

**The Maverick Show, Episode 38**  
**HOST: Matt Bowles GUEST: Tiffany Green**

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Matt Bowles: Hey, everybody! It's Matt Bowles. Welcome to *The Maverick Show*. My guest today is Tiffany Green. She is a professional real estate investor who retired at 42 and is now financially free and traveling the world, living off of her passive rental income.

Tiffany came up primarily through the radio industry with over 15 years' experience as a producer and music director and has an incredible hip-hop background, having worked at WGCI in Chicago, Hot 97 in New York City, and for *The Source* magazine. And, all the while, she was investing in rental properties until her passive rental income exceeded her salary, at which point she quit her job and started traveling the world, living entirely off of her passive income. She has now been to almost 50 countries. Tiffany, welcome to the show!

Tiffany Green: Thanks for having me, Matt.

Matt: Good to have you here. We have to set the scene. We are doing this interview live in person in Lagos, Nigeria, and we have just opened a bottle of South African red wine. It's a very nice red blend, and we're going to drink through that while we're having this conversation from West Africa.

Tiffany: Yes! I had to return to my ancestors.

Matt: Yeah. Well, maybe open it up and talk a little bit about that. Talk a little bit about your experience in Africa thus far, some of the DNA tests that you did, and what you've traced. Let's open up with that.

Tiffany: Let's go in deep, huh? Well, big up to my ancestors from West Africa. Mainly, I took the DNA test and found out that my mom's side was the Bamileke tribe from Cameroon and the Fang people from Gabon. And then, my grandfather's side was Ibo, which is one of the main tribes right here in Nigeria. All those tribes are from the grassland, and they all used to live near each other, so it was very important for me to come back to Nigeria and bring it back for them. From slaves who couldn't own property, here I am, the sixth generation, and I own property, living off my property, and loving life.

Matt: So, this is your first time in Nigeria?

Tiffany: It is. It's my first time in Nigeria.

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Matt: We've been here for about three weeks together, and we've got a super cool squad that we're with. What have you thought about Lagos and what would you share with people about how Nigeria has been?

Tiffany: It's been a wonderful surprise because you hear so many stories about Nigeria or Nigerians, and then you hear they can't be trusted. I'll tell you one thing – I can't even use my credit card. My credit card company won't allow me to spend money in Nigeria because they stop every single payment. When I say every single payment, it's every payment. It could be \$1.00, and it's like, "Fraud alert!" Come on! I think that was the '90s, right? Let it go. That is not the experience of today. I've met such wonderful, incredible, loving, honest people who have really taken me in, and it's been wonderful. I'm going to return to Nigeria.

Matt: It has really been amazing. Just to give you an example of that irony, the other day, I bought an espresso, and my card didn't work for the reasons that you're talking about. So, I went to the ATM – the waiter went outside with me to the ATM, and my card wasn't working there. So, I had this bill, I didn't have the cash, my card didn't work, and I couldn't get the cash out of the machine. What would I do?

So, this Nigerian guy at the ATM next to me goes, "Is your card not working?" I go, "No, it's not working." He was like, "Do you have to pay a bill at this coffee shop?" I was like, "Yeah." He goes, "How much is it?" The guy tells him how much it is. He just opens his wallet, takes out the money, and gives it to the waiter. I look him, speechless. I'm like, "Bro, how do I get that back to you?" He's like, "Don't worry about it, bro. I got you." He gets in his car and drives away. Nigeria!

Tiffany: Yes! There are countless stories of people just welcoming us and inviting us in like we're family. For instance, Matt and I went to an art gallery created by Nike, who is a woman. I had no idea. It's a four-story art gallery that's a beautiful building. So, we're walking around, and Nike goes, "Hey, we're going to the New Yam festival," which is the festival from her home village. She goes, "Why don't you guys join us for the weekend?" I was like, "Oh great, it's wonderful. How much is it?" She was like, "It's nothing. You're our guest. We'll take care of you."

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I was stunned. I didn't believe it. So, I went back to the gallery the next day to confirm – just to make sure I was hearing right. I was like, “Are you guys sure this is free? You're inviting me? I get to ride with you?” It was a seven-hour drive close to – what was it you wanted to make sure I understand about where I was going?

Matt: Abuja. Near Abuja.

Tiffany: He was like, “This is an eight-hour drive.” I'm like, “Look, I've heard about these Yam festivals. I'm going.” And, sure enough, it was a seven- or eight-hour drive, and it was completely free. They picked me up at 4:30 a.m., and we stopped at all these different villages, just meeting people. Of course, when they say me, they were like, “You're not from around here.” It didn't matter. They just took me in with open arms and smiles.

We got to Nike's compound, which was gorgeous. It was a 20-room compound with this art gallery and a big, huge mountain which is really a rock that sits in the back of the compound, and people hike it every morning. It overlooks the village and all this beautiful, green scenery. It was beautiful!

Matt: It's been really amazing. It's my first time in West Africa as well, so it's an incredible region. I'm going to continue on and go see Ghana and Senegal and check out some different areas of West Africa because it's really been incredible. But, I know that – so, I just came – last month, I was in Cape Town in South Africa, and I was there for about two months, hanging out. I know you've also spent a bunch of time in Cape Town, and I wanted to ask you about that because I remember the last time you went to Cape Town, you had quite a story of getting stranded and hitching a ride back in a pretty unconventional way, and I was wondering if you could tell that story.

Tiffany: Man, I always end up in these random situations that are kind of sketchy, but somehow, they turn out –in the most glorious, over-the-rainbow way. So, I'm in Cape Town, and it's my first time going to AfrikaBurn. I don't know if you know about AfrikaBurn, but it's the sister to Burning Man in America. It's in the middle of the desert, way off somewhere in Tankwa Town outside of Cape Town.

And, I hired a guide to come drive the rental car to pick me up because you have to make your way into the desert and make your way out of the desert. So, the rental car company wouldn't allow him to take the car. I didn't know this. I'm stuck in the desert, and I'm just like, "Where is he? Oh my God, what is going on?"

So, I pack my suitcase and drag it across the desert because in AfrikaBurn, they have their manmade airport. I said, "You know what? I'll go to this manmade airport," which is this runway they created in the desert, "and see if I can hitch a ride. Hey, let's try it!" I get to this manmade airport, and the people are so gracious. They're like, "You know what? Just wait here. Let's just see what happens."

This guy pulls up in his private plane, and he hears my story. He's like, "You know what? I'll take you back to Stellenbosch." Stellenbosch is wine country in Cape Town. I was like, "Yes! I can get an Uber from there." So, he puts me in his private jet, and we fly over the mountaintops of Cape Town, and this is my first time in one of those little, mini jets.

