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My journey, I got married at 19 years old. I had my first child at 20, my second at 22, and my third child at 24. So here we are, young kids. I look back now, I can't believe that we had three kids at 24. Our first house was a 10 by 50 with a tip out.

We always had to say, and it's got a tip out. And we bought it, like we owned it. It was a 1970 trailer. We lived in a mobile home park.

CORWYN:
Good morning, good morning. Great morning, guys. Welcome to another fabulous episode of Exit Strategies Radio Show. Hey, look here. If that music don't get you moving and get you bouncing, guys, look here. I need for y'all to check y'all pulse and make sure y'all still with us now.

So look here. We're super excited about today's show. Super excited. But I always got to give a shout out to those who listen to us so faithfully. You guys are why we keep doing this, because you have said, Corwyn, hey, that was good information.

Thank you so much. And look here, I want to keep bringing it to you. So today is not going to be any different. Got to give a shout out to Pastor Vanderbilt Evans Sr. Again, that guy that's seen you on the end of it.

He will jack me up, his wonderful bride. Ms. Sandra, my mom out at Monk's Corner, our folks out in Hollywood, my people in Mullins and Marion, the Troy family. Guys, thank y'all so much for listening and tuning in. We really appreciate it.

And my family is there as well. Guys, thank y'all for picking it up. Most importantly, for turning it on and letting people know about it. Love you so much. So guys, look, today we are going to be Tori.

And we want to make sure that we set, get the tone right. All right. That's what we want to make sure that we do. So we're going to be talking about affordable beginnings and extraordinary outcomes, how ownership helps you guys to build wealth. But we need to make sure that we understand this, because too often people believe that wealth begins with having money.

All right. But what if wealth actually begin with making wise decisions? Right where you are. You know, we always talk about mindset here on the show. So, over the past few episodes, we've been exploring affordable housing and opportunities through manufactured and modular homes. Today, we're taking that conversation further, because it isn't just about lowering the cost of a home.

It's about creating financial flexibility, building equity and opening doors to opportunities that can change your family's future. Now, sometimes the smartest financial decision isn't about buying, if you will, the biggest house. It's choosing the right foundation to build your life upon. And today's guest has lived a story firsthand. His journey that he would get into today proves that humble beginnings don't limit your future.

They can become the very foundation for lasting wealth. Our guest today is Matthew Bradbury, an entrepreneur, investor, advocate for business ownership as a pathway to financial freedom. Now, Matthew's journey began with humble beginnings. He got married at 19, lived in mobile home, manufactured home, relied on government assistance, gradually built a substantial business and wealth through entrepreneurship and strategic investing. And today he invests across residential rental properties, raw land, medical office builders, industrial properties, multifamily.

And his passion is helping hardworking people understand that wealth is a reserve for the privileged, is built through ownership, through discipline and long-term thinking. So why is this important? Because many families assume affordable housing or the likes means that you're selling. But what if it's actually one of the smartest financial decisions a family can make? So our conversation today that I'm super duper stoked for is going to help us to bridge a gap here to your future. We're going to put you on a different road today. And this is Pardon the Pun, Your Exit.

So I want to welcome to the show today. Look here, roll out the carpet, clap your hands, stomp your feet. But none other than Mr. Matthew Bradbury. Matthew, how are you doing today?

MATT:
Really good, Corwyn.

Thank you. That's a crazy, awesome introduction. Thank you.

CORWYN:
Well, look, thank you for taking time out of your busy schedule. So I want to make sure that our listeners have this as a foundation.

But let's make sure that we get into it and share the story. You currently are the founder and managing director for Business Acquisition and Merger Associates. You guys broker business deals. You help people to buy and sell businesses that are actually in operation. So I want to make sure that we get to that in today's show.

But if you don't mind, Matthew, tell our listeners about you. Your start, because we want to help them to understand that where you start doesn't necessarily define where you finish.

