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Unlocked Episode 87 Kyle Finley of Legalbnb.org - formatted transcript.

In this Episode,

This episode is brought to you by [Point Central](#), the leaders in smart home automation, and [Breezeway](#), the best in class property care and automations platform.

In this episode, Matt sits down with Kyle Finley of Legalbnb and Briefhomes to talk about how Kyle went from the wild west of vacation rentals to helping other hosts legalize their businesses. They also cover tools and operations, finding work life balance, and recovering from Coronavirus.

Links and resources mentioned in this episode:

[LegalBnb](#)
[Briefhomes](#)
[Mediacare](#)
[Liverez](#)
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[Nextpax](#)

Matt Landau I'm Matt Landau and this is Unlocked season six Magic Zones. This episode is brought to you by Point Central leaders in smart home automation and Breezeway, a best in class, property care and automations platform. Today we're talking with Kyle Finley, the founder of Briefhomes, and Legalbnb here in Miami, and just a heads up, this is not a normal Unlocked episode. At one point, Kyle represented the absolute worst of vacation rental entrepreneurs, one of those people who threatened to sink our entire industry. But now he's among our very best stewarding in what it means to be safe, legal and meaningful in your local community. Today, we talked about the profitability of host meetups, the difference between quick cash and real sustainable success. And we talked about oversized pork rinds. Too many people complain, but Kyle creates solutions. He sells them. And he laughs in the face of complainers. Let's get into it. Mr. Kyle Finley, welcome to the podcast. Hey, Mr.

Kyle Finley Matt Landau, thank you so much for having me. I highly appreciate it. Thank you so much for the opportunity.

Matt Landau I feel like it was just yesterday, or maybe it was a couple of days ago that we were sitting enjoying some tacos and you ordered a pork rind the size of a small child?

Kyle Finley Yes, yeah. eight pound newborn.

Matt Landau It was one of the strangest presentations of food I've ever seen. It was almost like a wooden frame that had these little legs standing upright. And hanging from the top was a little closed line. And it was clipping this massive pork rind and we just kind of stared at it for a couple minutes. Right?

Kyle Finley Yeah, pretty much didn't you put it on the table? Then I was like, Dude, what are you doing?

Matt Landau I took a photo of that. I'll share it in the episode. net. Kyle, you and I have known each other for a little while now. Where do we first meet? I was trying to think where do we first meet in person?

Kyle Finley I think it was Instagram row. I think it was Instagram. We chatted for a bit on hygiene.

Matt Landau Right, right. And then I was passing through Miami. And I was very impressed because you had this unique technique you were doing on Instagram in which you were taking selfies with all of your guests upon arrival. Do you guys still do that?

Kyle Finley We do it when we can if I am at a check in. But back then everything was still pretty much in one building, but most of the inventory. So I was able to, you know, to meet a lot of the guests. And they liked it. And I liked it also, I think it was really cool. So instead of giving a nice, nice, warm greeting, I was like, let me start capturing this on camera.

Matt Landau Yeah. And they loved it. And I love that and I reached out like, Hey, I'm in Miami for a night we had dinner. And fast forward, we've been a couple different destinations together. I remember doing a little country dancing with you in Memphis, remember that we had those feet. And now of course we are fellow neighbors. here in Miami, you've been an amazing ambassador to the city that you've called home for a long time. It's very cool to be able to call you now somebody who I can count on to literally call you if I need some help. And I'm hoping to kick things off. You can tell our listeners a little bit about Briefhomes, which was originally how I encountered you. What's this business about?

Kyle Finley Briefhomes kind just kind of just kind of developed and grew from me, allowing someone else to rent out properties on my behalf. I was in nightlife since I was a kid, you know, I was throwing parties all the way through high school college. I was the guy to do parties. So I

got into the nightlife. And I got into that just by chance and knocking on the door and kind of closing the club owners into making me a partner. to fast forward a story. I qualified to join the group. Let's put it that way. And yeah, it was a great time. And then we got to a point where we're selling the nightclub. And I was looking for something else to do. But I had this one great client, forehead Azir. That was one of my high rollers at the nightclub. And one day I was at home in my condo, which was about a block and a half two blocks from the nightclub. And I got a call from him. And he's like, Hey, man, I'm coming over. What are you doing? I'm a combat and just kind of hanging out. And at that time, I was really really in a I don't say stress, but I was thinking a lot of what's my next move. I had no idea what that move was because I knew it was nightlife when he's coming over and he gets there and he goes, Hey, I need your place for the weekend. And he's like I'll give you 1800 bucks. Now to go So I'll give you to grab the mic. At that time, my monthly cost for the condo was 1800 bucks. You were renting it. Yeah, I was renting it. He went ahead and gave me two grand.

Matt Landau Did you not ask what he was gonna do?

Kyle Finley Well, no, the reason I didn't ask it, I wanted to get the money first. Part of my philosophy was like and take the money first, right? So I took the money, they just, I'll put a lock in your closet closed, I was gonna have some people stay here no problem. Again, this is a guy that spent 1020 grand a night, sometimes at our place at our club. So I never knew what he did for a living. I never really asked also, you know, just because it's kind of a thing on that scene where, you know, don't react to people how they make their money. Once they're spending it with you, you're kind of cool with it. I left, I came back and got back to my place. It was cool. It was just a lot of hair everywhere.

Matt Landau Human hair?

Kyle Finley Yeah, had a lot of chick hair everywhere. lollipops and stuff like that was where I came to find out years later, like nine years later, like a year later, Ultra Music Festival was across the street from my condo, which is one of the biggest festivals in the world, like biggest parties in the world. Right? So I'm gonna find out you know, that's what he wanted it for was just on guess that was coming to altra. And if it was my guess how much he actually booked it for us probably around two G's in May. Because once I did get in the game, that's what we were charging for much like a studio like two G's a night. And he gave me two G's for the entire weekend. So I'm sure he'd delay for the six grand.

Matt Landau So this guy basically introduced you to the idea of short term subletting.

Kyle Finley Yeah, yes. It's a master leasing, basically. So then I get the money. And then I'm wrong. I'm trying to figure out what to do with my life at this point. So then, that big light bulb like in those cartoons goes off above my head. Like, this was too easy. Like, this was great. So as I came in, I call them Can we do this again? He's like, Sure, no problem. All right, cool. I called me and we did it again. And again, does it here. If I get another place? You think we could do that place too? He's like, Yeah, for sure. I got another place. Then out. Now I'm doing two

places, right? So he's writing them for me. I'm not doing anything. Really. He's doing them for me. And I'm crashing on my mom's couch.