You can feel every little bump in the air. I'm nervous and panicking, and he's like, "I've been a pilot for 20-something years. Don't worry about the turbulence. That's just natural. It's the heat that's rising up from the mountains and causing the plane to ride over – it causes the turbulence, but it's not a scary thing." He just took away the fear in my whole body, and I just released and let go, and just watched over the mountaintops. And then, we landed in wine country –

Matt: And he didn't charge you anything.

Tiffany: He didn't charge me anything. He thanked me, and I thanked him. Life is like that. You go in, and you don't have these high expectations – you just never know what happens, but my advice is just to try stuff. I always say you should say yes and ask a question. My question was, "Hey, can I get a lift on your jet to Stellenbosch from AfrikaBurn?"

Matt: Stellenbosch is – now, I just spent my birthday in Stellenbosch last month, and it is one of the most beautiful wine countries in the world, and you got to fly for free on a private jet into Stellenbosch.

Tiffany: People always tell me, "Oh, Tiffany, you're lucky." I don't know

why I'm so agitated with that word. When people say that, it's almost like I see red, and I'm just like, "Well, I guess, if that's what you want to call it," but I just think you have to put together a plan, A, B, and C, and if A doesn't work, you go to B, if B doesn't work, you go to C – the point is that you don't give up. I don't see the luck in it, I just see the effort.

**Matt:** I love that. Let's use that to transition and talk a little bit about you coming up and getting into the radio space. Can you talk a little bit about where you grew up and how you initially got into radio?

**Tiffany:** Well, I grew up in St. Louis, Missouri, and I had a wonderful childhood. I was raised by my great-grandparents. They instilled in me that word is bond, both being from Mississippi and remembering how hard times were. But somehow, during those times, they owned a liquor store, they owned their own house, and they made it happen. I always remember liking the concept of owning property. I don't know. It's just something that settled in my heart and something that I loved.

So, from St. Louis, having that type of background and always pursuing my passion, another passion would be music. In college, I took up journalism, and my favorite course was radio, and I also had a minor in business. From there, I started to intern at radio stations in St. Louis, and of course, when you work in radio, you move around a lot. It has a high turnover ratio. You can't really get comfortable in a job. For whatever reason, they always say that in radio, you're not a pro until you're fired.

So, you move around a lot. It's a wonderful industry with wonderful people. It's so much fun. It's a lot of fun to meet artists and break new artists. I really like the part of doing for my community. I always felt like I owed great responsibility to my listening community, so I always felt like it was important that when I programmed music for them, I didn't just give them the rah-rah stuff or all this sexual and violent stuff that you tend to get on some radio stations because people want a balance.

That balance would be between love songs, gospel songs, and intelligent thoughts behind the content and programming, so it was very important for me to give that back to my community, and that's what I really loved about radio.

Matt: Let's talk a little bit about your hip-hop experience in particular because you have worked for the most iconic hip-hop enterprises of all time. For people that don't know, you worked for *The Source* magazine when it was the preeminent hip-hop periodical, the preeminent hip-hop publication. You were with Hot 97, which is probably the single most famous and influential hip-hop station in the history of the art form and so forth. First of all, maybe you can start by talking about what hip-hop means to you as an art form. And then, why did you want to go and work for those particular outlets?

Tiffany: Hip-hop was very important for me. I just remember growing up in the '80s, and at the time, the first group I can remember was New Edition. And then, all of a sudden, there were these groups like NWA and Public Enemy, and I remember Run DMC and LL Cool J, and I had all that in my background, and that's what I listened to.

Fast forward to the '90s. I started to intern at a radio station. This was a young girl from St. Louis. I didn't really have anything. It's not like anybody showed me the ropes, but hip-hop did. It was a time where you saw young people my age come into a lot of money – the rappers, the managers. It was a time where a lot of money came into the community other than drugs. When I was growing up, it just seemed like all the neighborhood boys were into drugs because that was what was available to them.

All of a sudden, here was this new form that was legal, and I could use my creativity and talents. I saw that flourish around me. When we started to work at radio stations, we had to work with huge executives at these record companies. All of a sudden, they would be like, "Hey, let's go to this high-end restaurant. Let's put down the black car." You're just like, "What? What is this?"

I just remember how hip-hop helped this whole generation of kids who had nothing transform into a whole generation that was exposed to so many different things that we just never had before. So, I think hip-hop was crucial for that. For me, it gave us a voice, because there were definitely a lot of messages in hip-hop music back then as compared to now, I would have to say. And, it was a financial vehicle. It was so important.

The only downside, which I really didn't like, was the negative images that hip-hop portrayed, especially for black women. That's

the part that has always been uncomfortable for me. That was on the negative side, but on the positive side, it created this whole generation of “Finally, we can have money and do things, send our kids to college, and have a 401(k) and a financial portfolio.” All of that was so important, and we never discussed that because we never had the education or opportunities to have stuff like that.

Matt: So, how did you make moves to get in with *The Source*, WGCI, and Hot 97? At the time, anybody that was into hip-hop – those were the preeminent places to work for if you wanted to be in the hip-hop and working for the top outlets. What did you do from St. Louis to get in with – and, just to contextualize, for people who don’t understand the role of Hot 97, I was a hip-hop DJ in the ‘90s, and when I was growing up, I lived outside New York City for a few years and then went to high school outside of Buffalo, New York, but I would come back to New York.

When I did – I can literally remember driving into the city or having someone drive me into the city as a kid. Before I was even in range, I would have the radio on Hot 97 before it even came in, just waiting for the music to start when I got close enough to the city because it would be all new stuff that you would never hear outside of that market.

And then, I would go in and go to all the record shops in New York because they had records that you could not get in other cities. New York was that for me, and it was so special and so amazing because Hot 97 would just break everything – all the new artists, especially the New York City-based artists – and it was just incredible. And so, for anybody that was into the East Coast hip-hop scene, that would be the preeminent place to work, and similarly, publication-wise, with *The Source* magazine. So, how did you make that move to get in with that publication and those stations?

Tiffany: It was really an internship, which – I’m so sad to see unpaid internships go out the window. I know that’s a dirty word now, and it’s so awful, but that really gave an opportunity for kids who didn’t have any connection to the business – I didn’t have a famous uncle or something that could just be like, “Hey, come on into this radio station. Here, it’s wide open for you.” I had to go and work for free with an internship, and then, that allowed me to meet people, it allowed other people to see that I was an asset and a

resource, and then they hired from me.

