

NICOLE WALTERS

Meet The Hubbin Get Legaled Up | Periscope Episode 1 Full Transcript

00:00 Speaker 1: Okay guys. [laughter] Hey everybody! Hi guys. Hey Richfriends. Hello everybody, hey guys! So today, we're gonna do a scope that is a little different, and maybe a little bit more... I think it's more fun.

00:16 Speaker 2: I think so, because I get to be involved.

00:22 S1: [chuckle] Oh, you think so 'cause you get to be... Let me see if I can get these angles even better, let's see. Ooh, now they get to be all up in our face. Do you like that better? I do too. [laughter] So this is more fun 'cause you get to be involved. Obviously this is more fun because you're here.

00:38 S2: Yes.

00:39 S1: Guys, if we've never met before, if this is your first time ever catching one of my scopes, my name is Nicole Walters of nicolewalters.tv and I'm an income Strategist. I worked in corporate America for a bajillion years, and now I help people build their businesses, and I do that with corporate strategies from the ground up. Now, I have a Hubbin... [laughter] This guy.

01:00 S2: That's me.

01:03 S1: Yeah, this guy. And we've been married for seven years, and he's awesome. Oh, Carrie knows you. I love Carrie! Carrie's the Periscope pro. I love it. He's really good at all... He knows gadgets, that's his thing. [chuckle] So yeah, so my husband though, however, is a lawyah, specifically L-A-W-Y-A-H, lawyah. [chuckle] And Hubbin is a small business lawyer. That's his thing. That's what he does. That's his life. And it's funny because people always ask me, I get a bajillion emails all the time from my Richfriends, see how they're all really good at spelling? They're all really good at spelling.

[chuckle]

01:52 S1: And Anna's like, "This is the perfect time for this." So, my rich friends know I always tap my husband, because he's a small business lawyer, and in my business, as I was doing my side hustle during corporate America, this guy over here was like, "Get official. Get official." I'm good at strategies, I'm good at numbers, but at the end of the day, at the end of the day, when it comes down to it and you need a contract, you need someone to make sure they pay you, you need to make sure that your idea's secure and protected, you need a lawyah. And fortunately my lawyer works for sandwiches, and that also means I get to bring him to my Richfriends...

[chuckle]

02:32 S2: Hi everybody.

02:34 S1: Whenever I say! So guys, everybody, round of applause for... The Hubbin! My special

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guest. Yay!

[applause]

02:48 S1: Look at the applause.

02:49 S2: Thank you.

02:50 S1: Yay, for the Hubbin. Thank you. We are so glad you're here. Look at the multi-colored applause. Do you see how diverse and eclectic my friends are?

03:00 S2: Yes, I do.

03:00 S1: They're also very good looking. Don't let these tiny pictures on the side fool you.

03:03 S2: Okay. [chuckle]

03:04 S1: Okay, they're all extremely good looking, extremely. Now, Hubbin?

03:09 S2: Yes.

03:10 S1: I want to... Oh, Carrie says he can tell who's most talkative in the family.

03:14 S2: It's me.

03:15 S1: It's him. Now, today we're going to talk about all things lawyer-y. So the very first thing that I wanna talk about, because everyone always asks about this, everyone's always like, "What's the first thing you did when you were trying to get your whole legal life right?" And they're always asking me about, like LLCs and protecting your name and protecting your business idea and all this stuff. It kind of started I think because I was a blogger, and I was booking speaking engagements. And I was like... So I booked this thing, I negotiated this thing, and I was just signing contracts, and Hubbin was like, "Stop," basically. He was like, "Don't do that. Don't just sign contracts, are you kidding me?"

03:55 S2: Number one I was like, "You do not sign anything without me reviewing it first. Period."

04:00 S1: So that's like a married law now. That's like a marriage rule? I mean we go and do things, like we just got a car yesterday, and it was like... I was like, "Here." And he would take all the paper, and he'd read it, and he'd be like this, "Okay, sign," and I'd be like... 'Cause I know my place. I know what I'm good at doing, so that's my job. So, Hubbin, first of all, tell everyone why you're official, why you're an official lawyah.

