



May 19, 2022

My wife and I bought nearly 30 real estate properties between 2009 and 2012, including my primary residence in California (2009 short sale) and have never sold any of them.

Back then, everything with the banks and real estate was a mess. After 10 mortgages, the banks wouldn't loan to me anymore, so I had to roll up a bunch of them into a commercial loan before I could get more loans. Then eventually I had to pay cash for a bunch of them.

I was also heavily buying stocks as the declines were accelerating. During all that, I was told by so many people (even very smart people) that I should "WAIT" because the markets would keep dropping and it would get cheaper.



Now, when people hear what I paid for these different properties and stock investments, they're shocked. They say I should've bought MORE. 😊 It's so easy to be smart with hindsight. It's so much harder to be smart when things look scary and uncertain.

But that's how you build wealth. The decisions you make (or don't make) during declines when volatility is high will have lasting outcomes for your life.

If you want to review your investment strategy and get a second set of eyes looking at your financial life, let us know! Simply [click here](#) to schedule a time to talk with us.

Have a great week!

A few resources to check out:

[Crisis equals opportunities](#)

[Do you have a tax preparer or a tax strategist?](#)

[Stress Free Money](#)

[Smart Not Spoiled](#)

[My Podcast Interviews](#)

Sincerely,



*Chad W. Willardson*  
 WEALTH ADVISOR FOR ENTREPRENEURS

**Certified Financial Fiduciary®**

Click [HERE](#) to read our google reviews.

**M Mike** ★★★★★

"For those considering Pacific Capital, don't even have a second thought. They are the best around. Staff is insanely helpful, they are always willing and able to provide help when you ask for it."

I want to emphasize what sets them apart from all others and we have been with all the big institutions over the many years. It is by far their customer service. They simply get what it means to take care of their clients. Nothing could be more important than that to me.

They also are fun and enjoyable people to speak with and meet with. Not dry, institutional and boring like so many others. You will ask yourself after being there for a little while: "Why couldn't I have found you 20 years ago?"

**Google Verified Reviews** ★★★★★

Schedule a Call

