

Karen Zelnick:

Being an entrepreneur is all about playing the long game and the best founders and their investors understand that the ups and downs of solving big problems require more than just big vision. It's a combination of traits and practices that will carry you through the lean times. If you want to know what cockroaches and good entrepreneurs have in common, stick around because today we're talking with Mike Peregrina, co-founder of Homie and investor Curt Roberts to bring you both sides of a Perfect Pitch.

Karen Zelnick:

What is Perfect Pitch? It's a podcast from Kickstart that reveals the minds of both investors and entrepreneurs throughout a startup's journey. So, whether that's uncovering what everyone's really thinking during a startup pitch or learning how entrepreneurs, like you had managed their first major road block. Perfect Pitch offers an honest, quick and tactical guide to help you on your startup journey.

Karen Zelnick:

I'm your host, Karen Zelnick and I'm thrilled to be here today with Mike and Curt. Guys, thank you so much for being here.

Mike Peregrina:

Thank you, Karen. Happy to be here.

Curt Roberts:

I am so excited to be here. I have so much energy for this. Thank you for having me.

Karen Zelnick:

Thrilled to have you. So excited. We've got so much ground to cover, but first I wanna give everyone just a little bit of information about the two of you. So, let's start with Mike. You co-founded Homie in 2015, prior to that, you were on the investment team at Mercato Partners and investment banker. You studied architecture in finance at the University of Nevada and what else should we know about you?

Mike Peregrina:

I love food. I love my family-

Karen Zelnick:

You love food.

Mike Peregrina:

... and I love football. So-

Karen Zelnick:

Okay.

Mike Peregrina:

... all foods I eat it all.

Karen Zelnick:

Okay.

Mike Peregrina:

Food is a wonderful, wonderful thing for me.

Karen Zelnick:

Me too as it turns out. I love food.

Mike Peregrina:

(laughs)

Karen Zelnick:

And Curt, we're so excited to have you back here to talk about the investor side of the story. So, for those who might be joining us for the first time on our podcast, Curt is one of the partners here at Kickstart with an investment focus on consumer products, health tech and ed tech and general B2B SaaS in the West. And I think, something that really makes you a great partner, Curt with all these entrepreneurs is your ability to be curious and interested about in just about anything. What are you interested in right now, Curt?

Curt Roberts:

A lot of what I'm reading about right now is honestly the function of the human brain. I just find it absolutely fascinating and I-

Karen Zelnick:

That's amazing. (laughs)

Curt Roberts:

... and I, and I think what we're learning about how plastic the brain is and how it can regenerate.

Karen Zelnick:

Uh-huh (affirmative).

Curt Roberts:

Uh, there is just nothing more fascinating to me.

Karen Zelnick:

What's one tidbit that our listeners can take away from what your learning about that?

Curt Roberts:

One tidbit I would say is that, we are learning the brain has the ability to generate new neurons. I think we always-

Karen Zelnick:

Okay.

Curt Roberts:

... believed that once parts of the brain were damaged, they can never regenerate and we're actually why finding that's not true.

Karen Zelnick:

That's amazing.

Curt Roberts:

Very encouraging.

Karen Zelnick:

Thoughts on that, Mike?

Mike Peregrina:

I have no comment.

Karen Zelnick:

(laughs) Okay.

Mike Peregrina:

For once in my life [crosstalk 00:02:51] I have no comment on that.

Karen Zelnick:

I know. I was like, I was like. How do you follow that up, like?

Mike Peregrina:

I'm still processing because that, for many years, right? We've been told that-

Karen Zelnick:

Yeah.

Mike Peregrina:

... neurons do not replace. And now we're figuring out that it does.

Curt Roberts:

Thousands per day.

Mike Peregrina:

That's amazing.

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Karen Zelnick:

Thousands per day?

Curt Roberts:

Thousands per day.

Mike Peregrina:

Wow.

Karen Zelnick:

Oh my gosh.