Matt Landau And how much do you bring? How much do you bring in at that point,

Kyle Finley I don't have an exact number when it was just two places. But I do have a point in time that stood out to me, like big, big big was that I received to myself around 70 grand in about three months. And I remember previously last year, you're not the only man like, you know, 40 G's or something like that. Wow. Right. And so when I made like 70 grand in three months, and I've already scaled up to five plus properties at that time, and a cool part, how I jumped from two to five really quick. The first unit was just a random person, they got the unit from Dallas living in the second unit was from this guy Giorgio. And he happened to be a pretty big realtor, and also a pretty big owner in that same building. Turns out he had 10 units he owned in the building. So what he started doing was just offloading his units on me. So I jumped really quick for like two to five right bumbo, and then five to seven. And then I was just, I was making an insane amount of cash. We're not doing anything. Because remember, he was doing all the work, the booking, the cleaning, everything. I was just receiving checks. So then my job was to figure out what I want to do on a day to day basis. And so what were all the neighbors thinking when all these random people were coming in and out? Oh, well, that's an interesting story two's zero complaints. Initially, everything was cool. But here's what a problem kind of kind of kicked up was when we grew past 10 units. So it became known in the building that that's what was going on. And the kicker was that now, I had all this money. I was tipping everyone a lot whether it was the assistant building manager, the security, the front desk, the door guy secure. The valet guys...

Matt Landau You're about you're buying, you're buying people's loyalties, is what you're doing.

Kyle Finley Yeah, basically. But I did that, because it was like, any I have to do is make a phone call and anything will happen. Right? Right. So it was kind of like that. So I realized that so I just gave them all big tips. But then, unbeknownst to me, when, let's say the building manager gives a command, let's let's say that. And I call that something conflicting. It became a really, really big problem, like a really, really big problem more than more than I can really explain. But to fast forward a store, we got up to 18 properties in that one building and we're just killing it. And then it kind of became like I was running a hotel inside of a condo building. And it was two building managers, the actual property manager and myself. So that wasn't good for them and then there their mission was to get me out of the building. After that. When I decided to start actually renting them out for myself the properties for myself and managing for myself the whole thing, neighbors started asking me, hey, well, what do you have going on? You know, don't want to have some really cool neighbors like, Hey, what are you going to see? You have different people coming and going, you know, they're really nice, this and that. I'm leaving for a couple of weeks, because ultra is coming up. And we traveled over here for ultra because the noise was unbearable. I was like, hey, well, you know, I can rent your place out for ultra? And like, Yeah, sure. How much could you make for me? And now, you know, varies depending on the size, the size of the unit, but let's say for this compensation, say 1000 bucks a night, and

they're like, Oh, great, right my place for me. And then others would just come to me and say, Hey, can you do what you're doing? For me? Also, oh, I have a friend who also has a unit on the fifth floor. Can you do it for them? Also, next thing, you know, I'm renting my own place, I'm having meetings for others who want me to do it for them, which we're just all neighbors. So there was no marketing involved. There was no searching for this and kindness came knocking on my door. Because when they started seeing me consistently at the unit, like, Hey, are you the guy that's doing this and then became known in the building by your name, my phone just started ringing. So people were actually buying units in the building. And before closing, calling me saying, Hey, I'm getting this unit, I heard that you could help me, we live in the UK, can you manage our property and rent it out? While we're not here.

Matt Landau Now take a moment to really let settle in what Kyle's saying here. This is a way to find your magic zone. When word of mouth referrals, whether it's for new bookings or for new property owners are flowing in your direction, even if you don't really know what you're doing, you have found a groove, you've satisfied a market need well enough that customers are ready to put their own reputations on the line. And when you send these referrals flowing, do not lose sight of that sweet spot.

Kyle Finley So then I had to figure out what kind of contract I'm going to put these people under. So I looked it up, I checked that all these other companies inquired about other management companies that are managing my property. So they'll send me contracts, take those contracts, edit them, slap my logo on it, and boom, start getting contracts. That's how it all started. And then, uh, you know, then we went from, you know, for management, and we, we spun it off and Okay, now we'll do just marketing meaning you clean you, you do your maintenance, all that stuff yourself will just send you the bookings. And we started, you know, doing those too.

Matt Landau I love it. So as Briefhomes was growing, as you're becoming the guy that everybody goes to for short term rentals in the neighborhood, you begin hosting these meetups and what was the main theme of these meetups? Like, are you just trying to educate people on how it's done properly? What were you doing with these groups?

Kyle Finley The meetups, they came not the first second and third year was like after that. I needed to open up my network. Alright, so my goal was to get up to 150, manage contracts, right? So I needed to find people that had properties, and the one by one call by call, but we weren't running ads at a time where it wasn't growing fast enough. But what I would get is a lot of phone calls, or just random questions of people from people that want to do it themselves, or those that are on the fence, should I should I not, you know that whole thing. And then see how easy all these people are in one place. And then we did get a marketing team, which is media care marketing with the angel in a half year. And those guys like what we need to do meetups man. All right, cool. Let's Let's do it. So we started doing them at the wharf in our downtown. And we started packing those things out.

Matt Landau And so these meetings were people who wanted to do it themselves, but you were viewing it as a prospect investment?

Kyle Finley Yeah, because also I was dealing with a lot of agreements at that time that the owners turned out to be a freaking headache. Right? No disrespect to anyone just, it's an A tonight there wasn't the right fit for how we run our program. Right. So I needed a certain very specific owner profile. And the only way to get that profile was to get a bunch of them in the room and figure out who that person is.

Matt Landau And how much were you spending on these kinds of events.

Kyle Finley Oh, about 250 300 bucks on online marketing, right? Selling tickets, events, right things like that. And the food was about 500 but we never wanted to go over 1000 per event. Some events I did super cheap like 400 Max and some of them were like 800 bucks, but the biggest We've had around 250 people at one event, you know, but I didn't. After a couple of events, I didn't pay for my events at all, I had sponsors. So then I set up these little stations with each of the meetups, one of them was like a handyman company. Another one was at Palm, the plumbing company. Now there was a restoration company, and they all paid a couple 100 bucks to have a station at their mat. And they got deals from those. And so they're gonna pay for the events.

