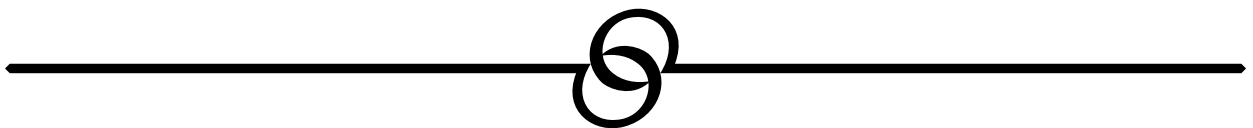




Crown City

HOME BUYERS

A Residential Real Estate Solutions Company



WHO WE ARE

Crown City Home Buyers is a full-service real estate solutions company located in the metro Kansas City area. Founded by Todd Merriott, Josh Aquino, and Ben Allgeyer, Crown City Home Buyers is proud to provide real estate services in the following areas:

- Residential Redevelopment
- Short Sales/Loss Mitigation
- Real Estate Investment
- Foreclosure Solutions

Important Facts About Crown City Home Buyers

- Experienced in solving real estate problems and helping homeowners find solutions to their real estate needs
- Ability to make cash offers for houses and create fast, hassle-free transactions, closing in as little as 10 days
- All information is kept private and confidential.

Since its inception, Crown City Home Buyers has passionately pursued the goal of helping homeowners find solutions to their real estate needs. Our company specializes in solving real estate problems and we can help correct almost any financial situation at no cost to you!

If you are looking to sell your house quickly, or if you find yourself in a real estate dilemma and are simply looking for answers, we can help. Every year, hundreds of thousands of people get hit with one of life's unexpected curveballs, sometimes forcing them to sell their house. Most people are not aware of their options beyond listing with a Realtor or trying to sell their house on their own. We work with homeowners individually and explore all possible solutions. Our goal is to put power back in your hands.

Additionally, we love to help families achieve the dream of homeownership through our first-time homebuyer educational program and credit repair program. We are excited to be an innovative and leading force in our market and we aspire to continue contributing to the economic wellbeing of Kansas City and its neighborhoods.



WE WILL BUY YOUR HOUSE FAST

Our real estate specialties include:

- Foreclosure Avoidance
- Refinancing Homes in Foreclosure
- Vacant Properties
- Environmental or Structural Problems
- Bankruptcy
- Judgments or Outside Liens
- Credit Repair
- Little or No Equity Sales
- Debt Removal or Renegotiation
- Resolving Title Issues
- Relocation Assistance
- Apartment & House Rental Specialists
- Overleveraged Properties
- First Time Homebuyer Programs
- And much more!

MISSION STATEMENT

When a passion for real estate is combined with talented individuals who have an uncompromising drive to succeed, amazing things happen. At Crown City Home Buyers, it's our goal to not only have a positive effect on the lives of our friends and families - but also to inspire, motivate and create lasting change in the communities we serve. We treat our clients and team members with honesty and respect. Crown City Home Buyers is dedicated to continuing to find new and innovative ways to serve our team, our customers, and our Kansas City community.



COMPANY CREDENTIALS & LEADERSHIP

Josh Aquino, Chief Acquisitions Officer

"At Crown City Home Buyers, our team is highly motivated, knowledgeable, ethical, and resourceful. Qualified to handle any real estate transaction, our dedicated staff is committed to helping people accomplish their real estate goals. Our team of professionals has the expertise to navigate any transaction and the integrity to follow up on our promises."

OUR EDUCATION

As always, having the essential knowledge is key in order to carry out any mission. We have invested a great deal of time, energy, and capital into our real estate education to make sure we not only protect ourselves but also provide you with peace of mind knowing that we are a legitimate company with sound knowledge and experience.

We've been mentored by many of the nation's top real estate investment operations and continue to hone our skills through diligent learning. Our real estate investing mentorship has involved a comprehensive curriculum, covering all the ins and outs of creative real estate investing. Beyond the principles of sound investing, we've also been thoroughly trained on how to build a successful business based on systems, testing, and measurement.



Having been involved in thousands of real estate transactions across all the members of our team, we have created the necessary systems and tools to allow us to strategically invest in real estate while also growing and expanding our business. These tools are consistently leveraged when analyzing our real estate deals.



STATE OF MISSOURI



John R. Ashcroft
Secretary of State

CERTIFICATE OF ORGANIZATION

WHEREAS,

Crown City Home Buyers, LLC
LC1743648

filed its Articles of Organization with this office on the 16th day of November, 2020, and that filing was found to conform to the Missouri Limited Liability Company Act.