Mike Peregrina:

I learn things everyday.

Karen Zelnick:

Now I wanna talk about that.

Curt Roberts:

The brain can actually regrow itself.

Karen Zelnick:

That's amazing.

Curt Roberts:

It is pretty amazing.

Karen Zelnick:

What book are you reading about that?

Curt Roberts:

It's called...

Mike Peregrina:

It's a good name.

Curt Roberts:

That's not what it's called.

Mike Peregrina:

(laughs)

Karen Zelnick:

That's awesome. We'll find it and we'll put it in the show notes. Okay, let's jump right in the discussion. I feel like we say this all time, but Mike, it really is true with the story of how and why you founded Homie that it is just so inspiring. So, why don't you tell us a little bit about Homie, what it does and why it matters to you.

Mike Peregrina:

So, Homie is really, really personal, uh, to me. I grew up in south central L.A, first generation, born in the United States, was the first person to go to college-

Karen Zelnick:

Mm-hmm (affirmative).

Mike Peregrina:

... and graduate college from my family, so for us that's really, really important. We moved to Las Vegas when I was about 15 years young and then I finished my last two years of high school there, I studied architecture at UNLV, and during that time is really where the Homie creation story comes from. I was putting myself through school by waiting tables in the Las Vegas strip and I was making boat loads of money. Money that no 21 year should be (laughs) making at that age.

Karen Zelnick:

I did not make a lot of money waiting tables.

Curt Roberts:

G- Gambling or waiting tables?

Mike Peregrina:

No, waiting tables and-

Curt Roberts:

Okay.

Mike Peregrina:

... sports betting, but don't tell my mom.

Karen Zelnick:

(laughs)

Curt Roberts:

Okay. All right.

Mike Peregrina:

Um, and during that time, it was around 2005, so Las Vegas was growing, it's booming and we're buying homes two at a time, stated income, no money down, one-year, two-year arm, everyone and their mother were getting their real estate license-

Karen Zelnick:

Mm-hmm (affirmative).

Mike Peregrina:

... and their mortgage license. So, not a lot of barriers entering into that. So I unfortunately got caught up doing some things that I probably shouldn't have been doing. 2008 came, 2008 went and I lost it all. And I had this epiphany in 2009 that it's really my responsibility to fix the real estate industry and turn out that there's about five things that are really wrong with it. The consumer is not the focus and the center of the transaction.

Karen Zelnick:

Mm-hmm (affirmative).

Mike Peregrina:

The fees are super, super, super high.

Karen Zelnick:

Yeah.

Mike Peregrina:

The misaligned incentives are just out of this world wrong. So put that idea in the back of my mind and then decided to go back to college-

Karen Zelnick:

Okay.

Mike Peregrina:

... because no one's hiring architecture designers or deep in a recession. So I decided about myself some time, went back to UNLV, studied finance this time and as you mentioned earlier, I became an investment banker. Did that for almost two years and really learned a technical skill set and I was lucky enough to be a part of the investment team at Mercado Partners which was another wonderful learning experience for me. And then the idea to start Homie came back in about 2014, started Googling some stuff and researching the competitive landscape got introduced to Johnny Hannah, was a co-founder at Homie and then Mike Fianco, two wonderful individuals and then we came together and then started the business. And our vision is to make home ownership easy, accessible, and affordable to all and really making an equitable for the people.

Karen Zelnick:

It really is such an inspiring story and I know we've only scratched the surface. I actually saw a really cool video cut that you guys put out. So we'll put a link to that in our show notes as well. I encourage everyone to go watch it. It's fascinating, and you'll just fall in love with Homie.

Mike Peregrina:

I've been told that the real star of that is my mother. She's a huge inspiration in my life.

Karen Zelnick:

That's awesome. Curt, why were you so excited to invest in Homie?