04:28 S2: Why I'm an official lawyah?

04:29 S1: Yeah, tell them what you did, where you went to school, stuff you've done like that. 'Cause guys, receipts, right? Receipts.

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04:35 S2: Well, I went to William & Mary Law.

04:38 S1: William & Mary Law! William & Mary Law. This is the first shirt he ever gave me, on our first datings.

04:46 S2: It was not our first date.

04:47 S1: First datings, it was out first datings.

[chuckle]

04:50 S1: Meaning we had been together for a little bit. Okay, so funny story. Can I tell?

04:54 S2: Yeah, sure.

04:54 S1: Can I tell the story? Basically I came over to his apartment, this was seven years ago, and I was wearing a shirt that another one of my guy friends gave me, and I went over there and he was like, "Oh, cool shirt. Where'd you get it?" I think it said like Stanford Engineering. And he was like... I was like, "One of my guy friends gave it to me," and he was like, "Well, you can have one of my shirts too." I was like... [laughter] I was like, "I can! I can!" I didn't even ask for it. And he was like, "Oh, you can have one of my shirts too. And I was like, "Oh!" And then he went through his drawer and he was like, "Yeah, you could have this one." And it was like, "Ooh, ooh. You better put your name on it honey."

[laughter]

05:42 S1: That's what you did. It was cute. [laughter] It was cute. Anyways, that's the story of the shirt, unrelated. [laughter] Okay.

05:52 S2: Yeah, so...

05:54 S1: You went to William & Mary Law.

05:56 S2: I went to William & Mary Law.

05:57 S1: In Williamsburg, Virginia.

06:00 S2: William & Mary is a good school.

06:01 S1: It is a good school, but it's in Virginia at Williamsburg.

06:05 S2: That's true, which is really weird.

06:06 S1: Colonial Williamsburg is the only thing there.

06:09 S2: Yeah. Colonial Williamsburg. Whenever I would go to 7/11 or whatever, I found I was standing behind Thomas Jefferson.

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06:19 S1: Are you serious?

06:20 S2: Yeah.

06:20 S1: That's hilarious! You never told me that. That's hilarious! 'Cause there's reenactors everywhere! That's hilarious. Are you serious right now?

06:31 S2: Yeah. I mean, it might not have been like TJ.

06:33 S1: Oh, that's not nice. I like his mom. His mom and I are cool. Boop! Blocked.

[laughter]

06:39 S1: So, that's pretty cool. So if you guys didn't know, not only was he in law school, but he also met Thomas Jefferson. Okay, and then, if you don't get it you'll have to watch this scope over. Okay, so then you went to law school... What did you do in... What was your... You don't have majors.

06:58 S2: We don't have majors.

06:58 S1: Yeah. [laughter] So in law school, what was that like?

07:04 S2: Williamsburg is really quiet. I mean like...

07:06 S1: So you focused?

07:09 S2: Yes.

07:09 S1: That made you an extra good lawyer.

07:11 S2: Yes, that definitely is what happened. I did not go on a bar crawl.

07:17 S1: He never went on a bar crawl.

07:21 S2: Right.

07:21 S1: It was nothing but studying. Nothing but studying, okay. And then, after law school, what happened?

07:30 S2: After law school, I actually...

07:33 S1: Ooh! What made you choose to become a lawyer? That's a good question. It's in his blood!

07:38 S2: My father is a federal judge. [chuckle]

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07:42 S1: So what's cool about that guys, let me just tell you what's cool about that. His dad's a federal judge that rules on contracts and things, right?

07:48 S2: Yeah.

07:48 S1: So whenever there's something he doesn't know, he asks his dad, who basically knows everything. And he wears a robe and he has a tiny hammer. These are all facts, am I right?

08:04 S2: I don't think I've ever seen the hammer.

08:06 S1: He has one, though!

[chuckle]

08:07 S1: He has to have one, but he has the robe.

08:10 S2: Yeah.