Matt Landau What kind of results were you generating from these events? Like you need to be able to justify them?

Kyle Finley Yeah, well, at first it was we're trying to pick them up mentally meaning like, we didn't really have any filters to find out who they were. And then we develop the questionnaires. Like, after you get the ticket, you get an email with a questionnaire. And then also one of our receptionists at their events will also have them fill out a questionnaire and ask some personal questions. And we'll say, she'll come to me and say, cow, this is I think he didn't talk to him, him him ever, he set up a time for you to talk to them throughout the event. And then I have a little corner seat, and then she'll just bring them in 15 minutes at a time. And I will just talk to them then. And they're the ones that she identified that were the best, pre, pre and during the event, and then once they show up, I kind of, you know, go through them and speak to them ourselves and figure out which ones I want to try to move forward with. And that's how we kind of took some big leaps.

Matt Landau And was there anything else taking place at these events? Was there any kind of education going on? Or was it purely like, come and meet other owners and managers?

Kyle Finley It was marketed to meet our owners and to learn about the industry. So I will have a time where I speak to all of them for like, let's say 20 minutes on type questions, or just rapid fire questions. 10 minutes of just rapid fire questioning. So people will just stand on stage and just raise your hand, if any of you have if you have any questions, and boom, I'll just answer

them, answer them on the spot. And that's where I saw the same trend of, Oh, I was fine. Or how do I register for the property? Exactly? How do I go about paying taxes? That was like, the most common question was like legalization questions. And then the others are operational, and marketing, you know, and then my biggest thing I used to push was, you know, if you if you're going to do this, do it seriously, and take it seriously. And understand that you're servicing memories, you're not just renting out your house to get a couple of dollars, but you're participating with these travelers to be part of their memory that they're going to share with their group with their family for the rest of their lives. So you have to take it seriously. You can't just fly by night.

Matt Landau And it's funny, it's funny hearing that because you were the guy who was doing it by night.

Kyle Finley Yeah, I was a night and fly guy.

Matt Landau Yeah. What was the turning point? Like? When did you realize that? Okay, short term thinking is not going to work in this niche?

Kyle Finley Man that's like, it kind of builds on itself kind of builds on itself. But one, one defining moment was when I started getting returned customers, right. And when I started getting it because I At first, I did it all from my personal phone, right? So I started getting text, and I started getting pictures of like, their vacation inside of my unit. Right? And I realized Holy shit, and then I started getting them Instagram and Facebook, them inside my unit. At my properties, it's their families, smiling food as like, holy shit. He's like, lifetime memories for these people. I'd like you, it's like an obvious thing, but not until it started coming to your phone. You're like holy shit, before he kind of just looked at the check. And then now you're getting these pictures and these videos. Hey, how are you doing? Merry Christmas. We're gonna come back this February. Can we get the same unit? Now? Most people that did book with this one did the exact same thing because they had such a great time. And I realized what they were trying to do was relive that moment. Right? And I was like, holy shit, I need to start like, buckle up, like, really working, consider consistency, you know, making sure that I could regenerate that moment for them.

Matt Landau And is there a kind of messaging or a phrase or a scenario that you like to use? For people who are attending these meetups? Who I'm guessing this is kind of in conjunction with the rise of Airbnb, like when you first started, it was early days, but more and more people are getting into our industry. Through Airbnb, it's the easy, low barrier to entry. way to get started overnight. You can put up your property and boom, you're a vacation rental host. Was there any kind of turning point or psychology that you would share with these folks to help them see that more professional side of the business that leads to real opportunity?

Kyle Finley Yeah, well for me physically. What you just mentioned was very important. entry level low barrier with Airbnb, right? I would say 70% of those that came to the meetups. For a

very long time I had no idea of any other website at all. So when I started telling them, hey, you can also list on booking.com if you are Bo, you know, read on a travel mob. Like I'll say these sites were like, they had no idea what is that? Vrbo? Before they'd actually call it verbo. That's what these Airbnb, new noobs used to say. He's like looping forever VRB-Oh, you know, and then when they kind of understood there was like an entire ecosystem for it, like this entire thing going on, I had no idea about their new kind of that kind of brought into concept context for them, like, Hey, this is a lot larger than we think it is. Right? So my big message at the meetups was, Hey, this is a lot bigger than you think it is. This can change your life. I mean, we I mean, I just used to work a job and do nightclubs. And now, you know, I live a completely different life than I could, I could have never imagined, right. So if you take this seriously, it could change. And most people that are trying or experimenting with Airbnb, it's because they do want change in their lives so let's get that straight. They're not just doing, most people are doing a little extra income, blah, blah, blah, blah, well, what's the, what's the reasoning behind trying to gain that extra income, it's to have some kind of change within your life and your lifestyle. So that's why they were taking those steps. So taking those chances. And when I also shared a man, I had up to seven properties, and I'm still sleeping on my mom's couch in between bookings, like, you know, and then kind of elevated from there. And then they kind of understood, like, if certain sacrifices they make, that they could actually take it to the next level. So that was a big deal, big big deals to kind of open their eyes to the actual industry, because they thought Airbnb was the industry. And when I kind of opened that up, that's when I saw that spark.

Matt Landau I think another way to communicate to really resonate with hobbyists or people who are just getting started is to point out the real challenges, the real friction, the threats to their business that if they're not careful about they will succumb to and one of those here in Miami has been regulation. And you mentioned that you would address that regulation problem. In your meetups. Walk us through how that most popular question of how to register a property with the city lead into Legal Bnb.

Kyle Finley Legal B&b...Okay, so we developed the Legalbnb online platform in one day on July 4, it was on July 4, I know because everyone was partying outside the window. Everyone barbecuing girls in bikinis, bottles, and we're in this room for like 10 out on the pool deck. So we can see everyone having fun, we're knocking on the window, we'll come outside, and they know we're working on the store. And what distro wasn't legalbnb.org at the time, it was a store for all hosts to service all the all the attendees from the meetup. So for example, you could buy a consultation package from me, all right, a couple of hours, you can also buy our E book, it kind of breaks down the market for you. You can also buy interior design packages, you can buy copyright packages for your listings, you can buy professional photography to take pictures, you can buy linens, so it was like an all service store to help these hosts amplify what they're actually doing or take it to a professional level.

Matt Landau And were you making money on it in that version? 1.0.