Curt Roberts:

Well, it's an interesting question because to start with, I wasn't. In 2015 icon Johnny came past Kickstart and presented Homie to us and loved their passion, loved their resumes and at the same time, the first thought that crossed my mind is these guys have no idea what's about to hit them. Real estate and the power of the real estate lobby has been so effective generally at squelching innovation that my first impression was these guys will be one of many that have tried and will have fallen on their swords in the process of doing so. So I would say that I was a skeptic. Here's what completely changed my mind. I think it was in 2018, is that right Mike?

Karen Zelnick:

I think so.

Curt Roberts:

You guys came back, you'd been plugging away at all the business in the interim, I'd seen Homie signs showing up everywhere so I knew the company was making it work. And what I saw in that second meeting was a couple of people who had really figured out a business model that was materially different than where you started, and was starting to show some signs that even with that really low fee to sell a house, that you guys could build a business that could dominate the space and be very successful. That was incredibly impressive to me.

Mike Peregrina:

It's so nice to hear that.

Karen Zelnick:

(laughs) so nice-

Curt Roberts:

Especially with starting with-

Mike Peregrina:

He wasn't [crosstalk 00:07:40] excited at the beginning.

Karen Zelnick:

Starting with, that wasn't that exciting. I wasn't impressed.

Curt Roberts:

I mean, it happens. The technical piece was you had launched mortgages and the mortgage attachment rate was like from zero to 15 to 30 at moment.

Mike Peregrina:

Yeah, that's right.

Curt Roberts:

Holy crud. These guys are onto something.

Karen Zelnick:

So how many investors did you meet with Mike?

Mike Peregrina:

Everyone and their moms.

Karen Zelnick:

Okay.

Mike Peregrina:

We met with so many people. And I think everyone had a very similar sense of the business, you're going up against a hugely, hugely, hugely large incumbent, almost cartel like lobbying, and one of the top lobbying firms or bodies in the nation, and things have been the same for almost 100 years, right.

Karen Zelnick:

Yeah.

Mike Peregrina:

So I think it's only fair to be skeptical, and I think as entrepreneurs, it's our responsibility to solve those problems every single day, all day. But we met with a lot of investors and luckily found a couple that decided to lead the round and had faith in, in us and the relationships that we have built with them over time, and it was off to the races.

Karen Zelnick:

That's amazing. Was there ever a point where you started to second guess your mission to change real estate with all the, that rejection?

Mike Peregrina:

Yeah, that's a great question. The answer honestly is no. Facing the no's are harder but we always, Johnny's amazing at this is, a no is a chance for us to look in the mirror and have that introspect and say what can I do better? What does the business need to do better? Where should the business be? As an entrepreneur, we always think that the glass is half full. And it's not a no right now, it's just a not right now-

Karen Zelnick:

Delayed yeah. Delayed yeah.

Mike Peregrina:

It's a delayed yes and you just don't know it yet sometimes. And we have a great team, right. I would definitely remiss if it wasn't, you know, if I don't share my channel, first name are the co-founder and

CTO, Joe Grover, CMO as well. He's damn near a founder for us as well, and [crosstalk 00:09:19] a great team.

Curt Roberts:

Joe is phenomenal.

Mike Peregrina:

He's been an amazing partner, we're super proud of having him on board but that team really is well rounded.

Karen Zelnick:

All right, Mike. Now let's go into these 13 C's of entrepreneurship that you've developed an outline, and this is what we've all been waiting for. So let's dive right in.

Mike Peregrina:

Well, thanks. So here they are creation, which is really about the founding story and the founding team. Courage. I deeply believe that it takes courage to start a business and it takes courage to fight for things that are right. Care is number three, that's pretty obvious. Connection is one that I think is always overlooked and it's the connection with your employees, it's connection with people including your founding team. Collaboration is something that's also pretty obvious, it's the teamwork no one can do it by themselves. Compassion is the other one and it's compassion for employees, compassion for your customers and future customers. Communication, creativity, culture, choice, clarity, Curt, which really is the-

Curt Roberts:

Oh, yeah.

Karen Zelnick:

(laughs).