MATT:
I don't know that I've ever gone right to where I'm going to go right now. Normally I'm up when you have tens of millions of dollars and that's all you talk about. But I am so motivated to help people understand they can do it, by the way, and how to do it.

And there are certain foundational principles that you see all the time. And I'll do one quick segue. We've sold about $2 billion worth of companies for entrepreneurs. Many of them never went to college and they have certain ingredients that allowed them to be wildly successful, get $40, $50 million for their company. So I'm going to say that.

I want to cast a vision. It doesn't matter where you start, but it does matter the journey on how you get there. My journey, I got married at 19 years old. I had my first child at 20, my second at 22, and my third child at 24. So here we are, young kids.

I look back now. I can't believe that we had three kids at 24. Our first house was a 10 by 50 with a tip out. We always had to say, and it's got a tip out. We bought it.

We owned it. It was a 1970 trailer. We lived in a mobile home park. And the motto, because my folks, I'm a preacher's kid, by the way, and my folks and my wife's mom, they just say, whatever you do, don't stop going to school. You got to finish college.

And so during college breaks and in the summer, that's how we made our money. And it was anything legal for a buck. It could be cutting firewood and selling it. It was doing all kinds of home improvements. I remember there wasn't YouTube at the time.

And I say this now because you could learn how to do anything on YouTube. If you want to learn how to put a sidewalk in for somebody, go do that. But I would do roofs. I would do construction. I would do mowing lawns.

It was just hustle, hustle. And there was always this fear that I wouldn't be a good provider for my family. So this is the drive. And again, just to go back in time, our first car was a 71 Super Beetle that was up on block. I bought it for 25 bucks.

And then when I wanted to do improvements on a truck, I bought my first truck, which was a 72 Chevy without a motor in it. And the only way you get there is to have people around you. If they don't, they want to help you, right? And I'm going to tell your listeners, there's people around them that will want to help them. They need to see that you're not looking to rely on them. You're ready to scrap and figure it out and work really hard.

But people will come around. I had someone help me put the engine into my car. And they've done it, excuse me, my truck. I'd never done that. They helped me.

I had all kinds of holes in that Volkswagen bug, and it wouldn't pass inspection. I had people in my dad's church that they knew welding, and they helped get it so it can pass inspection. That's the long story. And I'll tell you one more thing. And when it gets to assistance, we qualified for food stamps or fuel assistance for our trailer.

But I'm going to challenge folks right now to be careful to not rely on it. The more you rely on it, the less dry, it sucks your drive. As soon as you can give it up and be self-reliant and know, and

I'm going to say that God has the ability, has given you the ability to go drive and be way more successful than you ever imagined and you ever thought. So that was it. And again, it's just, it's dozens of experiences that were using your hands.

They're all blue collar. They're all figuring it out, but they're all of this.

CORWYN:
So Matt, I'm going to jump in here because you touched on a number of things. And I think that probably gets us to, you know, what I would say is a good segue to another point in leading up to the next. You know, many times you guys, again, humble beginnings, and we talk about the American dream and you are living proof of it being a reality, if that makes sense.

Sometimes people frame stuff negatively, but you are that, you have the quintessential, you know, I came from this, went through this, and now I'm here story. So this is what I want to frame as a question. Because sometimes when people are thinking about doing a thing, whether it's buying a house, whether it's a business or starting a business or whatever, getting into entrepreneurship, whatever it may be, right? Many times they think they got to have the biggest to actually be successful. What's your take on that?

MATT:
No, I think you need to start. You need to start at real base, the lowest possible risk possible, but develop success there.

If it's getting landscape routes and lawn mowing routes, that's not really hard to get into do it really well, build a reputation that all of a sudden you're getting referrals from your customer. This is a tell. How much of your business comes from referrals? Okay. And if you're so good, you're going to have pricing power that you don't have to give away your service. You can actually sell it for a competitive price and make a good margin on it and then move up to a better lawnmower or a better pickup truck over time.