Kyle Finley Yeah, we're making some money on it. It was pretty decent, nothing, nothing to write home about. But it was generating revenue, and it was piquing the interest of all the

attendees, but the thing that was purchased the most was the league's legalization packages, right? So then over time, like, you know what we just this is just it just needs to be this.

Matt Landau And when you say legalization packages, what does that actually entail?

Kyle Finley Well, they'll buy a package for 800 bucks, we will register their property from top to bottom. So with the state, the county and the city, make sure it meets all regulations. And come to find out a lot of those customers that did purchase those packages. They weren't even in a zone where they could be legalized.

Matt Landau So they were running illegal, completely illegal operations.

Kyle Finley Yeah, it was impossible to even make it legal, you know. And so we had a lot of returns, because we realized a lot of people were getting master leases, and even purchasing properties for 600 to 800,000, to do Airbnb, or to do vacation rentals. And it wasn't even in the proper zone. And the realtor wouldn't tell them or the realtor didn't even know. So imagine making \$100,000s investment with this as the backbone and then come to find out you can't even do it and then. So what's the messaging of these certificates? These packages, how do you promote those online marketing at the moment and our email list throughout the year? While the different owners also through mortgage brokers do a lot of a network of realtors also.

Matt Landau: And it's basically like pay us, we know the ins and outs of this process, we'll do it all for you and deliver your permit.

Kyle Finley Yep, it's done for your service. And it takes, you know, in the fastest city it is going to take two months to legalize and fast is not fast at all. So just to give you an idea, like the fastest city will take four weeks from start to finish where you're allowed to operate. And in between that time, let's say you get caught without your papers, just for the sake papers, for example, without your permits, you could be fined 1500 a day, some places five grand a day or even more. And it's very, very, very hard to get those fees waived. I've gotten a bunch of them, you know. And if you don't pay it, they put a lien on the property. So imagine doing this as a property manager for someone, they go and find and then that turns into a lien on the house, it turns into like friggin headache.

Matt Landau So this is the ultimate agitated pain. They know they like the profit of short term rentals. But all of a sudden, it's being threatened to be taken away from them. They've got pending fines, your service very simply alleviates all of that as a done for you service. And does it bring you new properties within your management fleet?

Kyle Finley Yeah, absolutely. And now actually, we get to do a deep dive on the owner. Right, you will really get to know them in this process. And we really get to know about the property because I mean, some of these news registrations require floor plans, exit signs, smoke detectors, allocated parking, specific signage throughout the property, you name it, like you. So you have to really go pretty deep and work with the owners to get these things done, you get a

pretty good feel for their personality type. And if it's not someone that you would like to have more of a relationship with, we take that bundle with how well the property is put together. And you know if you would like to introduce them to the phones.

Matt Landau And now a word from our sponsors. This episode is brought to you by point Central, the leaders in smart home automation, but instead of me telling you how great I think they are, are reading off some kind of script. Here's Karen and John Bobe of Sunset properties.

Karen and John Bobe Point Central no other way we tried other locks and the Point Central locks blow all the others out of the water. We did a test and out of all the tests we did - we did six of every one available. Because we're at the very end of the island, we have limited internet, we have limited as you know, cell service...

Matt Landau Access to teammates!

Exactly and so therefore and then you also have a harsh environment here with saltwater and the wind and you know, all that other good stuff out there. So we want to make sure that our locks stand up to the environment, and that they are always pretty much you know, 90% ready to rock and roll and not losing potential. And Point Central won the competition? Hands down. No connections lost.

Karen and John Bobe

We had attrition on the others in three months. Attrition literally meant things were dying? Literally, things didn't stop working.

Matt Landau I could not have said that any better myself. If you'd like to learn more about Point Central head over to pointcentral.com/vrmb they're now accepting property managers with less than five properties which gives everybody the excuse to get a little bit more connected. And Breezeway, a property care and automation platform that solves the challenges of ensuring clean, safe and high quality properties in the wake of the pandemic. Instead of hyping breezeway myself, here's Christina Thorenson, of Chattanooga Vacation Rentals when I asked her, what's the single technology shift that she considers most important to her business?

Christina Thorenson I think there are some folks on the property care housekeeping side that are doing some really cool stuff with confirming sanitizing and disinfecting of properties. That I think we're gonna see technology with every housekeeper has a cell phone, and they're checking into their system and checking out when they're done. They're taking pictures of the chemicals they're using and the spaces they've cleaned. And I think that is a technology shift that something that the guests might be able to access directly moving forward.

Matt Landau I like that. Give it let's give a shout out who you talking about right now?

Christina Thorenson Well, I see. Jeremy Gall, Jeremiah Gall and Breezeway do some really cool stuff with that, you know, they're trying to do some things where they're incorporating that tech that's already available in the smartphone, to help increase the guests level of comfort, which I think is good.

Matt Landau I couldn't have said that any better myself. Head over to breezeway.io/vrmb, where you can do a free demo. and secure free implementation, if you decide to sign on that's roughly a \$1,000 value. That's breezeway.io/vrmb. Now, let's get back to the show.

Matt Landau So if somebody's listening to this, and they have an existing strong property management fleet, but they want to grow more properties, would it be fair to view this system that you've built up from the meetups? Perhaps now they're done virtually educating folks to the certification service that does it for you that gets your property registered and gives you, Kyle the chance to get to know the owner and the property itself? Would it be fair to view this entire thing as almost like a lead generator?

Kyle Finley 100%. Now, it's like it's a big difference, it's a longer process. But at the end of that pipeline, you get the product, the person or the profile you're looking for, before, you're kind of just pandering for clients, right? Or then once you develop a system, this sounds corny, because I hear it a lot. But it's so true when you develop a system to help others like the meetup was or the meetups are great value for all those hosts, right and educational. Also, it brings a sense of community, that kind of thing. And then you move from that and to help them to legalize their property or different aspects of the property, right. It's a great way to actually give back and help. And through that you find out who really needs your help. And then a specific part of the business, whether it's legalization or managing and marketing. So it's a great way and you get a really good feel for what's going on out there. Like a really, really good feel. It was like legalization and maintenance issues were like the two biggest things.

Matt Landau And my guess is that people begin to view you and your company as the vacation rental leader, and you get travelers booking from it too.

Kyle Finley Yeah, we grew up, we grew exponentially. Like once we started doing this, like it just we kind of just shot to the top. On every aspect of it. Like we were the guys. We weren't even doing consultation. So others are opening a vacation with the company.