Mike Peregrina:

He made it on the list and the last one is cockroach.

Karen Zelnick:

I know that we went through those really fast. So for everyone listening, we'll be sure to have them up in our show notes at kickstartfund.com. So be sure to check that out after listening. So before we move on to fast, Mike connection, why is that the most overlooked C.

Mike Peregrina:

I'll have to credit Johnny for this one. One of the things that he's really strong on his mental fitness and I think that's something that as investors, investment bankers, entrepreneurs, spouses, brothers, sisters, we really forget about or overthink or underthink and sometimes think of it as a stigma, and I think that being connected with people is really, really important. I think the most important things in life really are not things, they're really connections and relationships you have with people.

Karen Zelnick:

Curt, would you agree with that assessment that it's often the most overlooked one in startups?

Curt Roberts:

Yeah, I think that's probably true. Founders tend to be people who, when successful feel like they can pretty much power through anything. And I think there's a tendency toward self reliance that is absolutely critical to success. However, at the same time, that can sometimes lead to an unhealthy independence, as opposed to a sense of interdependence, and a willingness to share the load with people who've signed up for the journey and care as much about your mission as you do.

Mike Peregrina:

I could not agree more with that, well said.

Karen Zelnick:

I think they're probably a lot of people listening to that will really resonate with and he will be relieved, I think, to hear that it's okay to have space for not being okay. Or to-

Curt Roberts:

Oh, absolutely. I think, I think being vulnerable, as the leader of a business, people relate to that.

Karen Zelnick:

Mm-hmm (affirmative).

Curt Roberts:

They don't see these people, whether it's founders or an executive as these perfect individuals, which we all know they're not right.

Karen Zelnick:

Yeah.

Curt Roberts:

And I think the more real you can be with your employees, your team members, they have a huge tendency to respect you more for it, because they realize that you are human. I love that. It's so important.

Karen Zelnick:

Yeah. And it leads to more effective collaboration, a couple of these other C's actually-

Mike Peregrina:

Absolutely.

Karen Zelnick:

... creativity and culture-

Mike Peregrina:

Yeah, yeah, they're all intertwined. They're all interconnected for sure.

Karen Zelnick:

Yeah. And the one I really want to talk about though, is cockroach.

Mike Peregrina:

Yes, everyone does.

Karen Zelnick:

I mean, that kind of stands out a little bit. It's a little bit like, ooh, but-

Mike Peregrina:

Yeah.

Karen Zelnick:

... why is cockroach in there.

Mike Peregrina:

Yeah. Well, so you probably know this, but cockroaches don't die, right, so.

Karen Zelnick:

I do know. I used to live in New York and tried to kill a few, so.

Mike Peregrina:

Oh, those are bigger ones, those are on a different level, right. But if, if you think about being an entrepreneur, you have to give yourself enough time to find that spark, that elbow, that growth curve, where you really do find that product market fit at a fast pace, and you can grow like weeds, right? And I think giving yourself enough time, and all these C's, as I mentioned are interconnected to be creative to solve problems day after day in and out, you won't die. So you just have to give yourself enough time to turn the corner, to find that right investor, to find the right product market fit, or even that right customer that ends up nailing this huge opportunity for you. And then it creates this flywheel.

Karen Zelnick:

Mm-hmm (affirmative).

Mike Peregrina:

That's the cockroach.

Curt Roberts:

Okay, so I think I have an example of cockroach actually-

Karen Zelnick:

Perfect.

Curt Roberts:

... that involves both Mike and myself. After we wrote our first check into the company, there was a period of time in which the company was out preparing to raise its next round. And for a bunch of reasons, we reached a period in time in which the company got very, very tight on cash and we had some hard decisions to make. And I remember going through conversations with Mike and Johnny in particular that were not fun. They weren't fun for me-

Karen Zelnick:

Do you remember those conversations?

Curt Roberts:

Oh, I do. My hands are getting shaky-

Karen Zelnick:

(laughs).