From there, once I had my foot in the door – my first station was in St. Louis at Magic 108, and from Magic 108, I got an opportunity to become a music director at WJBT in Jacksonville, Florida. Here I was, moving away from home for the first time, living in Florida, which was a whole new world for me. Florida is a little – Hey, Florida. Let’s just say it was a whole new experience.

And then, from Florida, I moved to Birmingham, Alabama, then back to St. Louis to become a program director at a hip-hop station called The Beat. Then, I went on to Chicago and New York. So, you move around a lot, but you create a name for yourself.

The cool part, too, is that I came into a time where – now, radio stations across the country can work together, right? We would get on a conference call every week. So, here I am on this conference call with all these bigwig radio programmers, they get to know my name, and I get to tell them, “Hey, this is what I’m feeling. This is hot.”

Next thing you know, you’re breaking new artists, and those bigwig program directors are like, “Hey, what’s that kid’s name? Tiffany? What is she feeling this week?” So, you start to build your name, and next thing you know, you get to work at some big-name markets, coming from little St. Louis. So, that was how it happened.

It was also a wonderful time – I never got a chance to meet Biggie or Tupac because they were both killed before I had the chance to meet them, but I was able to meet everybody else after them, or at least help break a record for them – big-name artists from Nas to Jay-Z to Kanye. R&B was such a big deal for me too, from Alicia Keys or –so many artists. I remember Floetry was such a big deal for me, along with countless artists. So, that’s how it happened.

Matt:

So, how would that work? How would you break artists? When you’re the music director and you’re doing that, how exactly does that work, and what would be the response to that as you would be doing that and people would be coming to you? Can you explain a bit of the inside about how that worked, and then, how you met with different artists and what that was like?

Tiffany:

As a music director/program director, record companies always introduce you to their new artists because they want you to like the artist, they want you to play their music, and so, you become on a first-name basis with all the new artists that come out. And then, I was always a program director/music director who would frequently go to the clubs. It was very important for me. Whatever my listeners were into and whatever was hot in the street, I wanted to give it right back to them through the airwaves.

And so, I just had a knack for the hot, new artists who have great music, and I wanted to expose my listeners to that, and those songs would blow up. For instance, even with John Legend, I just remember hearing “Ordinary People” for the first time, which was a B-side. The record company was not pushing that song. They considered it as being slow, very adult-like in meaning and sound, and were like, “No, this could never work on a hip-hop/R&B station.” But, it was a touching song, and this kid, John Legend, could sing.

So, you would just take records like that, put them on the airwaves, and let them mature. Things have to mature, so you let them play for a month so that listeners become familiar with it, and probably by the second or third month, you have this megahit on your hands, and other people from other radio stations will hear about it and say, “Oh, that’s working for you?” “Yeah!” They will put it in. So, it’s like a train steamrolling across the country, and that’s how music catches on.

If it’s popular in the States, then the U.K. will be like, “OH, what? That’s happening there?”, and vice versa. It’s so global now, but that’s really how it happened back then. That’s how you would break new artists.

Then – it’s funny, because when you meet the new artists, they’re hungry and they’re like, “Oh, I wanna be your best friend. Play my music, play my music.” And then, they become these superstars, and they still remember you because you’ve seen them so many times throughout their development, and they just know you by name, and you know them, or you can become family because you’ve come up through the ranks together. So, that’s kind of a cool part, too.

At the time, working at WGCI, I came up with Kanye. I know

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everyone's like, "Oh, he's acting, he probably needs some medication," or something like that, but Kanye always was that rapper in the corner listening to his beats and rapping. He didn't care if you didn't like it; he liked his stuff, and he knew his stuff was good, and that was just Kanye. So, respect his talent. He's an artist.

Matt: And, how was that experience? When you were in the studio, and Kanye was coming up, and his tracks were getting traction – and, you were telling me the story about when Jay-Z came into the studio.

Tiffany: Well, this was a time where Kanye had started getting respect as a producer. They were not feeling him as a rapper. When I say "they," I mean Jay-Z and the people who had him signed to the record label. Even the record label was like, "Kanye? Whatever."

It just so happened Jay-Z was visiting the radio station at WGCI, and we do weekly research, and Kanye probably had the top three No. 1 slots on our radio station. WGCI is a pretty big deal. And, Jay-Z walks through the office door, and I'm intimidating – voice cracking, barely can speak, and I'm just like, "What do I say?" I have to say something. "Kanye is the bomb here in Chicago, and y'all need to recognize him."

So, this is going on in the back of my head, and we whip out the research and show it to Jay-Z. We're like, "Look, this is a real artist. He has the top three slots." I think at the time, one of them was Alicia Keys – what is it? "You Don't Know My Name." I can't remember, it was so long ago. We started playing Alicia Keys's song from an unedited version from Kanye. It wasn't even fully mastered yet. We were like, "This is the bomb!"

We put it into the radio station – again, nobody didn't know who Alicia Keys was, right? Probably No. 2. Kanye's "Jesus Walks" was probably No. 1. We started playing all of it early. So, when Jay-Z sees the research that shows that we're not just the hometown radio station trying to back up Kanye, and that this is the real deal and people love his music.

They get on the phone with the New York executives, and they're like, "Hey, this Kanye is the real deal." They call the New York office from Chicago. "Hey, this Kanye is the real deal. No, we

really need to back him. We need to get behind him.” Jay’s standing there like – I wish I could do a Jay-Z voice – and he’s looking at it. Jay analyzes stuff. It’s not like he has a lot of words to say, but you see the wheels turning, him thinking – he’s looking at this research. He was probably thinking, “Dang, I’ve been wrong all this time.” That’s probably what he was thinking. Literally, they started getting behind Kanye.

**Matt:** That’s amazing. I love this inside stuff in terms of how all this stuff transpired. When you’re outside, you don’t see all of this internal stuff and how this stuff actually goes, you just see whatever comes out, from the top. Just because it’s near and dear to my heart, do you have any inside stories you could share from working at Hot 97, maybe about people that you met there or that left an impression on you, or what it was like to be working on the inside there?

**Tiffany:** Hot 97 was very interesting. I was happy to work at the station before they upgraded and rehabbed everything. So, whatever Hot 97 stories you’ve heard that happened in the studio, I had a chance to sit in those seats and touch the desk, the countertops, and the board that so many others have touched. That was incredible to me. And, it was so cruddy and grimy. It had been lived in, you know? It was lived in. You felt all the energy as you walked through the hallways. It was an incredible time.

