



Episode 18 - Transcript

Hey friend, you're listening to The Nicole Walters Podcast. I'm a former six-figure corporate executive who woke up every morning feeling stuck in the life that I built for myself but using my corporate skills I took to the Internet and built a multi-seven-figure business, showing others how they can build a life they love. Now on this podcast, I share stories of being an entrepreneur, a mom to my three amazing girls and a wife to my crazy, cooky dancing hubbin. I've had a couple of viral videos too. So you know there's going to be a lot of laughs here. So whether you've seen me on my viral vids or on the Today Show or read about me in Forbes, this is the place where we can meet, share stories, share laughs, and share fun. I'm your best friend in your head. So sit back, listen close, and let's get started.

Hey friend. So I know that in our last chat I said I was going to talk about the one thing that absolutely can keep you from getting ahead. And it's something that tons of people do and it probably gets on your nerves and I'm still going to talk about that, but I'm going to save that for our next chat because this has been a crazy week. I can't even tell you. If you've been following me on social media, if you've been on Instagram commenting in my dms, you know that we've had some pretty big moves happening around here.

It's been a week of prayers, answers, and new journey's beginning, and I'm going to dive in to all the crazy happenings at our next coming chats. But today I want to talk about the big lesson that's coming out of all this. If you're anything like me, you've probably been told that all you have to do is follow the rules, find the recipe, figured out the secret sauce, and you'll be able to break through and get ahead.

Whether it's your marriage or motherhood or parenting, there's some expert out there who has the answer, the formula that's gonna make it finally work. And we're supposed to spend our time chasing and searching for that solution. Well, that's not all wrong. It's true. Everybody's got something to share from their experiences, even you, that can help you improve.

The reality is that even when you're doing all the things you're supposed to do, sometimes all the rules get tossed out of the window. I learned this for the very first time when I was house hunting. It was a little over a year ago and we were planning to move our whole family to Atlanta, Georgia.

Now, if you've ever done house hunting, you know that this may be one of the most stressful things that anybody can go through, especially if you're looking in a hot market like Atlanta. Houses out here fly like hotcakes. Depending on the area you're looking in, I mean, you can go in and it can be a multiple offer situation. That means you go in the house that you want, well, count three, four, maybe even five people behind you that are there and willing to bid you out of that house. Sometimes it feels more like you're standing in a casino than on a city block. It can be super overwhelming, especially if you're someone like me who falls head over heels in love with the perfect house every time. And that was exactly what we were running into. We knew that we wanted to move into the city. I needed to be close to the airport so I can fly to all my rich friends. And I also wanted to make sure that it was close to the things that were important in my life, like target. Haha.

So we had to find a house that would work and we decided to set our sights on a cute little neighborhood called Buckhead, here in Atlanta. The thing is, homes don't really come up in Buckhead very often. It's not a new construction situation. Most of the homes out here are pretty old. They'd been here for a while and at best they've been renovated. And so when a home comes on the market, well you're going to have a line of people behind you trying to get it. So we spent a lot of time watching, waiting and hoping we found something that would work because we also needed a home with two offices because the Hubbin works from home and room for all of our tinies and a couple dogs. So we were ready to be in for a fight but we didn't think it would look anything like what we thought.

We went ahead and did the backend paperwork. And I think most of you guys understand that that alone is a challenge when you're trying to get a mortgage for a home, especially a fancy pants one in a neighborhood like Buckhead, there's a lot of paperwork behind it and a lot of cash you have to come up with. We'd been saving for awhile, planning and it really helped that my business was going well because we had the means to make it happen. What was difficult though was that my business was going through the roof. We doubled our income in just one year, but none of those numbers were reflected on the prior year's taxes. Cause if you remember you file taxes a year behind schedule. So that means that when they were considering our income and revenue, they weren't looking at where we were now or where we were going, they were looking at where we'd been.

Doesn't that sound familiar? Sometimes when you're trying to get ahead, you feel like nothing matters except what had happened in the past. Well, fortunately that was enough to get us just a good bit of funds. We were approved for a hefty amount, more than I'd ever seen in my lifetime, and definitely way more than back when I was living in a one bedroom apartment and sleeping on a couch. I wasn't mad. I felt blessed, but I was hoping that the revenue would be enough to get us where we needed to go. We started looking in that range and we found a couple of things we really loved, but we knew that the home we wanted might be just outside of that reach and sure enough, when we made the big mistake of expanding our search to just a little out of our reach, we found our dream house.