Curt Roberts:

... just thinking about it.

Mike Peregrina:

Yeah.

Curt Roberts:

They were not fun. And I'll tell you what, what I appreciated about how Mike and Johnny handled those conversations was that it was never about the person or getting personal or questioning motivations.

Mike Peregrina:

True.

Curt Roberts:

We got through that process and I came out of it with significantly higher respect for the company, and a willingness to get significantly more bold to make sure it succeeded because I could tell that these guys would not give up.

Karen Zelnick:

Yeah.

Curt Roberts:

That they understood the perspective that we were coming from and that we were gonna solve it together.

Karen Zelnick:

Mike, how does it not become personal? Like what, was there, is there a C applied there?

Mike Peregrina:

Yeah. What is personal, um-

Karen Zelnick:

Yeah, no, this is your mission-

Mike Peregrina:

The way, the way that, you know, behind closed doors, like there was a lot of anger and distrust.

Curt Roberts:

I had them.

Mike Peregrina:

And, and I mean, I've known-

Karen Zelnick:

Let's get into that.

Mike Peregrina:

... I've been on the Kickstart team for eight years, right?

Karen Zelnick:

Yeah.

Mike Peregrina:

Like, I've known these wonderful people for such a long time and it felt like betrayal but that is distortion, right? That is not what happened. What happened was there was business terms that were expiring, right?

Karen Zelnick:

Mm-hmm (affirmative).

Mike Peregrina:

And the conversations internally that we had between the management team, although there was some anger and some, you know, things and words said, very passionately, we realized that we signed-

Karen Zelnick:

The walls could turn.

Mike Peregrina:

the dotted line. That's right. That would be, that would be really amazing actually, to look back and see what happened. But amongst us, we put on our big boy pants, we signed the dotted line as the agreement and the arrangement we made but what I love what happened after that was the support that we got from Kirk specifically and the support that we got from all of our other investors, which he wrangled together was amazing. And I think that we love him and respect him way more because of that, because it did allow us to get more time to see that growth curve, because it was, it was bound to happen. We just needed a little bit more time, but there's no hard feelings, there's no disrespect of anything. And we all came on the other side a lot better.

Karen Zelnick:

Man, I can't be the only one listening to this, that is just so inspired, actually, by that interaction and the story that went there and they'll takeaways personally for like, put on your big boy pants, or big girl pants, and-

Mike Peregrina:

That's right.

Karen Zelnick:

... just keep going and commit.

Mike Peregrina:

That's right.

Karen Zelnick:

That's really inspiring. So thank you for sharing that. And my next question is, could you tell us about a major roadblock at Homie and how you had to apply one of the C's to overcome that roadblock?

Mike Peregrina:

There's two that come to mind. The first one is courage. And as I think about courage, you have to be willing to put everything on the line to fight for what's right. And sometimes, actually all the time, it's never easy to do. The other C that comes to mind is collaboration, you cannot do it by yourself. You have a team for a purpose, you have to put an immense amount of trust on those individuals and doing it together means you'll come out stronger on the other side. And I would probably say it was that, that time in Homie's lifecycle where we almost ran out of cash, right? It was looking at each other and looking in the mirror and how are we going to solve this problem together? How are we gonna work together and collaborate so we can get on the other side of this? And it's that C that that come to mind?

Karen Zelnick:

Curt, any thoughts on that?

Curt Roberts:

Yeah, I will never forget a phone call I got from Johnny. I was on my way to a meeting in Utah County. And we weren't even done getting through the difficult conversations but I think the company knew that we were serious about providing support with additional money so that they could get to the point they needed to raise another round of financing. But those conversations were very painful and I knew

there were mixed feelings over at Homie about Kickstart, generally and about me personally. And I will never forget being in the car on the way to Utah County, getting a phone call from Johnny Hanna in which he asked me if I'd be willing to join the board. And I thought, am I hearing this, right?