Matt Landau So this story starts off completely ridiculous and irresponsible. It becomes very focused and professional and strategic. And then COVID hits, and you start reflecting about what you have built. And you start thinking about things a little bit differently. How did COVID affect you?

Kyle Finley It was very eye opening. For me. We also have properties in Trinidad, Trinidad and Tobago. Okay, so my sister heads up that department, I went down there for a three day weekend and mid March 2020. And that three day weekend turned into a six month hiatus from Miami basically, you know, but in that time, that big shift that everyone went through in the beginning of COVID. It was like war, man. It was like it was like being at work. Like you couldn't predict anything that was going to happen. You just kind of were very reactionary. I was not ready. I was even reading your newsletters and all that stuff to kind of get ideas and inspiration of how I should handle and a little and yeah, man, I was just kind of taking hits. But here I picked up a lot of a lot of value from the whole experience. And I'm way better off than it was pre COVID. That's just it's just the vibe that I'm on now. I'm thankful for the whole experience. And once we first got down there and everything started going haywire, we had just opened up a new vacation rental Hotel in October, right for 2019. And we just like things were up and going. And then COVID heads when we're now in our peak, we're now going into our peak season where we expect to recoup from investments throughout the summer. And we're forced to close down some buildings, right? We did that in some buildings. These are multifamily buildings. So to be more specific, so a 10 unit building which is 10, two bedroom units. Another building that was eight units of mixture of studios, two bedrooms and three bedrooms. That one we went ahead and made it long term. So we put people in for long term for yearly agreements, some were six months and some were like 12 months just to kind of ride the wave because we didn't know how long it was going to last. Other buildings I just mentioned. We got rid of some properties. The owners were so terrified that they just wanted out. They wanted someone in the long term immediately and they're like this, this vacation rental stuff is over. So I'm out. I got a lot of them. goes out that was surprising. Because with all the profile building and stuff that we did, we thought we were good. But this kind of change changed everyone's metrics, right? So you can really tell who was gonna stay who was going to go. So for those, we realized that people didn't want longer term. So we started putting travelers and you know, those that were stranded in Florida, in our units long term, we still have an entire building, fully booked out for the long term still to this day from last year. So we just had to make things happen. Long term, short term, I even tried to be slick at some buildings and put people in short term regardless of the new rules. the cops who called them were gonna find this like 15 grand a day. So we emptied out the building...

Matt Landau You were going back to your bad ways.

Kyle Finley Survival mode, like it's, it's a lot, a monthly basis. So you know, and aren't, you know, capsules completely done. So all that's happening, and at the same time, we're having a record number of chargebacks. Because no one wanted to stay. No one wanted to abide by the cancellation rules again, and then Airbnb had their whole thing with their cancellations, how they were handling it, right? So it was like, it was crazy. It was crazy. So once kind of we got through those waves, which all hit at the same time. I'm kind of just rolling it out, because Florida was shut down until July. And it opened up within three days, or four days, something like that. We booked our properties out for these four days, and then boom, they closed it back down again like October.

Matt Landau So literally the moment that Florida opened up, you booked every single property and the moment it closed down. You lost all the bookings.

Kyle Finley Yeah, yeah. It was like, boom, boom. Easy. come easy go. But it was cool. Because we saw that little, I mean, after not after it, I mean, you know, we do over \$100,000 in a month and just bookings. Right? So, you know, for going from like that to zero, literally, like taking on writing on a page from that to like zero was like the first time God knows how long I've seen the zero, right? So it's like, holy shit. So with that little four days, we got, we got bookings. Oh, we're so high. It was crazy. We're so high. Well, I go back to this , maybe we still got this, let's go.

Matt Landau And maybe some validation for the product of a short term rental. Like that was a little indicator that our niche has a future with travel post COVID.

Kyle Finley Yeah, cuz everything we're reading was Vacation Rentals is dead. Airbnb is dead, it's over. That's all you're reading, right? And like, travel is never going to be the same. So all these fear driven headlines like going across and you're like, holy shit, you know. So you start questioning everything that you've been building all this time. But once you get those bookings for these four days, and you're like, Alright, we're still in the game. Okay. Okay, let's go. So, um, yeah. And then they sit back down again. So go back to Miami, September, things open back up in October, and boom, we're back at it, we're going, we're back at it, we're climbing again. And ever since then, it's been cool, because I had to make some changes. So there's we got back, you know, like for the cleanings and things like that, like, a lot of no touch stuff was buying the property now, but also now we don't do now we take all the linens out of the property minutes on which checks out, we put new linens and before some some of the properties, the lens will be serviced on site, and things like that. No, nothing is serviced on. So everything is taken off site just for cleanliness and things like that. Instead of now with the shampoo, conditioner, and hand sanitizers being left in there, that kind of thing.

Matt Landau Your Legalbnb thing, I'm guessing in this time, when there's no travelers is still going because people are trying to get their ducks in order.

Kyle Finley Well, that's always pretty much surviving those big gaps. The only thing that was generating cash was Legalbnb. Surprisingly enough, we're getting called to set them up because here's the thing is that it wasn't because hosts were being fined, right? That's like, what's happening now was where we're getting a lot of deals. But it really came down to fear. Okay, since it had a lot of new rules with COVID, like in place, there was this undertone, like these under thoughts of all the hosts a host thinking that you know what, they're going to be tighter restrictions or regulations now, because it's COVID going to have a lot of new requirements. Let me get my stuff in order. And in both in the calls due to that thought pattern.

Matt Landau So as that business seems to be strengthening, and the guests side of management seems to be like a complete variable up and down. Where are you at right now? Like, what's the plan for Briefhomes as it relates to legalbnb.org?

Kyle Finley What I really, really learned from that journey, it's from that whole Trinidad experience and you know, the whole COVID thing was that you have to be flexible. I realized my business was very rigid. In a way, like all of our contracts, I mean, all of our all of our income came from these agreements and operational properties. But it was very one, just very one, one side is really one specific way to make money, right. And then this thing that I was like kind of playing with at the side, kind of, you know, servicing these concerns turned into where the money was coming from. And I was like, my biggest regret was not doubling down on that six months earlier. Because I could have, like, when I had these meetups and all these things going on at the same time, we could have totally doubled down on it. But being spoiled by the current income we kind of paid no attention to it was like, you gotta have to, you have to be flexible, and keep your eyes open, because you never know what leg you're gonna stand on.