At the time, I was working with the morning show with Cipa Sounds and Rosenberg, and also the program director Ebro, but Ebro heads up the morning show now. I was very fortunate to work with those guys and all the artists that came through the radio station. Mind you, more than just artists come to the radio stations. You have politicians, sports figures – everybody wants to come to the radio station to deliver a message. So, I’ve been incredibly blessed to have chosen that as my career.

**Matt:** Are there any people that stand out to you that you’ve met over the years while working in these capacities that really enamored you or impressed you, stood out, and made an impact on you?

**Tiffany:** Stories that have impacted me are the times when I wish I could have gone back and changed some things. I just remember that when you get to meet these artists, they’re very sensitive, and they’re coming to you at a time when you hold the power to make

or break them. Sometimes, I don't think I realize that they're very sensitive, and I'm such a focused person, almost like a dog with a bone. When I focus on something, that's the only thing I see. I wish I had a little bit more finesse.

For instance, I remember the time when Jennifer Hudson had just lost *American Idol*, but she was still a hometown favorite for Chicago. So, she comes to the radio station, and you see this look on her face that she's defeated. She has this look that's so sad because she lost *American Idol*.

So, she's sitting in my office with her head down, and in my mind, I just wanted to shake her and say, "Girl, no, you're good. It's going to be good! It's going to be all right!" But, I didn't choose that moment to uplift her. I always remember that. Now, to see her go and do all these things in spite of not winning *American Idol* – who cares if she didn't win? Look at her now.

So, with those missed opportunities, I wish I would have had the courage – just like I had the courage to tell Jay-Z about Kanye, I wish I had encouraged her in that moment. When people need you to uplift them, you should do it. I think that's taught me to speak up and say things, and to help people in those moments.

Matt: I love that. I know one of the other people out of Chicago that you really admire and appreciate is Common.

Tiffany: I love Common, yes. Rashid.

Matt: Can you tell me a little bit about why you like him –

Tiffany: Everybody likes Common.

Matt: But, you've met him, and not everybody has. So, can you talk about what he's like and why you appreciate him?

Tiffany: Because everybody loves – there's always that one person in the room that everybody loves, and they have this smile that lights up the room, but at the same time – Common is the only person I know where everybody knows him by his first name. That's how real he is. He's Common, but you choose to call him by his first name. "What's up, Rashid?"

He's bigger than Common. His love, his warmth, his care, his thoughtfulness, and it's so funny too because he loves the ladies. I love to see him come around, and he lights up around women. He just loves women. He can't help but just be enamored with women. He's not trying to hit that or anything, he just really has this love and appreciation, so I love to see that in him. And, he's very thoughtful. As a thank you, he would send flowers to the radio stations. He had personal touches just like that to make you love him. He's always giving back, always wanting to lift people up, promote his community, give back to his community – he can't help that. He's a great guy.

Matt: That's so awesome. I love that because people have impressions of people, and when you verify that, in fact, those impressions are real and authentic and consistent, it's so amazing.

Tiffany: It really is. To this day, I'm still a fan of Beyoncé. I just remember them coming up. Destiny's Child would always play our concerts. So, again, when artists are new, you see them constantly. They're coming to the radio station, they're performing for you, or you're going to their concerts, and your backstage interviewing them. You become familiar with one another.

It's so funny because to this day, Beyoncé – who is this megastar – and Kelly, all of that – when they see you out, they'll be like – Beyoncé may not know my name, but she's like, "Wait a minute." She'll do a head nod. "I know I know you from somewhere." That's the cool stuff about just coming up with people. She's another good one. She and Kelly are just hard workers. They've been hard workers since day one. It carries through. It just carries through. That's who they are.

Matt: That's so awesome. So, as you were coming up through radio and doing all this stuff, you were also investing in real estate on the side, so I want to get into that as well. What initially got you into real estate investing? Can you just talk about your first real estate investment and how you started?

Tiffany: What got me into real estate investment was radio. Again, radio has this turnover rate. You could be employed one day and unemployed the next day, and you could be at the top of your game, and that doesn't stop an owner from coming in and flipping the format, or for whatever reason, you can lose your job. That

always stuck in the back of my mind.

I said, “Well, if I buy a house” – because I knew I had to buy a house. I didn’t care what I did. I was riding around in a Honda Accord for 10 years, and people were like, “Tiffany, please. Get rid of the Honda Accord.” I was like, “I don’t care. I want a house.” So, I would save my money, and when I decided to buy a house, I said, “You know what? I need to buy a duplex because if I’m ever fired from radio, how can I afford this big mortgage?”

And so, it was like an insurance policy for me. This was back in 2003, and the only things I would look at were duplexes. I was not looking at a single-family home. That was my insurance policy for radio, and that’s how I got into real estate. In my mind, I was going to do radio forever since it was a passion and a love for me.

And so, I bought a two-flat on the South Side, and I remember at the time, Kanye’s manager was John Monopoly, and I was so terrified of him. John was this big man around town who understood real estate and investing. I was like, “John, should I buy this house in this neighborhood?” I was still kind of new to Chicago. He was like, “Yeah, you’ll be fine. Buy it.”

I bought the house, and I just remember at the time, it was in this neighborhood that was kind of a bad neighborhood, but it was a two-flat, it had bones, and to me, it was a neighborhood that was eventually going to come up. It was so close. It was almost five minutes to downtown Chicago. It was around parks and a quick walk to the lake. All public transportation was right there at my feet in this particular neighborhood. It had all kinds of schools around it. I just felt like it would be all right.

It’s funny because to this day, those are the factors that I look for when I purchase a property. For me, it all started as common sense. So, that’s how I got into real estate. Throughout my radio career, that first house that I bought as a two-flat in 2003 has always been with me. When I did lose my job in radio, that two-flat was there, and I was receiving income – one of the units paid the mortgage and the other unit was income in my pocket, so it just made sense to repeat, to buy more.

Matt:

Absolutely. And, by the way, we at Maverick Investor Group have been helping our clients buy rental properties in markets that we

consider to be investor-advantaged markets, and one of them is the South Side of Chicago. We've been helping people buy two-flats in the South Side for at least the last seven years or so since we've been in business, and those are just really solid cash flow plays, exactly like you're talking about. So, once you did that, you had that, and you felt the security of passive rental income, what was your next move and how did you move on to build your portfolio from there?