Karen Zelnick:

(laughs). You're like-

Curt Roberts:

I just made your life kinda painful and you want me to join your board. And it gave me an, an immense amount of respect for Johnny's maturity and the maturity of the team to be able to take a step back from the difficulty of that moment and draw conclusions about what was best for the company going forward with all of the emotion out of the picture. It, it was a really defining moment for the relationship, I think.

Mike Peregrina:

It's one of the best decisions we could have made too. Curt's been super instrumental in the success of our business [Crosstalk 00:18:21].

Karen Zelnick:

That's one of the C's.

Mike Peregrina:

He is. He's one of the maker, yes.

Karen Zelnick:

He's one of the C's. Yeah.

Mike Peregrina:

And we meet every word of it. So whoever's listening to this and feels like, oh, this could be a story that's just for a podcast like no, that really did happen. And I do believe that the entrepreneurs at Homie are cut from a different cloth. I think it all starts with Johnny and his ability to think beyond the business. The business is not gonna define us. And he and I have had conversations about how personal this is for me, and I will do everything and anything to make this happen and succeed and so will my wife, and our wives and partners are an extension of the founding team. And he helped me understand that whether Homie succeeds or doesn't succeed, it's not a reflection on us as individuals. And I think being able to have a relationship that goes back to connection with our stakeholders, our investors, our board members, that is what really matters. And I think and I hope that entrepreneurs that hear that get past the cynicism, get past the I'm gonna do this by myself, get past the Silicon Valley CEO mentality. The faster you get beyond that, the faster you're gonna be able to grow a business that's doing things the right way, and build a team and have a trustful team.

Karen Zelnick:

Do you agree with that's why they're, you think they're also cut from a different cloth?

Mike Peregrina:

I do think they're cut from a different cloth but I was actually going to emphasize a different thought on that.

Karen Zelnick:

Yeah.

Mike Peregrina:

And that is, so many of the companies that we will back, have a really interesting idea and interesting market, a good take and they're gonna build a great business. It's not very common for a company to have an overt set of enemies that are bent on their destruction. Homie has that and there's-

Curt Roberts:

I love that.

Mike Peregrina:

something about the way that gives the team energy to say, we are going to do what's right for the customer no matter how much pushback we get, how public it becomes, how vilified we are, this is about doing the right thing.

Curt Roberts:

I agree, we obsess over the customer. My house has been egged, and my partner's house has been egged.

Karen Zelnick:

Your house has been egged?

Curt Roberts:

Mm-hmm (affirmative). But I grew up in South Central LA, so I'll take an egging-

Karen Zelnick:

You're like that's nothing.

Curt Roberts:

Yeah, (laughing) [crosstalk 00:20:28]. But, but it's something that inspires us is we do this for the customer, I'll share one story because I think it's really powerful and there's 7000 of these stories after every single transaction. There's a family in Utah that couldn't conceive a child and they used Homie to buy a home, sell a home and get a mortgage, we've saved them almost \$25,000 they invested in in vitro and nine months later had baby Calvin. And when I saw that baby in a Homie Onesie, I cried. I couldn't hold it back. And when things are tough-

Karen Zelnick:

I'm getting a little emotional right now, actually.

Curt Roberts:

I've actually never shared the story without, without tearing up. And I probably won't do it today. But that's why we do it, right. So when my house gets egged, when the bad guys are telling us that we actually don't have attorneys that are helping customers, that we don't have, you know, licensed real estate agents and loan officers and title and escrow people, and let them continue doing that because the way we're gonna continue to win is by focusing on the customer, not on all this other garbage that happens. But there's so many wonderful stories like that, that happen on the Homie platform every single day. And that's why we do what we do.

Karen Zelnick:

I really did get really emotional of that. And the conviction that you, another C.

Curt Roberts:

(laughs).

Karen Zelnick:

The conviction that you have-

Curt Roberts:

Ooou, I like it.