It was gorgeous. I remember walking through it for the very first time and thinking to myself, how could I ever have a home like this? People like me don't live in places like this. If you listen to our last chat, it was a marble floor moment. I couldn't believe it. I'm walking through and I'm saying to myself, "Nicole, don't fall in love." This one can't be yours. It's a little bit outside of your reach. Basically in walking through this house, even walking through the front door and considering it, I wasn't playing by the rules.

The rules said that this house couldn't be mine. The rules also said that it belonged to someone else. Someone who would come in here with an offer ready, ready to pay, more and far more deserving than I was, but I just couldn't help myself. That's probably been one of the best and worst things about growing up as poor as I did. I always had my sights set to something more. Why? Because I was living with so little. But I never lost that, as I started to grow, I always thought, how could I get better? Do better? Be better? And in walking through this house, I knew this was the perfect place to start a home for my family.

I remember leaving and being a little bit dejected, but hopeful. I said to my husband, I really think this is the one, and of course the Hubbin, being pragmatic, practical and logical looks at me and says, no. We were just looking. I told him I wanted to put in an offer. He said, how it's outside of our reach. We were just looking. Come on girl, you know how we do with our husbands. We say we just want to look, but we know we want to buy. So I said to him, we've got to figure out how this works. Let's call our mortgage lender and see what we can do.

So I called the mortgage lender and I say, hey, we found one. It's outside of our reach. Is there anything we can do to make this happen? What do we need to do? He starts pulling the numbers. He's like, I'll get back to you shortly, but talk to your agent, see if this is something that's possible. We call our agent up and we let her know, hey, we loved that house and we actually think we can make it work. Is it possible to put in an offer? And she says to us, no, they've got multiple offers in already. I mean, you can try, but you're going to need to come in even higher than you thought. There's no way that this one's going to work because you have to move fast and you guys don't even have the paperwork. If you play by the rules, this one's a done deal.

I was pretty sad about it, but I wanted to keep trying. I told her a lender to see what he could do. This was on our last day of our house hunting in Atlanta, so I remember getting on a plane back to Maryland and by the time we'd landed we'd had a phone call and an email. The email had come in from our realtor saying, hey, if you want to get in with an offer, you're going to have to do it now, or this house is as good as sold. Our lender said, hey, there's no way you're getting that house. Based on the numbers from last year's taxes, this one is never going to work for you. You are so far off from where you need to be. I can't even make it happen. Look for something else.

I felt a hot tear roll down my face. I don't know why I felt so committed, but there was something inside me when I walked through that home that said, this is where you are going to raise your children. This is your home. This is it.

Why did I feel that sense of certainty when I didn't have the means to make it a reality? We all have that feeling sometimes about our business, about our dreams, about the things that are important to us, but we just can't understand how we're going to make them come true. I knew in that moment that I didn't care what the rule said, I wasn't going to play by them because the God I serve, he writes the rules and for me that means that there are no rules, no earthly ones that I can't make bend to his will.

So here we go. We're on for a ride. I told the hubbin, fine, let's take the numbers that we have and figure something out. In the back of my head, I already knew that I was going to make this work. I switched up my search on my online portal. I went ahead and change the numbers so they matched up with what our mortgage lender gave us, but I went ahead and continued saving my dream house as my favorite. I kept looking at it every single day and after about a week it switched into pending status and then a week after that it switch into under contract.

Now for any of you who know anything or been through the home buying process, once it's under contract, that house is as good as gone. You need to let it go. Especially if you know that they've got four or five backup offers. That's not going to be your house and you're wasting time looking, so Hubbin kept looking elsewhere? He'd send me homes every single day. What about this one? This one works, beautiful homes guys, more than I ever would have dreamed for, but none of them worked for me. I already had a home in mind.