Tiffany:

Well, when I lost my job in radio, from there – I've always wanted to travel the world, so I was like, "I want to start working with artists on the other side of radio. I want to try to manage an artist because they travel around the world." So, it wasn't really about working with artists, it was about how I could get around the world. I always have these plans – A, B, and C – and I started to work on the other side. But, that kind of traveling really didn't suit me because when you manage an artist and you're traveling to these countries, you only have a day, and you're coming in and trying to set up for a concert. You don't get to see the city. You go, go, go, go. This really wasn't working out for me.

So, I purchased a property in New York because the artist that I was managing was based in New York, so I moved to New York. This time, I bought a condo, and it was a very high-end condo. I went to some investor conference, and they were like, "If you're gonna buy property, buy something that's really expensive and let it appreciate." So, I followed the model, but they didn't tell me that the market was going to crash the next month. I bought it in October 2008, and in November, boom! The whole economy blew up, and my life savings were stuck in this condo. I literally had to move out of the condo and rent the condo.

So, I had my whole life savings in this condo in New York, but I still had the two-flat in Chicago, which still saved me. I was fortunate enough to rent out the condo in New York, but the rent covered the HOA fees, taxes, and mortgage, so no income was coming from that, so I was stuck. I had to hold onto it until I could cash out. But, it was a good learning lesson for me.

Finally, probably six years later, it cashed out. I held onto it, and I was able to receive a loan modification, and again, people will say, "Oh, Tiffany, you were lucky. You got a loan modification." But, I applied 10 times.

Matt: But, after those two experiences in terms of the lessons learned about real estate investing and what types of assets you wanted to buy, what did you go on to buy more of?

Tiffany: After having that experience when I was able to cash out of that condo – whoo! Thank you, thank you, thank you – I was able to cash out and have this pool of money. So, I said, “I need to go buy more multifamily units.” That condo was a scary situation. And so, that’s what I did. I had a list of five markets where you could buy low, but they had high rent. So, I started to look at Little Haiti in Florida, Tremaine in New Orleans, I was already familiar with the South Side of Chicago, and at this time, I started to look at Detroit because Detroit was going through that whole bankruptcy as a city.

So, I literally took two weeks, went around, and scoped out the different neighborhoods. I almost bought in New Orleans, but it didn’t work out, and I decided not to buy in Detroit because to me, you had to live in Detroit and monitor your property at that time, and I was like, “Eh, I don’t want to do that.” So, Chicago was it. I went and bought more property in Chicago, and I stuck to the South Side because that’s what I knew.

At the time, this was when Obama made the announcement that he was bringing a library to the South Side. He said, “It’s between Jackson Park and Washington Park,” two neighborhoods I was familiar with. If I were president and had to build a library, I would build it next to some water, which is Jackson Park.

So, I focused on Jackson Park before he made the announcement, and I bought a four-flat in Woodline for cheap, and lo and behold, probably eight months later, he announced that the Obama Library was opening up in Jackson Park, and I was like, “Yes!” I wouldn’t have been able to get a multi-unit in Woodline anymore. You just can’t. You can’t get these multi-units anywhere because now, it’s this thing. It’s got its own equation: Buy a multi-unit; forget about single-family homes because that’s where the money is. That’s been my thing since 2003. Now, it’s difficult.

Matt: Well, I love the lesson here, though, which is that you don’t want to buy exclusively for speculation. The New York condo was exclusively for speculation. If that doesn’t go up in value, you’re in big trouble because there’s no cash flow, whereas on the South

Side, even if you had guessed – you’re speculating that the presidential library might be built in this area, and if it does, it’ll give it an appreciation boost. But, even if it’s not built in that area and you guessed wrong, you’ve still got solid cash flow, and that’s okay.

Tiffany: Very true.

Matt: So, you make your money when you buy, and if there’s appreciation, if you guess right, if you’re in the path of growth, that’s cool, that’s a bonus, but if not, it’s still all good. I think that’s a super important lesson. The other thing that I take from your story and your strategy is that you buy and hold instead of flip.

Tiffany: Yes.

Matt: That’s really significant. A lot of the gurus or the people that try to sell you real estate investment courses – infomercials and all that kind of stuff – try to tell people that they should become property flippers, but property flipping is basically just putting your time into a source of active income, which, in a best-case scenario, is simply going to allow you to make – if it’s even profitable, which is difficult – a capital gain, which you now have to pay tax on, and you no longer have the property. However, if you’re buying to hold, that’s where you have the long-term, monthly, passive residual income, and you have the gradual appreciation of home prices over time.

Tiffany: And, you also have freedom. My time was a very big factor for me. To me, I always equate flipping houses to owning a franchise. It’s hard work, okay? That is a 9:00 to 5:00. I just didn’t want a 9:00 to 5:00 anymore. I had a 24-hour job in radio. It didn’t let up. I wanted to reclaim my time and have freedom. When you hold a property – I have long-term tenants who basically take care of the property for me because I make sure that they’re good tenants. It’s almost like we’re in there working together –or they’re working for me.

Matt: Right, exactly! And, you have a reliable stream of passive residual income that covers your expenses so you don’t have to put in the hours or the work and all that of the job, so you can travel the world and do your thing with your expenses covered.

Tiffany: Yeah, that's exactly it.

Matt: Can you talk about when you're buying a property and selecting which property to buy? Let's say you've decided on the market and the neighborhood. How do you do your due diligence on the actual asset, select the actual house, and decide to close on it?

Tiffany: Well, part of my requirements, as I listed before, is that I want to be by water, parks, and public transportation, but I also want to buy a property that I would live in myself. To me, it's easier to get good tenants into a property that you would live in yourself. So, I look for that, and I also think it's really important to buy around institutions. When I bought in Woodline, it was very important that the University of Chicago – at the time, they were giving stipends to staff. If you bought or rented a house in Woodline, they would give you a \$5,000.00-10,000.00 stipend toward the property, so they were helping to build that community.

I just think it's so important that you find institutions or businesses that will help you rebuild those communities that you'd live in. I'm also looking at communities that are not high-end, luxury apartments and buildings. I'm looking for communities that will become that when I buy, so that's also important as well.

So, I'm looking for communities where working-class people can afford to live, they want to maintain a good neighborhood, and they help you rebuild and reshape a neighborhood. Before you know it, it becomes this neighborhood where it's like, "Man, we can't even get into that neighborhood now," but I bought in early.

Matt: Now, when you were buying rental properties and building up your real estate portfolio while you were working at your job, did you have a goal of getting your passive income to a certain point where it could cover your expenses? How did that investment process go for you when you knew you got to the point where you could leave your job?