08:10 S1: And I'm sure he has a tiny hammer. He never uses it.

08:14 S2: Yeah.

08:15 S1: He's official. [laughter]

08:17 S2: So there was that and... I always was interested in the law and stuff and...

08:29 S1: Do you like lawyering?

08:31 S2: I do. I...

08:32 S1: You love it. You lawyer up and down. You're like... It's his favorite.

08:36 S2: I am somebody who will... If I don't know an answer right away, I go looking for it and I will not stop until I find it.

08:43 S1: And he's savvy. You know what I mean? His thing is like... So, let me just keep it all the way real. We're just gonna keep it all the way real for a second. So, Hubbin, I grew up super duper poor. And Hubbin did not grow up that poor, and we have three foster girls. So Hubbin is very passionate about helping people who are not in a situation where they can help themselves. So that's part of why he does small business law for a very reasonable rate and he's always trying to make his services approachable, just because... Or accessible, just because he is in a position where he gets it. I think that one of the things he learned about being in our... At least in my industry, the blogger industry, you met a lot of girls or women who just didn't know what they were doing.

09:31 S2: Yeah.

09:32 S1: Just didn't know what they were doing. And no one can afford to keep a lawyer around,

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and it's unfortunate because we all take ourselves seriously.

09:42 S2: Yeah. Like, I reviewed a one-page contract for a blogger friend of yours.

09:49 S1: Right, right, right. Well, you do a lot of stuff for my blogger friends. A lot of stuff.

09:52 S2: The other day and...

09:53 S1: Oh, you mean recently?

09:54 S2: Yeah, like, the other day...

09:55 S1: Oh, I didn't know that. I don't know who he works with because of the law, you're not allowed to, but he's like awful. He'll tell me, he's like, "You need to up your game 'cause your lawyer friend, okay, your blogger friend is killing it. You need to up your game because your blogger friend is killing it." And I'm like... What does that... I can't talk to you about it. That's how you are.

10:20 S2: Yeah. Yeah, it's confidentiality.

10:23 S1: This one-page contract was hot?

10:25 S2: Well, no, it was not hot.

10:26 S1: It was not hot. [laughter] It was not hot. Right.

10:31 S2: And I told her, "You need to add these things."

10:34 S1: Right. But it was a game changer, right?

10:36 S2: Yeah.

10:36 S1: Act like a business! Act like a business.

10:41 S2: You need... Having somebody that just is familiar with this stuff, who has an expertise in it, really makes a big difference because you just don't know what you don't know.

10:54 S1: Ain't that the truth? Because actually I went to Hopkins, which all that means is that I read really well. That's it. But I went to a top 20 school and I am telling you right now, when I look at contracts, I understand every single word. Every single word, because I know big words. The problem is, when it all comes together in a legal-y, lawyer-y stuff... Lost. Lost. And...

11:18 S2: We have jargon.

11:19 S1: And the way that we explain stuff to each other is like, Hubbin will explain it to me and he'll say to me... Like, I'll ask Hubbin a question about the contract, he'll read it and then he'll say to me... What will you say? I'll say like, "So, what's the scenario? So what this means is, if I don't

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show up at this time that, that means they can take half of my money?" And Hubbin will say, "No. What this means is, if you show up at this time, but you don't bring this and your makeup isn't done, and you aren't beat to the gods, and your wig is off and crooked, then they can take half of your money." And that helps 'cause having that conversation where he's explaining it back in normal terms, really gives me some clarity, you know what I mean? Gives me some clarity, if you will and it's just really nice to have him in the home because it really does benefit the household. I mean, you pretty much do everything.

12:11 S2: Yeah, I do.

12:12 S1: You've done the stuff for our girls, Lawyah Impact Academy. Lawyah! For the lawyah! I love it, but law school's like, it's hard and expensive and it can be stressful, but you're good at it. It's just your knack. Your thing is contracts. What's dorky is he likes it, so he'll come back and he'll say, "Let me tell you what I did." So, let's talk about what you do on your day-to-day. So, Hubbin... Even though Hubbin is a lawyer, right... Oh, Josh Martin says, "Come into my life," to Hubbin. That's Josh. That's other Josh. Can you be put on retainer? Sure.