But I'm an advocate of prove to yourself first, prove to yourself that you're a person of integrity. You show up when you say you're going to show up. You communicate really well with your customers. If something is coming up and you don't leave them hanging when you're supposed to be there. If you make a mistake, own it and fix it.

I can't tell you how often early on in my, as a late teen and a 21, 22, 23 year old, I had crazy things happen. I was tearing off a roof and the rain came and it just came in when the roof was off. The worst thing that can happen. And the client came home and they said, what? This guy said, you know what? I'm going to fix it. This is on me.

Own it. My friend who sold his business over $50 million never went to college. He was on steroids for, he would not go to bed until he followed through on his commitment. It could be 11 or 12 or one in the morning. I gave my word and his reputation was complete gold.

He then became a service provider to big fortune 500 companies, huge territories. He got to the point that he could turn away stuff and do what only what he wanted to do because everybody knew. And it's so rare. Let me tell you this. It's not hard to differentiate just on this.

Do what you say you're going to do and stand behind your work. If you can do that, your business will grow like crazy, but you need an organization. And as it grows it, everybody fits into the same category that they do what they're going to do. And they stand behind their work.

CORWYN:
So Matt, that takes us to probably, you know, I say probably, but to let's migrate this a little bit further because you touched on it.

So we're on the edge and I want to go a little, we own the beach. We just got to the water. I want to get a little bit deeper in it. So let's talk about, I'm going to combine this into a bigger, broader question. First of all, how did entrepreneurship change your financial future, but also how does business ownership and real estate compliment one another?

MATT:
It compliment themselves a lot.

And I'll tell you, I have made money in real estate, but I really started to make money in business. And here's the reason why you can get a great deal on a fixer upper house. And that was, would be the first things that we did. We bought homes at auctions. My first non mobile home, I think we bought for $22,000.

We ended up selling it for $42,000 after living in it for two years. And so it was actually, again, a humble pop, but it was a pop. And along the way, we just kept doing these, I'll call them a base hits or a double. None of these were like grand slam home runs, but you're able to sock away a little bit of money. I want to say one other thing that happened early on in my career, my dad started to look at the stock market.

He's a pastor. I had no influence on financial management other than you tie to give God 10%. It's all his money by the way. And he was very frugal. Like there's not a lot of money.

And so you spend less than you make. Like this is a real common principle. Do not go above your means. Don't go crazy on credit. If you don't have cash to do it, don't do it.

Or if you're going to use credit, like today, I can't imagine not having a credit card, but you should only spend what you can pay off that month. Don't pay 25 to 30% interest. I'll tell you this too. I had payday lending. I looked at a payday lending opportunity.

Had no idea how that business really works. Do not ever participate in payday lending or title lending. These things where you're paying 60 to 100 to hundreds of percent interest and you never get out of it. Like someone needs to really say, no matter what, go to your friends and family, but then pay them back. You set yourself up for years and years of never getting out of being stuck.

You asked about business. The beauty of business is there's no limit to how big you can build a business. If you go do a fixer upper house, it'll eventually come up to whatever the market value of that house is. And that's the market value. If you do a really good job with a landscape business, you can start something and it's making $30,000, $40,000, $50,000 a year.

Then you can make $100,000, then $200,000, then $500,000, then a million dollars of landscape work, then $2 million of landscape work. It's a landscape business and it can keep going. When you understand how capitalism really works, it should be available for everybody because it's unbelievable at its ability to unleash wealth for folks. Unlimited. It's unlimited on how much wealth a particular business can absolutely create for you.

CORWYN:
Awesomeness. Awesomeness. So listeners, hey, this is a good time guys for us to plug in one of our partners.

AD:
So one thing that's becoming clear is that building wealth doesn't always begin with expensive decisions. It oftentimes begins with smart ones. That's why we appreciate partners like **Country Boy Homes** who are helping families discover along with investors to create affordable housing solutions that create opportunities for long-term stability, home ownership, and financial growth. So right here, we're going to take a quick break and guys, we're going to come right back in.