Matt Landau Hmm, so kind of thinking about diversifying your business beyond just one stream of revenue gives you the ability to sustain completely unforeseeable shocks. Yeah, for sure, man. And then if you do not, as of speaking to other property managers on vacation, let's suppose you don't have to manage every person's property that's willing to give you their agreement. Right? You don't have to, but there's other ways you can actually help them. Right. And this is one of those platforms. Okay. So luckily, that we were, we're attentive enough to listen to those, to those cries earlier on that we had the vehicle already set up to make those things happen. But I'm sure a lot of questions and concerns come up a lot, that people kind of just look over. Um, one of the one of those things for us was, we ran this small thing called struck for a little while, which was on that platform, also, where people would just pay us about 100 bucks a month. And anything happened at their properties, like they need a handyman, or housekeeper plumber, they will just literally just text in what they need. And then we'll just automatically dispatch straight to their property. Because we had such a nice catalogue of service providers from doing it so long. Like I'm one of the only guys that if AC breaks, I have someone there in 20 minutes. So usually, it's like an hour and two hour wait. And that's just because I have so many of them to call that I know, personally. So we started selling that also. So there's different ways you could hope and other than just booking out someone's property. And let's talk a little about a little bit more specifically about tools that you use to grow this business and to free up your own time to do stuff that you enjoy. First of all, are there any core tools that you think are a complete game changer that allow you to run the business in a new way?

Kyle Finley Well, during COVID, I stripped a lot of unnecessary expenses, right? So I used to like to use Hootsuite and all these other places like for online marketing and things like that, for posting. What do you call it, Active Campaign and all these other platforms. But really, I kind of stripped all the excess subscriptions that I had for specific tools, and really just really doubled down and focused on my existing property management software, which is libraries. And also in there, it has a lot of trust, which like you're counting your payout platform. And also, you have a life manager, we scheduled the cleanings and the service calls and all that stuff is all in one platform, including your online website, everything's on one on one place. So what I did was

really optimized and got that thing like 100% going, which then allowed me to drop all additional subscriptions. Because I wasn't faced with a year and a half prior where he did not have a management software that I had one but wasn't up to par I used to use my VR, but I still had to use things like MailChimp and all these other things to get everything done. So the reason I moved to LiveRez was because it was all in one. But it took a while to get everything ready. COVID allowed me to really just get everything ready. 100% and I actually started with libraries because of you also that was a recommendation to me.

Matt Landau I remember hanging out with you there in that hotel where all the ducks would go walking past remember that. Shout out to live rez and shout out to my VR both do great work. A property management software definitely changes the game. And I would add an asterisk to your statement about it being an all in one because oftentimes managers say what's the what's the property management software that is an all in one. And the truth is there's a handful of them that do a lot of the things really well but not one. property management software out there can do every function best in class. And this is where we adapt something of an agile approach to software assembly to building your tech stack. And taking advantage of all these additional third party tools that can be plugged in to help you make more money, or to help you be more efficient. Are there any of those third party tools that you're using? And I'm curious how it affects your margins.

Kyle Finley LiveRez is like Think of it like this, think of it like an umbrella. Right? So that's live rise, but then you have the stem of them below that you have a handle and things like that. Just stick with me here. So LiveRez is like the umbrella. Right. But those spokes that hold up that fabric on the umbrella, that's that's next fact. So live rez, you put your bookings and all that stuff. And then it speaks of the next packs. And next packs, is the actual technology that speaks to the platforms like booking.com, VRMB, oh, etc, etc. Libraries are not necessarily the one that's pushing it there. So my read says it's the next box, the next bag sends it to all the channels, right. And each of these positions have a price. So you know, libraries have their price per booking. Next box has its price per booking. And then booking.com VRMB excetera has their price per booking. So that's why you get paid three times the toll. And then you find out what you're actually making. And then the owner gets paid. If it's your property, you get paid. But so it's taxed a lot throughout the way before you see anything. So what's kind of crazy, but let's say a price something at 100 bucks, but it will reflect on booking.com probably around 131 28 per night, because everyone has to get their piece.

Matt Landau And so what's the best way to like be aware of those margins? Is it just to be super conscious and calculate them out? And look at what that final number is?

Kyle Finley Yeah. And if you're looking at a software, you have to ask these questions like different layers of fees. Because you don't know until you sign up, right? Because I didn't have any idea about the next box until I had already signed a contract. I bought the software I go in and then oh no, you have to link your next back. Oh, no problem, spoke next packs, and oh no, we charge 10% per booking. What? Extra 10%. But I'm paying six here. Yep, now it's 10. Or

then it's 15 to booking calm so they holy shit brought up 30% already like so that's 100 bucks a night I'm but people are booking out 130 plus.

Matt Landau And my guess is that you still think it's worth it? Because it's accessing so many new channels and so many new potential guests.

Kyle Finley Yeah, it's definitely worth it for time, convenience, right? Because for a long time, I ran mine on Google calendars. And we got so many bookings coming in, like we're just missing stuff. So to have everything in one interface helps. I would not pay that toll. If I didn't think it was worth it's definitely worth it. But I think the opportunity in the marketplace for the industry as a whole is that those tools find a way to reduce them or streamline them so that you're not the the management companies don't have to pay that much. The 30% in a multi billion dollar industry is a lot of money, right? It's a lot of money. If you could trim that down a little bit. It'll make a world of a difference for the traveler and the property owners.

Matt Landau Yeah, well put. We've talked about tools and technology. I'm curious if there's any aspects or priorities that you've focused on with regards to your lifestyle. And as that relates to your business, because this season of the podcast is themed Magic Zones, it's about finding sweet spots that have upper boundaries that have limits to growth, in exchange for living a lifestyle that you enjoy. making enough money not necessarily getting rich, but having something that's sustainable. Do you have any priorities that you put in place that helps keep you focused?

Kyle Finley Yeah, definitely. Um, so a multi level question, but let's put it like this. Initially, when I got into this business, my lifestyle was like, impeccable meaning like, if any, if I was anyone from the outside looking at this guy's lifestyle is awesome, right, making great money. It doesn't look like I work anywhere. Because I'm always just either on my laptop by the pool by the gym, or hanging out in my unit with a bunch of friends while working was super laid back and chill. But somewhere along the line that turned into like a full time thing. But now where I am currently, I was a COVID allows me to reflect and see where that jump went from really cool. vibe out lifestyle, making great income and stress on the lower end. And how that bridged over to like my phone doesn't stop on 12 hours a day, like running around all that kind of stuff.