12:41 S2: Okay, be like...

12:42 S1: So, the thing about Hubbin is let's talk about what you do every day. So, what's cool about him is he's also a... Hubbin, do you know what "make a beat to the gods" means?

12:52 S2: Yes.

12:54 S1: Ha! Hubbin! Come through. He listens to a lot of Drake and rappers.

13:00 S2: He does not talk about beat to the gods.

13:02 S1: And Kanye... Oh, I'm sorry are you very familiar with what Drake talks about?

13:04 S2: I think that's pretty much just stuff like Beyonce at that point, and you. You know, and I can't really tell you guys apart all that well either.

13:12 S1: Accurate. So, it's like who? Beyonce, who, right? I know! Yas, Hubbin. You bettah! So, okay, okay though. Okay though. Let's talk about what you do on the day-to-day, Hubbin. So, on the day-to-day, what's cool is he's not rusty on his chops 'cause he works hard.

13:38 S2: Yeah, I review tons of contracts.

13:42 S1: That's like literally what you do all day.

13:44 S2: I do.

13:44 S1: But you like it. So, it sounds terrible, but you like it.

13:47 S2: I write plenty as well. I'm really good at drafting up a quick clause or two here and there.

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13:53 S1: Oh, draftin' up a quick clause or two?

13:55 S2: I can do it on the fly.

13:58 S1: Oh, you can do it on the fly? I need you to stop talking about legal stuff, like it's sports. I'm pretty good at, you know, drafting up a quick clause or two, crossing over with a little bit of a contract amendment on 'em, like chill. It's not that cool.

14:16 S2: I didn't say it was cool, I just...

14:19 S1: You seemed enthused. You seemed enthused.

14:22 S2: I can be enthusiastic about it without it being cool.

[laughter]

14:26 S2: I just... You know, I'm good at it, I like it.

14:30 S1: Reference appendix B on 'em. Drop a little reference appendix B on them. Did you see Exhibit A? Did you see Exhibit A? Check it out. That's like how you are. It's funny.

14:43 S2: Right.

14:43 S1: So, on the day-to-day, here's the thing guys, I'm gonna tell you how many people Hubbin has helped in his legal career, right? Or is it this year? I don't know what the number is.

14:52 S2: Oh, no, no. Over like the last five years or so.

14:53 S1: Over the last five years. Let's play a guessing game. Let's play a guessing game, alright? Whoever gets this right gets to ask Hubbin a legal question. Okay? How many people... How long have you been in the legal career or how long are you measuring it? Timeframe. We calculated.

15:09 S2: I've been a lawyer since 2007.

15:13 S1: 2007, Okay.

15:15 S2: And I...

15:16 S1: So seven years. Seven years guys. What's the number of people you think Hubbin has helped, literally, put his hands on, okay, in seven years as an attorney? Okay, so Josh Martin loses... Okay, 2,700. These are all... These are good numbers. And whoever it is gets to ask Hubbin a legal question. No, Josh, you did not get it right. Okay. Wait, wouldn't that be nine years? Everyone's asking me about math.

[laughter]

15:43 S1: Okay, 6,600. My job is to make all the money. I measure in all dollar sign all, virtual, and

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in person everything all together. 63,467 is what Maury-o says. Let's see what else. Ooh, these numbers are good. Anna says 10,000. We're looking for closest without going over. Marissa says 15,000... 15, 2,000... Conway Twitter... Alright, last call, last numbers. Last call and alright, Hubbin, what's the number?

16:26 S2: It's around 30,000 people.

16:30 S1: 30,000 people... Closest without going over is Marissa Isabel. Chrissy, you came in at the end, but 30,000 people. Marissa, you get to ask the question, yo. In nine years, he has personally helped 30,000 people.

16:47 S2: Some of those might have been repeats.