Do you remember your grandma's front porch? You know, that spot where stories were told, kisses were stolen, and sweet tea was always being sipped. Now imagine giving your family a place to make those same memories, but in a brand new energy efficient and home that was built just for you. At **Country Boy Homes**, we help folks just like you find that forever feeling. Whether it's your first home, your next home, or your we're done with rent forever, like seriously home. We specialize in affordable, endurable, manufactured, and modular homes. The kind that make room for muddy boots, big dreams, and second helpings. Come see what coming home really feels like. Call **843-574-8979** today. **Country Boy Homes,** built to last, priced for you. So Matt, look, let's get this conversation. Matter of fact, you mentioned stair wars, so let's pump it up a little bit. So you've invested in lots of different things, like real estate, businesses, things of that nature. So give us high level or as deep as you want to go, what lessons do you believe you've learned that apply to everyday people?

MATT:
I would say you do want to use a little bit of leverage on real estate or even a business sale to optimize the return that you can get on those kinds of investments.

The best investment, this gets get back to capital structure, and we don't have enough time to go deep into it other than to say, look at how capital structure, common equity, the equity piece, all your appreciation, whether it's a real estate deal or a business deal, all your appreciation flows to the common equity. If I buy a $100,000 house and I put $10,000 down, 100% of the upside in that house goes to the $10,000 down. If it grows from $100,000 to $120,000, I just tripled my money. I went from $10,000 to $30,000 when we sell because I have a $20,000 profit. All of that hit to the $10,000.

The best investment I ever had was I put $1,000 down. Two and a half years was $750,000. I bring it up only to outline the principle. It's because I was in common equity. There was other leverage in other parts of the capital stack that would only get interest.

They would not get appreciation. As you grow your business or you can improve the value of real estate so it's worth more in two or three years, just recognize all of that flows to the equity. You want to own equity. That's where all the appreciation comes from. I want to get back to being honorable, doing what you say you're going to do, when you're going to do it.

I'm going to say it's the most important characteristic of why we've had success. People know if I'm taking on a client, we're doing our utmost to deliver our Sim, run our process on the timeline that we're supposed to do it. If a buyer is coming in, I want to make sure that they're showing the same level of integrity. Again, I use the word tell. It's a tell to us if they're missing their deadlines and their commitments.

Before you ink a partnership, make sure whoever you're potentially partnering with is honorable as well and you're not chasing them around. Both sides, all parties of a transaction need to be honorable or you're not going to be happy. Make sure you have really good counsel that you're getting into the right agreement with the right party and the right partners and that your provisions and terms, we all hear about this. We all hear where people get taken advantage of in certain kinds of transactions. It's probably because they didn't have good legal counsel to make sure that what they thought they were getting, they were really getting.

Make sure you're really protected in that regard with good legal advisors and counsel. Make sure your legal structure, the entities that you choose are the right entity for that kind of investment, whether it be a single family home, depending on how you're financing that home. Is it a personal investment? Is it a second family home? Is it, do you have other partners that are in it? Make sure that those things are all set up together.

CORWYN:
Good deal. So, let me get you to this and I'm going to frame this with a statement, but I'm going to loop in a question on the backside.

Your journey, when we talk about affordable, attainable housing, we frame it from a lot of different realms, if you will, and kind of build it all in this one arena. But your background brings you from affordable housing into entrepreneurship, into investing, and you have leveraged all of that to build a, to be frank, a very, a lasting legacy. So, my question with that is when you look back at your journey, as old folks say, when I look back over my life, what are you most grateful for?

MATT:
I want to give God the glory in this, by the way, and I probably don't say it enough, but I really do. I could remember, and actually here's another part of this answer, again, I haven't gone back in time to think about those periods. I remember listening to lots and lots of tapes at the time.

It was eight track tapes and cassette tapes from Zig Ziglar and Norman Vincent Peale, Think and Grow Rich, like all these dynamics. There is a principle in all of that, that it's not you in all these. These are all Christian leaders and that you do give the glory to God. I can remember having my first goal, setting a goal of being a millionaire by the time I was 30 years old. You don't think you're going to get it, but you do.

