funds.

And it's being secured with a Data Trust or a mortgage backed by the real estate that you're buying.

As crystal said we borrow very conservatively with a very specific formula as to the maximum that we borrow.

All right. and that's how they're protected.

Since we're borrowing what's called a conservative loan to value. Then how does the property pay him if

you don't if you don't pay them? Then they have the legal right and they're going to get the property now. They got the property.

And they will actually make more money. If you have followed our formula then the the interest that you

would pay them right? So that's a thirty thousand foot View. And as for the question at the live event three weeks from today, we're going to dive really super super deep into that to where you know exactly how that works and speaking of the live event Chaffee why in the world should they

get there three weeks from today and what's going to happen? Well, as you know Jay, we always have fun at the live event.

So if you want to have fun and have a good time first and foremost and if you're not having fun, then

you're not gonna learn anything, right? Oh, so we have a good time and J you pack the room with full of information knowledge that. I've never seen anybody do as a speaker. You show you open that book of Jay?



And he say this is how to run my business. Now the Book of Eli the book of Jay. That's right.

And you

say this is how I run my business and then you pull your team members in your acquisitionists
your project manager

your designer and your attorney and you pull them all in and say, you know what questions
you have ask them and I've never seen anybody do that just say ask my team anything you
want, right? And

there's like it's it's not like here's a list of pre-written questions that you have to ask and you
can't ask anything other than these pre-written questions because I don't want to share any
secrets with you. So you're you're like spilling

the beans on exactly what to do how to do from A to Z. You're for pillars of real estate
of get the money finding the deals selling the deals and then automating the entire process you
from

day one to day three go through all that. And by the way, you do not want to miss that last day
because Jay covers so much information on the last day so come plan. In the entire three days
until the very end because you're going to get so much
information out of that and not only are all your team members there. You're even bringing your
private

lenders there Jay and so the students can ask the private lenders. Like what did Jay do to
get you as a private lender? How did he approach you? How long have you been with Jay? How
does this whole process work? And and

so again, I've never seen anybody just open everything up and say Here's how to do business.

Take the

three days learn from it. Go back and implement it do what I do and be successful and if you
like to work with us, obviously, we're gonna offer mentorship and coaching as well only. It's not a
requirement. We're not twisting your



arm. You're not we're not going there and saying hey you don't work with us. You're gonna fail ridiculously like some I've been to some events that do that three days of just selling you coaching because they think that you you're gonna fail if you don't work with them where you're not that way Jay, you're like here's everything. I got if you like it and you want us to help you come join us if Not take it and run with it because there's enough there that you can succeed and and you show them exactly what you do and how you do it. So got to get there if you want to raise private money and you got to get there if you want to learn how Jay does deals two to four deals every single month with an average profit of what 74,000 I think Jay seven in 2022. It was 78,000.

So if you want to learn how to do that, you got to come to the event. Again that you are able to get registered is www.jsliveeventjaysliveevent.com. It's a no-brainer get there for sure the room block. Thank you Crystal the room block at the DoubleTree is just about gone. So if there's no rooms left and there's plenty of airbnbs around but you definitely want to stay the hotel to take advantage of the networking.

We got an amazing VIP reception on Thursday evening down at the Dunes Club for the live event attendees and VIP members. So it's just gonna be a great time. You're gonna come there you're gonna raise a lot of private money. It's gonna transform your real estate business get registered for sure Crystal we got time for one more fear of raising private money for us to give feedback on and then we're



gonna pick up two weeks from today our next private money Academy zoom two weeks from today is February

the 8th. That's Wednesday the 8th that will be one week before the live event on the 15th, and we will pick up where we left off right here today. So Crystal and Ashley, please be sure

and grab this chat so we can pick up where we left off on February the 8th one more fear. Yes, so this is several different fears that were listed combined. So some of you might hear them all in this one, but it's lack of experience. Can they trust me if I don't have a track record at

if they what do I do if they ask me for references and what if I don't know what documentation to do or what that process looks like. So there's all kind of fit into that whole I don't have enough experience. Excellent question, excellent question who would like to give feedback on not enough experience?

Well don't ever be raise your hand at once.