Matt Landau Is that starting to stress you out?

Kyle Finley Well, yeah, my happiness went down. Like I like I was making more money than I've ever made. My entire life, but I was also a lot i was the least happy I ever was in my entire life at the same exact time. And the reason why is because I was working so much on the company and on you know, serving others, I was not working on me at all like zero. Okay, like going to the gym cool. Reading a couple books is cool. But working on me means learning who I am as a person developing as a person refining my goals, my visions, my that inner dialogue with myself that had like zero growth, right. So having the time to work on myself as a person is now a priority, right. And also to keep my stress low, and not compromise myself just to make more bucks.

Matt Landau Pay attention to what Kyle is saying here. This is another great way to find your Magic Zones, identify the stressors, whether it's complicated properties, or complicated investments, or just downright toxic people and eliminate or remove them from the situation, cut your losses at those costs. Yes, you may lose out on short term money, but your happiness meter, it'll go way up. The luxury of non stressful work in our industry is priceless. It is a valuable piece of any vacation rental Magic Zones.

Kyle Finley Right finding that not balance, but finding the right integration of both.

Matt Landau And so what were some changes that you made to this profitable business that sacrifices the bottom line there.

Kyle Finley First thing we did when COVID, like I mentioned, was to offload the first offload that we did was the stressful properties, right? Anything that it just takes too much thought power and too much, there's just too much going on for what the property is generating, or brand new investments is that you have to get your money out, that's like a big stressor by itself. So the first thing we did was just get rid of all of that, get rid of all the stressful accounts, even in my own account, just get rid of them off the table, which then opens up your bandwidth for thinking and figuring things out for jobs for being creative, generating new ideas, right. So having time to be creative, and actually work out new ideas became priority, right, and having the right properties and reducing my lifestyle down a couple notches. So I'm not trying to keep up with my lifestyle, right, that's like a big thing. It was like that was a huge thing. Not trying to keep up with my lifestyle more like my lifestyle was within parameters of what we're actually doing now, that brought us a sense of peace. Now, also prioritizing how much time I spend on the phone with someone trying to solve a problem of theirs. But it has to be a problem of a certain caliber B. So before I'll be a little bit too generous with my time, a little bit too generous with my advice.

Matt Landau And when you say a person, is there another homeowner or manager in town?

Kyle Finley Yeah, it could be owner, another property management company, like sometimes I'll just get calls for, Hey, man, I was thinking about this, or we're dealing with this and I'd be too generous with my time, way too generous with that time that brainpower could be utilized. Internally, you know, I'm so guarding my time was a big thing. And also putting in place these barriers, where you'll have to go through a couple of different checkpoints before I'm even looking at who are you even an option to speak to before it's like getting all the calls. Now it's like, you have to book a call, go through a little survey. And then if it kicks out back to us, then I'm going to go ahead and reach out to you. Right, so you want to have these things in place because it eats up your time. You think you're being productive, but you're really not, you're really just spinning your wheels.

Matt Landau That's kind of the supply side of the industry. What about with guests? Is there anything that you have changed in order to either enhance the quality of the relationship or the interaction to ensure that you get that repeat booking?

Kyle Finley With the guests we worked a lot on automation a lot. So before for a quick example is before you get like checking instructions, like three days prior and then check out email, like the day before you check out and then a post after like two days after they leave with a questionnaire. Now it's like three emails right now. It's like, leave it's five emails. With all the information and one of the emails that has a link, you can just click it'll call us automatically if you have any questions. And also there is a questionnaire that they answer before they arrive. You know, your kids, your kids birthdays, your anniversary, all that stuff. So it gives us a nice chunk of data on the client. Right? So now, when they check out it's not just a post, a reservation email. Now they're getting emails saying hey, Happy anniversary. Janet, we know boo, boo, boom, how's your son and so doing it's his birthday next week, we just want to say happy birthday to you and your family. So now they're getting a lot more contact. And then depending on the reservation, they'll get a personal call either for me or my sister or our reservationist. Just saying, like, for example, hey, Matt, how are you doing? Just want to see how you like the property, if I mean questions, things like that. And go, that goes a long way, you wouldn't believe it goes a long, long way. Yeah,

Matt Landau I remember in Panama, with my vacation rental business, if you can make a little trusting and respectful relationship between you and your guests, you're you're able to sustain any problems they may have, because they'll actually share them with you, they won't go online and write you a one star review. Because you're a faceless company, they'll actually share it with you or they won't, but they won't harm you with it. And they also just feel like they kind of root for you. They want you to succeed, they'll send you friends of theirs who are coming to town, if they have the chance to come back, they will support your business. And I think that relationship building really is one of the overlooked hospitality gestures here that Vacation Rentals can thrive with because of the small scale nature of our businesses, a Hilton or Marriott could only dream of having a personal conversation from the owner with every one of their guests. And that's something that's not so impossible for us.

Kyle Finley Yeah, and and what like that was that clip that what you just said is like so real and 100% is that I had the opposite thinking for a long time, whereas I just wanted more and more and more properties. But more over time, when we got the right properties, and we treated the clients the right way, we're making way more way more bang, way more bucks with the same amount with sorry about that with the same amount of properties. But then we were with a large amount of inventory, just because we're handling that inventory, right, those customers the right way, and that their referrals were actually filling up those gaps really fast. And they kept coming back every year and every year. So then someone will Book Three weeks in the summer. And on checkout day, they will pay for the following year. Like we started getting a lot of those before they check out they're coughing up another four or five grand.

Matt Landau And people often ask what's the best marketing activities to generate direct bookings, that what you just said is the best activity. If you have a guest that comes in through Airbnb, and you're able to do those things, you've planted the seeds for a direct marketing campaign of the future. That is how we take advantage of all the tech available, I think.

Kyle Finley Absolutely. I agree. I agree. It goes a long way. More than I could explain.

Matt Landau Before we go here, what's in the future for the Kyle?

Kyle Finley Oh, well, that's that's the future. The future is The Kyle.

Matt Landau Elaborate, elaborate for our listeners.

