

He's a star of Discovery Channel's hit TV show Undercover Billionaire and then also got his own show Undercover Billionaire: Comeback City. He's the founder of Kind Lending and the co-founder of the Stearns Family Charitable Foundation.

Key Points from his interview:

- 1) Adversity happens in your life, you choose to be the victim or the victor
- 2) Be willing to do jobs others won't do
- 3) Stay curious
- 4) Be authentic
- 5) Don't settle

On a tough start:

He had his first kid when he was 14 years old. His parents were functioning alcoholics.

"My mom would get me in the car, and...we're going to get lost...but I learned a lot because...I think a lot of us when we go and we get lost, we're afraid of what's around the corner. I [got] conditioned early as a kid that getting lost was pretty fun...like we drive and drive, and she'd pull over at some farm. 'Oh no, you know, we're lost!' And you know, and it was so great to go to take a left...take a right...**so my whole life now, when I get lost, it's exciting, it's not frightening.**"

"Having a child in the eighth grade, having a lot of personal things going on, **I got a thicker and thicker skin, and so you can take it. You can say you're the victim or the victor, right?** You're one or the other. And I started realizing, 'Man, like if anything happens to me, I've already been through a lot of shit. Like that's nothing.' And so then you start realizing you were wearing a coat of armor...and then you get confident, and so now when they start hitting you, it's not that...all that hurts you know. Bring it on."

On Starting a Business:

"And so when I learned about business. I started to put my money back in invest back in the company and then I've got a \$6 million credit line, and grew that to, you know \$2 billion credit line and just kept rolling. [In the beginning] I walked into the bank I said 'look at all the money that I've paid myself' and the bank says, 'well, how much money did you leave in the company that we're going to be investing in?' I said 'nothing.' They said, 'So we're gonna invest in a company that has

nothing?' So that makes sense, I see why you won't give me the money. And so the next year I kept all the money in the company, and I kept doing that every year. I just take enough to live. And, I've made a lot of money, I mean hundreds of millions of dollars..."

"I would leave it in, and then, and then **people saw that I believed in my own company. And it wasn't one that I was going to walk away from.** And then, with the more capital I had in the company, the more I can negotiate...the best credit lines."

"So then I start getting the government contracts with Title and Escrow I became the largest auditor in the country for HUD. I became the largest settlement provider for HUD. I could big with that world because nobody wanted to put up with the bank with the government's BS it's hard to be a contractor, and as a banker. No one wanted to do it..."

"So I just learned, I'll do it. I like red tape, I like roadblocks. Because other people don't want to deal with it, it gives [me] a competitive advantage, because you know other people don't want to play the game."

On free advertising:

"What I would do is I would go to the news station, and I'd say, 'hey I've got this program. It's \$100 loan \$100 downpayment.' Or there's a teacher next door, an officer next door program they get 50% off government loans. And so I'd go on the news, and they would show this program and thousands of people would call. Why do people pay for advertising when you could just go on the news for free and I was the only guy doing it."

On attending the O.J. Simpson Trial in person:

"This is the greatest night, you're gonna see the end of Christopher Darden's argument and the beginning of Johnnie Cochran's argument. Two or three o'clock in the morning I drove myself to L.A. by myself and I stood in the line. Now I was curious...like what are the jury doing. Are they going Yes? Are they going no? Because remember, they were sequestered. So I stood in line and then it got more and more people and then thousands of people by 8am. They go into a lottery. Then they ended up picking eight people and they picked me. I got to see the whole thing, it was crazy!"

On being kind and authentic:

"Why are you going to make other people feel bad, they already feel bad, you know, so I began to realize **I want to live authentic. I want to be me. And I do 'me' pretty good.** I don't do other people very good, you know."

What Grant Cardone said of Glenn Stearns: "You actually make being kind, kind of cool, and you're a gentlemen, and literally, when I watch you, I'm like, 'Man, I want to be more like Glenn, you know, and I do and I got so much more to learn.'"

How do you how do you keep stretching yourself?

"So again I sold a ball, a boat went all over the world had a great time. And then I realized I wasn't pushing myself and so, you know, I've not been happy unless I've had some of the chase. It's fun to chase and it's a game, you got to keep your mind in it, and usually I either need a villain, or I need someone to chase. And that's been something that I find fun. A lot of times the villains are my friends. I don't have to hate them, you know I mean I just, I like to beat them."

"I think to me it's not settling...and realizing that you can do things bigger than you ever dreamed that if you just put your mind to it, surround yourself with great people that you can achieve things that were virtually impossible to other people. So if you get your mind right. There's no stopping."

Getting cancer pushed him to do Undercover Billionaire:

He was already doing well and after he got cancer he realized the two youngest of his kids had only known him as "sick Dad" so he wanted to show them he was a fighter.

In the past he had to crawl out of a financial hole when the 2007–2008 financial crisis hit so this was an opportunity to do it again...to show that he still had it in him. And it was another way for him to answer a question for himself, "what if it wasn't me, was it luck?"

"I want to see if it's luck, you know, and, but now I've gotten millions of people watching me fail, and that pressure was much...larger than any amount of money...it was like 'Is this gonna be real or am I gonna really feel this bad in front of the world' And so I enjoyed that, you know, in a weird way."

"I don't mind risking it all again, like my reputation. I know what I'm made of...I know my integrity, so I don't mind getting my back against the wall, because that's when you really do it, by choice...you guys have an opportunity, you don't have to go backwards."