I told my lender, listen, we are only a few weeks away from filing taxes for the next year. I know that this is in our budget. I've talked to our account and we've saved accordingly and I just need to get the government stamped paperwork to prove it. I'm going to send this your way. We filed our taxes and sent it to him. He said, you know what? This is looking pretty good. I'm going to rework some numbers. I was excited by that notion, but here's the thing. I don't really care about what the new numbers say. I don't care if our budget change where this home search, if I can't have the house that I want. I can be stubborn like that sometimes.

Every single day I kept looking at this listing. This home was still under contract. My goodness, I wonder how long they're closing was. This house should be sold by now. It's been over a month. I don't know what's going on. I kept it in the back of my mind while I kept pushing forward doing the work and this is the first part of the lesson that you can definitely take from this. If things aren't working out for you in other areas, that's no excuse to stop doing the work, stay ready so you don't have to get ready, keep pushing forward because you never know when things are going to come together and that's exactly what happened for me.

I was in Nashville, Tennessee and I was filming fierce clarity. Now, this was one of my course experiences. That's amazing for anyone who's ever said to themselves, I know that I've been

called for something more, but I'm not quite sure how to pull it all together. That's exactly what fierce clarity does. If you go to myfierceclarity.com you can start that experience now. It's quick and it's like a check just like this, but we walk through the issues and do a little bit of the work so you can come away with your best business idea, your best gift and how to get ready to monetize it for the world. So if you're interested, head to myfierceclarity.com and start now.

So I was in Nashville, Tennessee and I was filming all new content for fierce clarity while I was there. My phone had a ding. It was noteworthy because they're supposed to have it off. So it wasn't picked up on mic. I stopped what I was doing and go turn off my phone and I saw that I had a new notification. The house, the house of my dreams, the one that's been under contract for a month with five backup offers was back on the market.

This made no sense. It's unheard of. Something must've gone wrong. The inspection must've found a black hole underneath the garage. There's gotta be something up because this makes no sense. This never happens. I called up my husband and I said, Hubbin look, the house is back. I think we can actually get it. He was shocked. He said, this doesn't make any sense. You go back to filming. I'm going to call the realtor. So he did. I remember while we were filming, shaking, buzzing, I couldn't believe it. I was waiting for the news. He calls me back and he says, the realtor said for some reason, not only did the offer that was standing, but every single offer behind that one failed. Their finances, their numbers, something didn't line up. The houses back on the market. You guys can put in an offer now.

I was blown away. I told him to call her mortgage lender right away. Could this be something we could make happen? He reached out to our mortgage lender who immediately told us, I'll never forget the moment. Oh yeah, not only can you get this house, but if you want something that's, I don't know, a quarter million more, you can get that too. What? Are you kidding me? Yeah, we ran the numbers. Everything's legit. If you want this house, you can have it. I was floored. I remember reaching for the closest chair and having a seat because it just didn't make sense. This just didn't align with the rules. The house, this house, the one that when I walked through I was certain was mine, could actually be mine. I told the hubbin go ahead, let's put in the offer and we did.

The very home that was coming in at above asking price by tens of thousands of dollars that had five back up offers on it and was basically a done deal a month and a half ago was ours for 10k under asking price with no competitors and a close date in 30 days. Everything came together beautifully.

As I sit in that home right now I say this to you to remind you that there are no rules. The only thing you're responsible for is writing your own narrative, the story and the path that you decide to follow as you pursue success is your own. So what that means is you just have to show up, be consistent, do the work and never quit. If you know where you're headed, if you have clarity around what you deserve and the legacy that you want to leave, it's yours. Don't let anything

make you waiver. Even if it doesn't quite make sense, even if it doesn't seem to follow the rules, there are no rules except for the ones that you write for yourself.

Stop being discouraged by the first closed door. Don't be so focused that you miss the blessing that you prayed for and recognize that consistency, discipline plus a little patience is the true recipe for success. Now, speaking of success, sometimes we all need just a little bit of luck, right? A freebie thrown our way, a tiny sign that shows that things are going to work out. I know that feeling, where you're pushing, pushing, pushing, and hoping something hands out, but you're like, gosh, if I could just get a teeny tiny God wink, I can keep going. I'm going to tell you in our next chat how to create this tiny moment for yourself. It happens every single day, odds are you're missing it right now. But after we talk next week, you'll never miss it again. I can't wait. Thanks for listening.

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