16:51 S1: Aw, Conway Twitter. Alright. You're actually kind of funny, so I'm gonna leave you around, but please try to be respectful because if you don't I'm gonna have to invite you to this block party that's going on and it's fun. Lots of people there, most of them speak Russian, but I heard it's a good time. So, just hang out, be cool 'cause your name's funny and I do like Conway Twitty. So, now, that said, 30,000 people! 30,000 people!

17:18 S2: Yeah. I talk to a lot of people.

17:21 S1: It's a lot. It's a lot! These are contracts, these are court issues, these are just like normal... Oh, you do a lot of debt stuff.

17:32 S2: I do.

17:34 S1: A lot of debt stuff.

17:34 S2: I do a ton of debt stuff.

17:35 S1: He will get your money. I almost feel like that's what attracted us to each other. Like you hate losing money and I love making money.

17:42 S2: Uh-huh. That's true.

17:46 S1: And then together. What areas of the law?

17:50 S2: Okay. Well, I will tell you. I do not do criminal.

17:53 S1: So, if you guys... Guys, rich friends, all your criminal stuff you've been doing, guys, all that stuff, cut it out. I can't help you, Hubbin can't help you. All the criminal stuff, guys, stop stealing cars, it's summer of 2016, it's time.

18:08 S2: And I also don't do...

18:09 S1: Stop it.

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18:10 S2: I also don't do family law stuff.

18:12 S1: Yes, no family law stuff.

18:14 S2: Both of those are too much drama for me.

18:17 S1: Yeah, it's just a lot, it's a lot.

18:19 S2: But yeah, business law is my main focus, contract law [laughter] is a big focus for me. I do a lot of unsecured consumer debt.

18:35 S1: Yes.

18:35 S2: I've settled a lot...

18:37 S1: Oh! And tell them about angry lawyer letters. These are my favorite, everyone needs a lawyer for this reason.

18:42 S2: I call them scary letters.

18:43 S1: Scary lawyer letters. Okay, scary lawyer letters are my favorite, and everybody needs access to a lawyer who can do this for you. So scary lawyer letters are basically whenever you need money, or people aren't doing what they're supposed to do and you just need... "Look, I'm willing to drop 50 bucks, can you write an angry letter for me?" Depends on the letter, right?

19:04 S2: Yeah.

19:04 S1: Yeah, it depends on the letter. But just like quick money, right? And they just write that letter, it's amazing how people listen! It's amazing how people listen. Not even just demand letters. Tell them the type of letters you write, just give them an example. I love these, these are my favorite. He's like, "Oh, I wrote a scary lawyer letter." [laughter]

19:21 S2: Well, I wrote a copyright letter a couple days ago to a really big company.

19:28 S1: A really big company. I don't really know, I'm just emphasizing.

19:31 S2: 'Cause they took the photos of a photographer that is a client of mine without permission, and so, I'm letting them know about themselves basically and what they are gonna have to pay to make it go away.

19:49 S1: You cannot, if you're a big company, take photos off of Instagram, or anywhere else, that were taken professionally and use them in your little ad stuff. Because if you do, what's gonna happen?

20:06 S2: Me.

20:07 S1: That's right! Hubbin's gonna happen all over you. Okay? Scary lawyer letter. Oh, and

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then whenever he does a contract, it's so funny. He'll email back, he'll say, "So this contract has been hubbinized, we've hubbinized this contract, it's been hubbinized." [laughter]

20:28 S2: I do.

20:28 S1: [laughter] Yeah, "I do." [laughter] But it's great, it's great to have a lawyer, it's great to have a lawyer in your corner, and I just wanted to let you guys know that Hubbin is in the corner of all of you guys. So, it's awesome because you guys are my rich friends and what's great is that Hubbin is here, this is what he does. And he's so, so, so beyond talented, and I just wanna let you guys know that every Tuesday we're gonna try to come here and do some sort of legal-y thing. It's primarily from our rich friends, if you're new to this and you're like, "What is this?" Lucky you. But for my rich friends... Oh, is Hubbin his name? Oh, I don't...

21:09 S2: No. My name is Josh.