You get there, okay? You get there. I'm going to tell you that. Then it was to be, have 5 million bucks at another milestone and you get there. When I was young, you never think, are you going to have 5 million followers? It was a crazy number. All of a sudden I stopped putting a limit on what God could provide and just began to honor him.

It's amazing how the floodgates open up. Recognize that none of this is Matt. It's the gifts that he gives each of us. He gave me certain abilities and gifts and everybody has something. If you're really good at providing a service, but maybe you're not the best at budgeting and planning, get good partners or good mentors that can help you on the budgeting and financing side.

Like the biggest mistake that I would see and where I want to encourage people to really lean in is that they don't underprice the value of their service. Again, know that you provide super reliable, high value service, and then charge for it. Because people in today's world, there's so few people that really are reliable service providers, which is why it's so easy to do anything. You can do gutter cleaning and build a $20 million business doing gutter cleaning and exterior services around homes. Do you know that?

CORWYN:
Mm-hmm.

MATT:
That's so fun time. Communicate well. Do what you say you're going to do. Then the customers will refer all their friends and those referrals are golden. It's not that hard, but you've got to be relentlessly committed and put yourself third.

God first, other second. I'm third. If you put yourself third and say, hey, maybe I'm going to be a little late getting home today, or I'm going to have to get up earlier tomorrow. Just do it. And the other thing that happens, and you hinted at it before, you start to get a cadence.

It just starts to roll. Now, the people that may be there at the very beginning of your journey, as you're all working it together, they may not be the same people when you're at $5 million or $10 million a year. One of the things I always ask business owners when we're about to sell them, because it's going to be part of the evaluation that buyers do when they come in. If they're a $5 million business, is this the team that's going to take you to $10 million? If they're not, if you've got one or two or three years before you sell your company, go ahead and identify where you need to make change to help you get to that next level. I'm going to say every time you double from $500,000 to $1 million, you need to stop and ask yourself, do I have the right people in the right seats on the bus? They may be on the right bus, but they're not in the right seat.

$1 million to $2 million, do I have the right people in the right seats? Two to five, that's more than a double, but that's kind of the metric. And then five to 10 and 10 to 20. Every time you start doubling in size, there's this really deep evaluation. You probably don't have, as you ask yourself the question, the right people in the right seats on the bus.

CORWYN:
So Matt, this is a good time.

How can people get in contact with you? How can people reach you and connect for anything?

MATT:
Yeah. My website is buysellyourbusiness.com, buysellyourbusiness.com. And my email is Matt, matt@buysellyourbusiness.com. So I would be happy to provide some feedback or color or advice. If anybody is working on that journey themselves.

CORWYN:
Awesome. Thank you so much.

So Matt, we've quickly reached the end of today's show, but for our listeners, guys, I want to recap a few things for you. First and foremost, where you start from does look here. One of my homeboys used to say this thing here. He said, man, look here, your past does not define your future. Okay.

Your starting point does not define your future guys. Affordable housing can be a smart financial strategy. Ownership creates opportunity. Entrepreneurship and real estate work together to build wealth. Wise decisions today create opportunities for future generations.

And last but not least, financial freedom begins with intentional choices, not personal imperfect circumstances. So guys, look, this is what I'm going to give you on our way out the door here today. One thing I hope people take away from this conversation today is this. Never underestimate the power of a wise beginning. And our words, our word tells us do not despise humble beginnings, whether it's choosing an affordable home, starting a business or making just one disciplined financial decision after another.

Lasting wealth is rarely guys built overnight. It's built through ownership, through patience and a willingness to start from where you are. Because legacy isn't determined by where your journey begins. It is built by the choices that you make along the way. So guys, look here.

Y'all know how I feel. Y'all know what I say. No, I always put those two things together and I deliver it to you this way, which is to tell you that I love you. I love you. I love you. And we're going to see you guys out there in those streets.