Karen Zelnick:

... just, it's palpable, and that is an amazing, inspiring thing. And I have one final question for you. What's the most effective practice you've implemented in your work and personal life that's had the greatest impact on your success?

Mike Peregrina:

It's definitely gonna start with a C.

Karen Zelnick:

I was gonna say it doesn't have to start with C, but we'd love it if it could.

Mike Peregrina:

Um, I think it goes back to connection.

Karen Zelnick:

Mm-hmm (affirmative).

Mike Peregrina:

I think life is so much more than your nine to five job. It's the relationships with the people that you have around you, and it's professionally and it's personally, especially now during COVID, especially now, during this digital revolution. We spend so much time at work. Sometimes some would argue more time at work than at home and they overlap a lot. And I think that before we used to resist that, I think now we have to find a way to embrace it. Definitely have boundaries, but how do those things come together to bring you more joy. And another thing that comes to mind is just discipline, is being very mindful of

the things that you do from nine to five, things that you do with your family and really be disciplined and committed. Ah, another C.

Karen Zelnick:

Yeah, (laughs).

Mike Peregrina:

It's not discipline, maybe it's commitment.

Karen Zelnick:

Yeah. Just be committed to what you're doing and be very thoughtful about the relationships and the connections you have with people.

Mike Peregrina:

Yeah, thanks. Curt.

Curt Roberts:

I would insert an L.

Karen Zelnick:

All right. Mixing it up.

Curt Roberts:

And mine is, mine is learn. I think what's admirable about the best entrepreneurs, what's admirable about Mike is that every day is an opportunity to learn something new from the customer, from a past mistake, from a comment that comes from a co worker, from something he just read in a book. I think everyone should see the experience of life and of entrepreneurship as constant and continuous learning. And if you ever feel that's not happening, it's because of you not for any other reason.

Mike Peregrina:

I love that. My face is always in a book, I love to learn. And I think that comes from my mother and she's 60 something and she's currently working on her GED, which is really, really awesome.

Curt Roberts:

Wow.

Mike Peregrina:

But I'd love to learn and I'm gonna find a C for that. Or maybe it's like-

Karen Zelnick:

Curiosity.

Mike Peregrina:

OO, there it is. Curiosity.

Karen Zelnick:

Well, I'm just gonna be writing-

Curt Roberts:

Cognition.

Karen Zelnick:

Yeah, yes.

Curt Roberts:

(laughs)

Mike Peregrina:

Cognition, I love that.

Karen Zelnick:

I like that even more. Okay. We're just gonna be talking in C's the rest of the-

Mike Peregrina:

All the time, all the time.

Karen Zelnick:

... rest of the week. That's my big takeaways.

Mike Peregrina:

I do love that quote.

Karen Zelnick:

There's a synonym for everything that starts with C.

Mike Peregrina:

That's right.

Karen Zelnick:

So anyway, thank you, Mike and Curt-

Mike Peregrina:

My pleasure.

Karen Zelnick:

... so much for being here.

This transcript was exported on Feb 13, 2021 - view latest version [here](#).

Mike Peregrina:

This was so much fun.

Karen Zelnick:

I loved this discussion. Really appreciate you coming. And of course, thank you for listening as we dive into what it takes to create a perfect pitch. If you wanna learn more about our partner Curt Roberts from Kickstart and our co-founder Mike Peregrina, and what he and his cockroach loving team are doing at Homie to make buying a home more possible for everyone, we'll have a link to the company and a longer bio in our show notes at [kickstartfund.com slash Perfect Pitch](https://kickstartfund.com/slash/Perfect-Pitch). And don't worry, we'll figure out what book Curt was reading and we'll put that in the show notes too along with the 13 C's from Mike and that amazing video about Homie and the story that includes his mom. We'll be back next time with more insights from entrepreneurs and the investors who fund them. So be sure to subscribe so you don't miss a thing. You can listen to more episodes of Perfect Pitch wherever you listen to your podcasts. And if you like what you're learning, leave us a review or rating. We'll catch you next time.