21:10 S1: What?

21:13 S2: [chuckle] Josh Walters.

21:16 S1: Who are you?

21:20 S2: We've been married for six years, seven years depending on which date you go by.

21:26 S1: I don't even know who you are. [laughter] No, this is Josh, he's my Hubbin, so, ooh, boom. Block game on fleek. So you guys, I just wanna let you know that we'll be here every Tuesday so we can hang out, and you guys can just shoot your lawyer stuff. And I think he'll probably come here and answer some questions, 'cause I get top questions all the time. So we can come on here and then Hubbin can get on here and help you out, so Marissa is here with her question. Marissa is the one who answered the closest without going over. So what's the best credit clean up, debit advice you give, aside from your DIY clean? So first, let's tell everyone about the DIY clean credit. So Hubbin, one of my very first courses that I ever made, and it's like a 45 minute course, and it's my DIY clean credit course. So the way that we made this course was kinda like this on scope, we were hanging out, talking to Richfriends, this was months ago, almost a year ago.

22:30 S1: And I told people about how I raised my credit score from 530, it was 520 or something, to 730 in about 11 months. And my credit score was shot because I had so much fun in college, and I didn't understand anything about my life.

22:47 S2: Let me just say that it works for people even if they think they have pretty good credit because something like 80% of people has at least one mistake.

22:57 S1: Wait, we'll get there. I was telling them the story about how it was made.

23:01 S2: Alright, go ahead.

23:02 S1: Oh, well, do you wanna just talk about it? I was trying to tell the story of how it was made.

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23:07 S2: Well, okay, so I...

23:08 S1: I was trying to tell the story of how it was made.

23:10 S2: Well, anyways I had been talking with Nicole for a while about these... I went though the process of fixing your credit, and I was like, "I really wish people knew about this because"...

23:27 S1: It was bad! My credit was really bad, and I didn't realize that it was so easily fixable. And Hubbin was like, "Oh, I can fix these things." He was like, "Oh, half of this could get fixed. This is so simple." Not even fixed, but like corrected. And the thing was we were moving towards living a debt-free life. We were moving towards trying to be a cash type family, because that's what we wanted to do. We were trying to make sure that we didn't have loans, we didn't want to take out loans to pay off our credit cards because that's like robbing Peter to pay Paul.

24:02 S1: Part of fixing our credit was to make sure that we get it clean. You know what I mean, and getting it cleaned. That said, what that meant was, Hubbin was like, "I have to do the work." "Oh, Nicole, can we hear from him on how to do it?" Everyone's always telling me to be quiet. I can't help it. I get excited because I love him.

24:17 S2: Well, the how to do it is in the DIY thing. But it's cheap. It's like 25 bucks, right, baby?

24:27 S1: I'm not supposed to talk.

24:28 S2: Okay fine.

24:30 S1: They said.

24:31 S2: It works...

24:32 S1: They want to hear from you, they said.

24:35 S2: Anyways, it's based upon, some Federal laws that I was familiar with. I, in my normal practice, had told people about it, about how to fix it, and stuff like that. And it just was something where it was like I really wish the people knew about this. So, you know, Nicole was like... I think it was kind of... Actually we were on a thing like this, at one point, and...

25:02 S1: We were coming back from the farmer's market. We were coming back from the farmer's market. We went to Amish country to go shopping for groceries and fresh veggies during the summer time and when we were there, and when we were there, we were talking on the ride back about everything that was going on. And I mentioned it just casually, I was like, "I brought up my score," and everyone was like "How, how, how, how, how, how, how?" And Hubbin tried to start explaining it, but he didn't do a good job. You know what I mean? Because there are steps, right?

25:36 S2: Right.

25:36 S1: There's steps, and there's paperwork and there's stuff like that. So, "Oh, thank you, Mrs.

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Robinson." Oh, Kimberly! I'm so glad you're here. So then... Oh, what's the link? I keep talking about it and not telling you the link. You can go to scoprahschool.com, scoprahschool.com. That works. It'll take you right there. It doesn't do anything about student loans. What are the things? There are things. But anyways, people asked what it was, so we made it a thing.