Tiffany: I would have to say – Well, I'm a person who maintains low bills. I don't have a lot of expenses. I think that's part of freedom, too. If you have a lot of expenses, then you're working for material items, and you become a slave to all of that. And so, I've always kept my bills down low.

And then, I sat down with a financial wizard when it was coming time to sell my condo in New York because to own a piece of property in New York – let me just say it was a nice piece of property. You don't want to give that up. And so, he sat me down and we did the math because I was all over the place – “I don't know what to do. Should I sell or not?” – even though all my money was wrapped up in this condo.

So, we sat down and did the math, and he said, “You could literally take this money and go buy property, and those high rents can support you financially.” We added up my bills, which probably totaled \$2,500.00-2,800.00 a month at the time, and he said, “You can easily cover this and not work a 9:00 to 5:00.” It just made sense to put the condo on the market. Let's do this!

Matt: Totally, and then arbitrage the money into something that will give you better cash flow.

Tiffany: Absolutely. And then, in my mind, I was like, “Tiff, you've done this already with the duplex in Chicago. The multi-unit in Chicago has been there for you through all the ups and downs. Just buy more and build a portfolio.”

Matt: Right. I have these discussions with people all the time. They own condos in places like Manhattan, Brooklyn – Williamsburg and places like that – or San Francisco and other high-end markets. They say to me the same thing you just said. “Should I sell this? The market might go up.” I say, “How much is your condo worth? \$1 million? How much can you rent it for?” “\$4,000.00 a month.”

Let's say you have \$1 million in real estate that you can rent for \$4,000.00 a month. We at Maverick Investor Group help our clients buy single-family homes in good markets – or two-flats in the South Side, things like that – but let's say a single-family home for \$100,000.00 that rents for \$1,000.00 a month.

So, you can have \$1 million of real estate in New York that rents for \$4,000.00 a month, or you can sell that and buy 10 single-family homes for \$100,000.00 each. You've still got \$1 million of real estate, but now, instead of \$4,000.00 of income, you get \$10,000.00 of income simply by arbitraging your real estate. You have the same \$1 million of real estate, but if you put it in another market, you get

\$10,000.00 of rent instead of \$4,000.00. It's a game-changer!

Tiffany: Exactly.

Matt: It's a game-changer in the amount of your personal living expenses that can be covered by that in terms of the net after-expense money into your pocket. It's a complete game-changer. That's why this whole concept of geographical arbitrage and understanding that if you live in Manhattan, L.A., San Francisco, or Miami, that's cool. Live in those markets if you like to live there. But, you should own your rental property on the South Side of Chicago or another market that makes financial sense where you can buy low, get good tenants, rent high, and have that cash flow margin.

Tiffany: Those are the kind of tenants that will see you through hard times as well – the working class – because a lot of times, in those luxury top-tier markets, people start to lose their jobs, and they have all this material stuff that they're paying for, and they have to continue to pay for this high rent or mortgage. Those high-end markets just crumble and crash, and then you're left with paying that mortgage if you're holding onto a luxury apartment.

Matt: I also like your philosophy in terms of how you view materialism, consumerism, and that kind of stuff. You move away from that, and instead direct your resources toward being able to travel the world, have amazing experiences, and things like that instead of stockpiling material items. As you know, I do the same thing. I literally have been a full-time digital nomad world traveler now since 2013, and I travel the world with carry-on luggage only.

Tiffany: "Only."

Matt: So, I've been able to distill the material items that I actually need to carry-on luggage, and that level of minimalism has allowed me to focus on people, relationships, experiences, travel, cultural immersion, food, incredible scenery and landscapes – all of the things that are really important – because I've been able to move away from the social indoctrination and pressure to stockpile a whole bunch of expensive material items.

Tiffany: It's so true. It's funny because again, I just remember that Honda. I loved my Honda. I would go back to my Honda in a heartbeat if it was still around.

Matt: I love that. Let me ask you this – let’s move into the travel because I know that’s something that’s really important to you. I want to start off by asking you a very broad question about what travel means to you. What do you get out of travel? Why do you travel the world?

Tiffany: I travel for freedom. That is a constant thing in my life since I was little. I would even – when I was in college on spring breaks, I would go to places I’d never been before, just by myself. I’d be like, “I want to see this!” It was the freedom to meet people. I think seeing things for myself is very important to me. I have to touch them and feel them. I want my account of something, not someone else’s story, so that’s very important to me, and travel allows all of that. I love history. Sometimes, history can be so tainted, and I need to go see it for myself and acquire history and food.

I think travel allows you to compare things. If you grow up in just one environment and all you have to compare is that one environment, it’s like you’re living in a gray cloud. You don’t really know what is what until you can go outside of those boundaries and compare it with other things. I love the fact that traveling is such an education. I got my college degree, but the degree in travel, meeting people, and understanding things about the world that you just never know unless you travel is very important to me.

Matt: I love that. And, you and I met each other because we did the Remote Year program together, which was 12 months of traveling with the same community to 12 different cities for one month each on four continents, and we traveled from Asia, to Europe, to Mexico, to South America, and we really saw a huge amount of the world, and we did it with the community. Once that year was over – you and I have both participated in the Remote Year alumni program, which is called the Citizenship program. Can you talk about how that whole experience has been for you?

Tiffany: Well, I always thought the European kids had it great because they always took this gap year, and I thought that was phenomenal. After you get through high school, before you go to college, you take a whole year and travel the world. That’s amazing! It’s unheard of in the States. I just always wanted one.

So, in 2016, I was like, “This is my gap world. I’m about to travel

the world for a whole year. I don't care what anybody says." I didn't even tell my family because I didn't want anybody to plant any type of negative seed in my mind. I just wanted to do it. In my mind, I was like, "What if I fail? I'll have to come back with my tail between my legs. Let me just go out here and see what happens."

It was also a test. Can I manage my real estate and be abroad? If I could, it would open up a whole new ballgame for me. Those 12 months flew by, and I barely had any rental property problems, and if I did, I called the handyman, the plumber, or the electrician. I couldn't be there to fix it, so I didn't stress. I would send the man. That's the good thing about having long-term tenants and holding onto your property. I would just send the plumber to them while they were at home to fix it. It didn't require me to be there.

So, it was amazing. That 12 months showed me the freedom I could have with real estate. My tenants never knew where I was. I kept the same local number, so the tenants would be like, "Hey, are you going to come around? I haven't seen you." I'd be like, "Oh, you know – Yeah, no." Trust me, they're not asking for the landlord to come around.