Kyle Finley

Oh, so my main focus at this time, we're going into acquisition. So we're looking to buy properties. And the biggest thing is to develop our own vacation rental hotel chain, which we're actively working on. Now, we do believe a big big wave of, of a buyers market, like never seen before is upon us. And it's coming very, very soon. And what does that mean vacation rental hotels? So think of it as a full size hotel room. So think of it like an apartment building. But instead of luck like a luxury apartment building or ultimate luxury apartment building. But instead it is going to be treated as a vacation rental. So it's full size units, full kitchen, living room servicing, also limited room service, but you will still get that aspect of it. You know, you want to wash it dry everything in the unit. But you also you're going to get this service and the dependability and the consistency of a hotel. But in these full size units. And that's going to be the ratio is going to be what kind of say we're going to flip flop, meaning most buildings that you go to unless they go to a hotel, for example, they will have way more a lot of units or one more unit compared to the amenities that they provide. Right. And these properties it's going to be less units, way more amenities.

Matt Landau Like what are some of the amenities beyond the pool room service?

Kyle Finley Well, besides the pool, let's say pool, jacuzzi, let's say steam room, sauna, a lounge, small, small little beach store for coffee and things like that. But when it's not going to be in an atmosphere that feels commercial, there's going to be an atmosphere that feels very homely, right it feels and brings a sense of connection and community among the travelers. So it's going to be it's, it's going to be something new, right and for example, the entire building could be using the amenities and those still feel as if it's just that there's that's, that's one of the big things. So think of it like the Four Seasons or vacation rentals. That's the goal. And these properties are not going to be large, where it's, you know, 100 units, things like that, that's going to be for the 40 unit and below mark. Even more consistency would probably be around a 20 to 30 unit mark, and heavier in amenities. And we learned this from our building and will to manage Frank's Key West, where our our, our, our ability to keep rebooking people over and over and over and setting up the calendar. So a year in advance came from the guests telling

us, I just feel like I'm home when I'm here. And when I'm using the amenities, I'm there, I never feel like I'm bothered, or there's too many people who say this pool is way, way too big for this property. And I love it.

Matt Landau And when people hear the word convergence, you see it in a lot of like, travel and tech articles about our industry, for instance, this is basically what you're describing, it's the world of hotel, merging with the world of vacation rental, maybe merging with something else kind of similar, but you're kind of putting your finger in the center of that.

Kyle Finley Yeah, because, um, it was still pretty new this market, this industry is still pretty new. It's Holton industries, it goes back to the beginning of the talk, right? But mean, like this vocational mental, this whole thing that we're talking about, it's still pretty new. Everybody's not that old, for example.

Matt Landau And I think for a lot of our listeners who have been in it for a couple years, 510 years, or 20 years, even, it feels like it's old now. But actually, we're kind of just at the beginning, it's worth reminding folks that.

Kyle Finley There's been a battle between hotels and vacation rentals, and the soldiers of the hotel industry or the lobbyists, right, and this and then the vacation rental side, the representatives of these big websites are like their soldiers. But what we haven't seen is the integration of both, well, both of them say, you know what, let's Cut the bullshit, let's work together, what is the product that the traveler is actually looking for, they're actually looking for the space, the privacy, the sense of home, like the vacation rental could provide, but they want the consistency of the hotels, and the dependability of the hotels. And you know, and the reward programs of the hotels, if you can bring that together as one, and it doesn't have to be cramped, like 1000 units, 100 units, but it just has to deliver what the traveler is asking for. And I'm a true believer that this, this unicorn of a situation eventually is going to, it's going to show itself and it's going to start popping up everywhere.

Matt Landau I like that. And I agree with you, I think you if I was to point at anyone in our industry, who embodies this kind of innovative thinking of going beyond what we have sitting in front of us, what's very visible, and thinking one step further. Legalbnb is a concept that I think maybe nine out of 10 listeners haven't thought of before. But it's a world of opportunity. And if you can be the first leader in your destination, that's, that's being that advocate, you all of a sudden have all this clout in the growing vacation rental market. That's just for me a perfect example of thinking differently, and hustling a bit. I mean, looking for opportunities, which really runs throughout all of your major leaps in your career. So I'm very, I'm very excited to see what happens next. And it's literally going to be called Kyle right.

Kyle Finley Absolutely. The cop. It's it's, it's only it's a just, it's just the right name. I want to be pleased. I want to be able to sustain life there too. You know, so yeah, for sure. It's gonna be, it's gonna be awesome, man.

Matt Landau My only request there is that you include oversized pork rinds?

Kyle Finley Let's do it. That's gonna be great, man. I gotta give you some shine for a second. Because before when I first got into this industry, it was weird how life kind of turns out, right? And I'm a big guy that I go online and I start researching stuff. And I want to kind of figure something out. And when I first first started in this industry, I was like, dude, who's the best? Who's the who's the Michael Jordan of vacation rentals, man who is this guy? I need to find out who this guy is. I could figure out what to do. And then I ran across the turnkey, and a couple other people and boom, you popped up all over my page. And I started watching your videos in front of like this brick wall in Panama, like in your apartment or something. Yeah, I watched a lot of those like religiously while I was building I figured it out. Right? And then there's something where I had a thought that you know, one day I'm gonna hang with discovery to meet this guy one day, and you're talking like 10 years ago.

Matt Landau Look at us now.

Kyle Finley Right and then you know, it was super weird and then fast forward time and here we are, we hang out and stuff which is kind of crazy to me because I used to sit there looking at you like I need to figure out what the hell this guy's doing.

Matt Landau And and and after hanging out enough you realize that he really has no idea The coolest thing about this industry is that we all are evolving in front of one another's eyes. So the feeling is very much mutual. Mr. **Kyle Finley**, thanks for being on the pod.

Kyle Finley Absolutely. And thank you for having me. And I want to say a big shout out to the inner circle. All right, I think that's great, what you're doing there, and I appreciate your expertise, your point of view in the marketplace, and everything, all the value that you're adding and keep up the great work. Thank you so much.

Matt Landau Thanks for listening to today's interview. If you'd like to download a full transcript of this conversation, along with links to resources that we mentioned, and perhaps collaborate with our guests, each of whom are members of VRMB communities, head over to community.vrmb.com and click Register. Our community is for folks who don't want to do it the hard way or alone. They want to use the path of least resistance, not reinventing the wheel here just copying the best practices to vacation rental growth that are out there. We'd like to think that we have the most creative vacation rental professionals in the world, all under one virtual roof. That's community.vrmb.com slash register.

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