26:00 S2: It doesn't do anything about student loans. It doesn't do anything about judgements...

26:04 S1: Judgements like Court Judgements. Yeah.

26:06 S2: Yeah. Court Judgements. And it does not do anything about back taxes.

26:11 S1: Because, so basically, if it's government-related, there's nothing anyone can do. So, just a tip... Oh, oh, I forgot to say this also. For you guys, the stuff that Hubbin does, you know how they have those, type in a one if you know how they have these. You know how they have those companies that say, "Oh, we'll help you clean your credit. And you only have to pay us \$200 a month." Right, Hubbin?

26:35 S2: That's right.

26:36 S1: They have these things on TV. Have you guys ever seen that? Or you'll see flyers like clean credit whatevers. They don't even do the stuff that Hubbin's talking about. Or they only do the stuff that Hubbin's talking about, but they charge you like \$200 a month for it in fees or \$400 a month for it in fees. And the DIY clean credit webinar, how much is that? I think it's like...

26:56 S2: \$25.

26:57 S1: It's like \$24. Or you know like when I round down, \$25. It's \$25. Yeah, exactly, Lashawn did it. Your score was already above average and it went up 60 points in two months. I know! It's just things that... And we do it regularly, like every quarter you look at my score, and you do sort of a process. Yeah, your son got scammed with one of those, you know it's so messed up. And it's like, the things that he does, even if you decide to work with one of those companies, you should probably be doing these things first. But it's amazing. Hubbin pulled together all the paper work for it, but I get to teach it? Which is amazing.

27:33 S2: Yeah, I remember. I remember like, did I write out basically...

27:37 S1: You did. You were very like, "You need to be very specific about it." And then I was like, "Okay... I need you to watch it." To make sure I did it right. Because he was like, I'm entertaining. Yeah, it's at scoprahschool.com, if you wanna see it. But it works like a charm. It's really good. It's really legit. And it was literally one... "If you just owe money but nothing in default, can the course help?" Do you mean owe money on credit cards? Is that what you mean, Lindsey? I know Lindsey, we're friends.

28:05 S2: Not really on that. That would be something where...

28:07 S1: You just owe money?

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28:08 S2: But the thing is you probably do have something on there that can be corrected.

28:13 S1: Right.

28:13 S2: Like almost everybody does...

28:14 S1: Oh no, she's talking about credit debt.

28:16 S2: Yeah, I understand, but it's not something that's going to get rid of any existing debt unless it's specific. Like really, pretty old and stuff like that.

28:28 S1: We walk you through it. You know what I mean, like late fee, things like that. We walk you through it. There's a lot. But it's cool because, it's just like a good example I think, of like Hubbin crushin' it. If you will. This was something that we got on here. It's kinda what we're gonna be doing all month, where... "Will it help a teenager if they have no credit and need to build credit?" Not really. Not really.

28:50 S2: No, It's about repairing credit.

28:52 S1: It's about getting your credit right. Rue's one of my friends. She gave us the fairy door. Yeah, yeah, she gave us the fairy door. But yeah, guys, it's just one of those things. Like Hubbin's really good at helping that way. And it was cool because we got on here and all you guys said, this was something you needed, and then that was what we were able to do. We were able to help.

29:13 S2: I actually do have a suggestion about the teenager thing.

29:15 S1: Oh, yeah, go. Hubbin has a suggestion about the teenager thing.

29:17 S2: I think they have a secured cards, like secured credit cards?

29:19 S1: That's what Minnie used. My sister. That's what she used. She got a secured credit card and put what, \$300 on it, I think?

29:26 S2: Right. And that's like sort of a first step thing that a teenager can do, without credit, to build credit.

29:33 S1: Yeah. And then my sister had to do that for, I think a year and a half, and then went back. She did it through like PNC bank, and then she went back and they offered her a credit card and it was like a \$500. So, yep.

29:45 S2: If your score's in the high 700s-800s? Don't worry about it.