Been doing Eric Benjamin, Erica. Yes, sir. So I from my personal experience when I first started looking for private lenders using your where to get the money now program and

everything. I leaned on my partnership with you and your team if anybody ever

had any questions. About you know, how many deals have you done or how long you been doing this? It was always been oh my team and

I've been doing this for a while and then for the whole

The the one in there that was talking about what if I don't know what to say, you know, like you said earlier you just tell them

you tell them you don't know and to be honest with them and just say look, I don't know. I'll get that answer for you right away or do

but I did in just drill your your program every day in



in that way, you know the program like the back of your hand and talk to your parents about it.

Talk to your life your

kids everybody talk to your dog about it. So you just be in the kitchen. So what are

you right and each other questions right and just get really really versed in in your program.

So you're confident as far as that goes and if they start asking only questions about your

experience always just leaned on my partnership

with you. So Crystal, how would you answer the question? What does it mean to leverage a relationship?

leveraging relationship with someone else you're going to utilize that relationship

to help bolster confidence and Trust. by the experience the other individual has so like

we've talked about and actually one that they talked about a lot of things that are real fun that

I've always talked about

when I talked to the students, but one of the one of the big ones is, you know, if if they're in relationship with

you and I and or a JV relationship, it doesn't have to be someone like particularly us then

you it might be that that other person has all of the experience and you don't

But you in a collective have that amount of experience. So if your partner has 30

years of experience and you have zero or six months, well you've had

My partner and I have 30 years of experience and/or my partner and I have completed X number of rehabs 300

rehabs. So it's it's here's the thing that matters oftentimes I'll have students say to me

well, but that's not my experience. Well, do you not have that person in your corner? Is that person? Not gonna

hold your hand is that person not going to assure that you do know what you're doing because if you're partners then



that's your the objective, right? That's the point of the relationship and thereby you can say that with

confidence my partner and I do because my partner is not gonna let me go willy nilly and do a bunch of stupid things

because I don't have the same level of experience. I'm leveraging their knowledge. I'm leveraging their history. I'm leveraging their

experience. So that's how you leverage that relationship. Beautiful Jennifer you have the honor of bringing us home and putting a bow on this meeting. Well, hey Jay, there are

A how do you say there are many many fears that might be

passing through everyone's heads when they're going to talk to people. I do just want to kind of tie in a lot of these fears. There's just with one thought. I mean

there's a lot of thoughts only just one of which is don't expect any responses

from anybody. Go out there and share what you

know. And let them respond and just address the responses as it happens and what I find Jay when

I'm working with a lot of people and over the you know over the decades, you know over the decade that I've

worked with a lot of students like around the world. I've worked with thousands of students around the world, you know that too.

Is that you tend to get what you expect? And when you expect people to say no or

when you expect people to reject you, you're projecting that to them and you might get that back. So

when you have no expectations or you expect them to be interested, then you'll get that back as well. And so don't judge people because of your experiences and a lot of

the fears that you are feeling a lot of the fears that are coming up are your own personal fears?

They're not



the fears of the other person that you're talking to and because you have those fears you're projecting those fears which then you might get that. So again A lot of times go out there and if you have that harder service like like Crystal was talking about and you truly honestly, I really looking to share with people this information about how they can make more money safely and securely then it doesn't really matter what their response is because you're going out there and you're educating and you're sharing with people. So what's the fear of that? Right? And so let me tie that all up and just say, you know, a lot of these fears are really just your own personal fears based upon your own past experience. And when you change that mindset to as crystal said from service from you know sales to service and you go out there and you serve people and you help people then all these fears just kind of disappear because you're just going out there and you're educating people. That's awesome. Thank you so much, Jeffy. And Crystal thank you for being on here to facilitate Ashley may have already had to leave the zoom, but thanks to Ashley on being here management Erica. Thank you for your comments All platinums and masterminds. They're attending here. Again, oh, by the way, you masterminds you better have your DoubleTree Hotel book by now. If not by now get it this afternoon because you want to get on there remember come and join me and Carol. Joy for church Sunday morning 209 Barbara Road, and we'll go to dinner Sunday night Monday night's gonna be amazing for masterminds again get registered for the live event. Jay's live event.com seeing you in person three weeks from today and we'll see you all two weeks



from today right here on the next private money Academy resume video on your calendar for PM.

That's 4pm eastern time two weeks from today, which is

February the 8th. All right. God bless you all Carol. Join our sending you all a bunch of love.

See

you. All right here on the next prime money Academy zoomi. See you at the live amount. I know everyone.