I think my tenants love that I have a hands-off approach with them. I trust them; they trust me. I really do try to vet. I have a good personal relationship with my tenants, and they take care of the property as if it's their home, and I appreciate that. I take care of them. If they have any little problem, they can call me. I have no problem fixing anything on my property.

I also think it's cool because when a tenant does leave, I always take the opportunity to go in and upgrade the property so I can have low maintenance costs throughout the year. I think it's important because it allows you to have more freedom and not get bogged down. Once you get to a certain point in real estate, it's not like having a 9:00 to 5:00 at all. What's also funny is in Remote Year, we started out with 72 people and traveled together. By the third month, everyone was scratching their head like, "What do you do again?"

Matt: Some people were like, "What do you do again?", but then, when they understood, they were like, "I want to be Tiffany Green when I grow up."

Tiffany: They couldn't figure it out. They were like, "We see you at the events, but we don't see you in the workspace. You're not taking phone calls. You're just moseying in."

Matt: "You're out doing things every day."

Tiffany: "You get to walk in with makeup and hair done. What do you do again?"

Matt: "Real estate investing, homie."

Tiffany: It's so funny because one by one, people would take the time to have a one-on-one with me. They're just like, "I really need to figure this out."

Matt: Do you know how many people – even from our Remote Year group – are waiting for this interview to be published live. "Interview Tiffany Green. We want to understand what she does and how she does it because we want to do that." That's amazing.

One other thing you do that I want to ask you about is in addition to traveling with a community like Remote Year, you also do a lot of solo travel, and you do solo travel to places that some people would consider a little bit intimidating or potentially dangerous, and I want to ask you about that. Do you have any tips for solo travelers, particularly female ones? I think there's a lot of apprehension about that, particularly when you go to places to Brazil or West Africa by yourself. Do you have any tips for female solo travelers in terms of safety or anything else in terms of how you do what you do?

Tiffany: It is funny. I can't really think of anything off the top of my head except for two things which I think are funny. First, I just think it is so much fun when you get to go to a different country and use Tinder to help you date different people. I swear, it's the best ever. I always make it a rule – because sometimes, you might run into a married man on Tinder. First of all, I don't do that, but second of all, don't be out there just dating someone. You don't know who might show up in what country – don't put yourself in situations like that. That's not cool.

When we traveled through Remote Year in our group, people

would double date. I thought that was kind of cool on Tinder. But, as far as being a solo traveler, you need a good purse that goes around your shoulder, one that can't be easily cut or snatched from your body. I just think that's important.

I also think it's important to meet locals because the locals will take you around, take care of you, and tell you the ins and outs of the place – how to handle yourself and which neighborhoods to watch out for. It can be dangerous anywhere around the world.

The other thing that I find about solo traveling is that the places where people tell you to watch yourself the most because they're dangerous have been some of the most beautiful places I've ever been with some of the most accommodating people I've ever met, some of the safest neighborhoods I've walked around, and I never had any problems at all.

Matt: Can you talk a little bit about Brazil? I know that Brazil may – and, it's one of my favorite countries. I talk about it all the time. It made a huge impact on you as well, and a lot of people have impressions of Brazil that it's dangerous, but can you talk about what your experience was like there and what Brazil meant to you?

Tiffany: It's interesting because coming from a media background, I understand how the media can pinpoint something, and then they'll make you think that's the whole reality of something. If you really think about it, when you hear stories about Brazil, you always hear about the problem child, Rio. The stories always focus on Rio. Rio has problems, but Rio is glorious, too.

Matt: It's amazing. I think it is literally the single most naturally beautiful city I have ever seen anywhere in the world, in my entire life. Cape Town is probably No. 2, but I would put Rio as the No. 1 most naturally gorgeous city on the planet Earth that I've ever seen.

Tiffany: It is. It's an experience that should not be missed. But, Brazil – people don't realize how big Brazil is.

Matt: It's huge.

Tiffany: And so, the reason I'm bringing it up – you can't sit here and place this entire country and think Rio represents this entire – Yes! You

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can't do that. It's so big. It's so amazing. It has so many different landscapes and people, and they're so loving. They're very touchy-feely. They have this zest about them, this excitement, and in America, sometimes people can be standoffish. "I need my personal space." Just think of the opposite when you go to a place like Brazil. It's not about having personal space at all.

At the time I traveled with Remote Year, one of my goals was to become more open. In the radio industry, you can become jaded because everybody needs something. Somebody needs a record, somebody needs this – someone is always after you, so you build this wall of protection outside of yourself. So, when I stepped out of radio, I was like, "This is my time to open up and express myself. This is my time to connect with people."

That's why I wanted to go to Brazil, because I knew they were fun-loving people, they loved to hug, sing, and dance. I needed to be more open and not be afraid when I enter a room with a group of new people. I used to be that way. I would enter a room of new people, and I would be that one in the corner, just putting a wall up. Now, I don't have that problem at all. Now, I just need to shut up, you know? So, I went to Brazil to help me get over that hurdle, and it was so much fun. I love Brazil so much, and I'm so glad they dropped the visa requirement.

Matt: It's so amazing. I remember going there the first time, and I went to Rio and lived there for two consecutive months. I was there for Carnival, and then I was there for the entire month after Carnival to see it at a more regular time, if you will. I was so enamored with Rio that I literally did not leave Rio for 60 days to go see any other part of the country because I was like, "Who would leave Rio? This place is too amazing."

And then, after I left Brazil, the only place I had seen was Rio, and I was talking to other travelers, and they were like, "Man, Sao Paulo is my favorite city in the world. You have to go see this!" I was like, "I have to go back to Brazil." So, I did that, and I went back to Sao Paulo, and I was blown away by Sao Paulo. It was totally different from Rio, but unbelievable. And then, I went back to Brazil a third time, but I went to beach towns – northern Brazil and Pipa, Jericoacoara, and those kinds of places – and that was totally different from Rio and Sao Paulo, but unbelievable.

Each time I go to Brazil, I'm like, "This is why I love Brazil." There's a magic about it. There's a music, a rhythm, that infuses the culture of everyday life in Brazil that I feel is unbelievably unique.

Tiffany: To me, if you're a nature lover and you haven't been to Brazil, you haven't seen nature. It is that amazing. It really is. The landscape is so different from the north, from the south, from the center. It's amazing. I always tell people to imagine when the continents were all together. You see where Brazil broke off from Africa, and you know Africa has a stunning landscape, so imagine a piece of Africa breaking off and floating over – that's Brazil, people. That's how wonderful it is.