29:48 S1: Yeah, don't worry about it. It's probably not a big deal. We had someone in our, in my 1k1day cycle 3 that did it anyways and she had a score that was in the 700s and it actually still helped her score, but it's not like you'll get a 100 or 200 jump. You might get 20 or 30, and I don't know if that's worth paying \$24.99 for. Save your money. We're not about... Yeah, exactly. That's what happened right? You went up 60 points in 60 days, so it was worth it, right. It totally depends

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on you. What's the highest score possible, 850?

30:20 S2: It's 850.

30:20 S1: Yeah, 850. Mine is 713 now from 530, yes! Doesn't that make you feel so good, right?

30:29 S2: It does.

30:29 S1: That is awesome! I love that. Does Hubbin have a monetized Periscope? Oh, guys, no. He's right here. This is Hubbin.

30:40 S2: I'm not very good at this.

30:41 S1: Oh, you are good at this!

30:44 S2: I'm not very good at it on my own.

30:46 S1: Do you wanna just dance, guys? I think we're gonna close out. Do you just wanna dance? Let's pick a song.

30:51 S2: Okay.

30:52 S1: Guys, any request? Any request guys? "I'm mid-600, but all bills are paid on time. Would it be worth it?" Yes. Yes! Yes, yes, yes, because mid-600s will get you a loan, but you're talking about percentage of the interest.

31:08 S2: Basically, you get the best loans if you pass 750.

31:12 S1: What? "A creditor refuses to remove off credit report without \$75." You don't have to pay a creditor anything. That's probably... I'll let you answer 'cause you're the lawyer.

31:22 S2: I mean...

31:23 S1: If a creditor's trying to get you to pay to supposedly take it off, what are they really trying to do?

31:27 S2: They're probably trying to get you to re-toll the statute of limitations. You don't wanna do that.

31:34 S1: Scammy McGee. Guys wanna watch out.

31:37 S2: And...

31:39 S1: I'm finding a tune. I'm finding a really good song for Hubbin to dance to.

31:44 S2: I do have a website. It is wheelhouselegal.com.

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31:51 S1: Oh, wait, no. Not that one. You guys, any requests? Any requests? Any requests, guys? He's a talented, talented dancer.

32:00 S2: We will be back. I also have a dog on my lap.

32:02 S1: That's fine. We just move, poop and scoop 'em, and then you're able to get in there and dance. I like to close things out with dances, don't you?

32:09 S2: Sure.

32:11 S1: I don't think you should pretend like you don't. Answer, talk to my friends.

32:14 S2: Okay. Hi, everybody!

32:15 S1: Yeah, you're supposed to be interesting.

32:18 S2: Didn't... What was I... I'm sorry.

32:21 S1: I don't have any drink.

32:25 S2: It's scoprahschool.com, right, baby?

32:28 S1: Yes. Scoprahschool.com.

32:32 S2: "Does it apply to Canadian credit, too?"

32:35 S1: We've had people take the course.

32:36 S2: I will tell you... Here's the thing.

32:37 S1: I'll let him answer.

32:40 S2: What I am talking about or what Nicole is talking about in the course has to do with United States federal law. And I can't actually say for sure whether it would help with Canadian stuff, but it probably would because the techniques that we're talking about would seem to, from what I've looked at online, they would seem to be applicable there, too. But I don't know for sure.

33:12 S1: Alright, I got it. Alright, guys. We're gonna close out with some fine Hubbin-ing. Alright, I'm gonna turn the camera this way. Hubbin, all I ask Hubbin is that you are just very mindful to not break anything. That includes yourself, that includes furniture, that includes... I'm trying to think of all the things I'd hope you don't break. Bones. I mean, truly I just need you not to break things, okay? Here we go. You ready? Gonna get right about there. Hips, pets, please don't break pets. Move away from that expensive thing. Alright, Hubbin. Let me move the ring light and give you some light 'cause you're a star. 'Cause you're a star. Move over some more, there we go. And come on, guys! Enthusiasm! Three, two, one.