Matt: It's amazing. It's completely epic. I have a 10-year visa, so I'm excited to plan my next trip back. I need to go at least once every one or two years and see a new part of it. It's a huge country, and every time I go, it's just heartwarming and magical. It's amazing. All right. Tiffany, at this point, are you ready for the Lightning Round?

Tiffany: Yes.

Matt: Let's do it!

Announcer: The Lightning Round.

Matt: All right. We're starting off with this one just because we spent so much time talking about your hip-hop background. I am really excited to ask you this question. Who are your top five hip-hop MCs of all time?

Tiffany: This is not in order, but the first one that comes to mind is Nas. I love Nas. I love Jay-Z's first album. I love Tupac. Yes, I like Tupac over Biggie. I'd probably have to say Rakim, and I am such a Big L fan.

Matt: That's a great one. That's a great top five. I love that. Awesome. Next question: If you were able to have dinner with one person who's currently alive today – it could be a celebrity, author, public figure, artist, or musician, anybody who's currently living today – who you've never spent meaningful time with, who would you choose and why?

Tiffany: I don't really know, but off the top of my mind, it would be Samuel L. Jackson. He just doesn't give a care, right? I love that attitude. When you reach a certain point in life, you're just like, "I don't care." He's so funny, but he's so sincere. I don't know. I would love to sit down and talk to him. I would laugh the entire time with him just to listen to his voice.

Matt: That's an amazing answer. I would have to agree – that would be an unbelievable dinner.

Tiffany: Yes, I would love that. That would be so entertaining. Can you imagine?

Matt: I agree. That's an amazing pick. All right, Tiffany. Knowing everything that you know now and all the lessons that you've learned throughout your life, if you were able to go back in time and give one lesson to your 18-year-old self, one piece of advice, what would you tell 18-year-old Tiffany?

Tiffany: To start investing earlier. I bought my first house at 32, so I would say to save, save, save. All that money I spent on crazy stuff in college – I could have just saved that and bought property out of college, in college – yeah, I would tell myself to do that.

Matt: You bought your first property at 32 and you retired at 42, so that's a pretty amazing 10-year stretch. If you had started that much earlier, you could have started traveling the world on your passive income that much earlier. I love that.

Tiffany: Absolutely. I think it's so important. We spend so much time – well, I did – making other people rich, meaning the other radio companies and the entities, making them money because they gave me a paycheck for it. But, at the same time, I gave them all my time, energy, and resources. I didn't reserve any of that for myself. So, I think it's important to do your best on the job, but you can't just exhaust yourself and give it all to them. You have to leave something and build something for yourself.

And so, at 40, the light went off. I said, "You know what? I'm unhappy right now, and I keep doing all this stuff for these companies, but what am I doing for myself? I don't wanna be that 50-year-old in the club. 'Yeah, what's that new joint?' No, I need to change something up." That's

when I started to seek how I could support myself. What's the plan to put in action for me? How can I incorporate myself? I started to do that at 40.

Matt: I love that. That's awesome. Making the decision to take control of your own financial future, and then doing it – that's awesome. Next question: What are your top three travel destinations you've ever been to that you'd most recommend to other people to visit and check out?

Tiffany: This isn't in any particular order, but what pops to mind is the Philippines. The Philippines are amazing, right up there with Brazil. They're so untouched and undiscovered. Why do you think people don't go to the Philippines?

Matt: I have actually never been to the Philippines myself, but I have heard – first of all, I follow you on social media, so I've seen your pictures. It's now very high on my list, and I have heard you rave about it, but I've never been there.

Tiffany: You've never been there? I don't think you would leave. You could literally spend 10 years in the Philippines and not visit all of the territory, all of the islands. It's that massive, and the people are beautiful. The food could be a little better, but the landscape, the beauty, and the nature are so stunning, you don't even really think about food. In other places, you're like, "The food, the food!" You don't really think about the food there. It's amazing like that. So, the Philippines – I love Brazil. What would be another one that I've been to?

Matt: Yeah, that you've been to that you'd most recommend. So, the Philippines, Brazil – what's your third one?

Tiffany: Cuba keeps popping up. Cuba was always one of my favorite destinations because we traveled to Cuba when you weren't supposed to, but I think that just made it all the more fun.

Matt: All right. Cuba is No. 3. Next question: What are your top three bucket list destinations that you've never been to that are currently the highest on your list to visit?

Tiffany: Right now, it would be – okay, I really want to go to Cabo Verde. I think one day, I want to visit Russia. I think I really want to visit

Russia because a lot of Americans don't really get a chance to go to Russia.

Matt: Totally. I'm going in September. Did I tell you that?

Tiffany: No, I didn't know that.

Matt: I got the visa and went through the whole process. I'm going to go to St. Petersburg, to Moscow, and then I'm going to do the Nomad Train, which is the Trans-Siberian Railway, with a group of 20-plus nomads in an organized thing. So, the Trans-Siberian Nomad Train goes from Moscow all the way through Siberia, and then down to Ulan Bator, Mongolia, and ends there. I'm doing that in September.

Tiffany: Wow, that's amazing. I had a friend who used to go to Russia all the time. He said some of the most beautiful people in the world are on the border between Asia and Russia, and he said some of the most amazing parties are in those border towns with the mix of the two people. He loves to party, too. I was like, "Okay! Duly noted." So, Russia.

And then, I plan to do – I really want to get into the Caribbean. I really want to get into Haiti. I just really want to get into the Caribbean because it's so close to the U.S. It has a lot of history, especially for – it just has a lot of history that I really want to get into. History is such a big thing for me. That's one of the reasons I went to Brazil, it's the reason why I'm here in West Africa, and the Caribbean has all of that too, so I want to get into all of that.

Matt: Awesome. All right, Tiffany, at this point, I want you to let people know how they can get ahold of you and follow your travel adventures on social media. How can people find you?

Tiffany: I guess that would be on Instagram @TiffanyGreen2011. I think I have the same name under Facebook.

Matt: Awesome. We're going to link up your social media handles and everything that we have referenced in the show notes at [www.themaverickshow.com](http://www.themaverickshow.com), so people can just go to one place there and start following all of your amazing adventures on social media. Tiffany, thank you so much for being on the show. It was awesome to have you.

Tiffany: Thank you for having me.

Matt: All right. Good night, everybody!

Tiffany: Good night.

Announcer: Be sure to visit the Show Notes page at [www.themaverickshow.com](http://www.themaverickshow.com) for direct links to all the books, people, and resources mentioned in this episode. You'll find all that and much more at [www.themaverickshow.com](http://www.themaverickshow.com).

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**[End of Audio]**

**Duration: 82 minutes**