NOW, THEREFORE, I, John R. Ashcroft, Secretary of State of the State of Missouri, do by virtue of the authority vested in me by law, do certify and declare that on 16th day of November, 2020, the above entity is a Limited Liability Company, organized in this state and entitled to any rights granted to Limited Liability Companies.

IN TESTIMONY WHEREOF, I hereunto set my hand and cause to be affixed the GREAT SEAL of the State of Missouri. Done at the City of Jefferson, the 16th day of November, 2020.


Secretary of State



WORKING WITH US

WHY WORK WITH Crown City Home Buyers?

What we provide for homeowners can not only make for a smooth transaction, but it can also add up to thousands of dollars in additional profit as compared to selling a home through traditional means. With the ability to directly purchase homes and make cash offers, we create fast and hassle-free transactions.

There are many creative ways to help homeowners in any situation. We pride ourselves on our reputation of working one-on-one with customers to handle every individual situation, and it's our goal to make each client feel like we achieved a WIN-WIN scenario.

Most homeowners have no idea what options are available to them beyond listing a house with a Realtor or trying to sell the house on their own. We provide an alternative. A Realtor gets paid a commission for his or her services which is a percentage of the home selling price. In most cases, you may also be encouraged by the Realtor to fix up your home to attract more potential buyers...

BENEFITS OF WORKING WITH US

- CASH OFFER
- NO REALTOR COMMISSIONS
- QUICK CLOSE
- NO FEES
- PAY NO CLOSING COSTS
- WE BUY THE HOUSE AS-IS
- NO APPRAISAL
- NO LENDING RESTRICTIONS

Crown City Home Buyers vs. Traditional Buyers

How Do We Compare to a Traditional Buyer?

	Traditional Buyer	Crown City Home Buyers
Method of Payment	Bank Financing	CASH
Repairs	1-8% of Home Value	None (Sold AS-IS)
Closing Timeframe	30-35+ Days	10-14 Days
Commissions	6% of the Sale Price	None
Seller Paid Closing Costs	1-6% of the Purchase Price	Zero
Appraisal	Mandatory	None
Length of Time on Market	14 Days on the Market (Kansas City Average)	0 Days



PROGRAMS WE OFFER

CASH PURCHASE PROGRAM

Utilizing cash funding from our national network of investors allows us to circumvent many of the nuances of traditional real estate closing. We can purchase your home directly, and you won't pay any Realtor commissions. In addition to our funding source, we will buy the home AS-IS – meaning we won't ask you to make a single repair to the home. Furthermore, Crown City Home Buyers fully understands the importance of timing. You may be in a situation where you need to close quickly or you may need a few months to transition to the next phase of your life. Either way, we can facilitate a fast and easy closing in 10 days or less - or extend the timeframe out as long as you need. We are here to work with you.

SHORT SALE PROGRAMS

With today's ever changing real estate market, it can be very difficult for some homeowners to sell their property. You may be overleveraged and tempted to just walk away from the home. However, this is not in your best interests and there are serious consequences if you let the home foreclose. If you are currently experiencing this scenario, it's important to know that you do have options! We are very successful at negotiating debt with banks and can often purchase the property directly from you - thus saving you and your family's future from a foreclosure.

HOMEOWNER RELOCATION PROGRAMS

We realize the challenges homeowners face when selling their homes. This is why Crown City Home Buyers created a Homeowner Relocation Program. We will work with you to locate another home or an apartment depending on your needs. We can also arrange for our movers to assist and even help coordinate temporary storage for your things, if this is something you desire. We know selling a home can be stressful and we love going the extra mile for our customers.

MORTGAGE REFINANCE PROGRAMS

If saving your home is your goal, we can help! We work with many national and local lenders who specialize in refinancing homeowners who are behind on payments. Most mortgage companies will shy away from borrowers with tarnished credit, but not the lenders we work with. Our partners will work diligently to find the best loan product for you. If this program interests you, please speak with us today! The longer you delay, the more difficult it will be to qualify!



OTHER OPTIONS

REFER TO A LOCAL REALTOR

Our primary focus is on revitalizing neighborhoods. If your home is located in an area where our firm does not specialize in finding retail buyers, we are happy to refer you to the right realtor for your area. We know that not all Realtors are created equal. Therefore, we do a thorough prescreening of all our referrals to ensure that they are an adequate representation of our company.



RENOVATION PROJECTS

Occasionally, we sell houses that are not included in our completed renovation portfolio. When selling these properties in need of repair, it's very important for the buyer to have specialized knowledge to identify any possible renovation costs associated with improving the property. When working with our company, you can rest assured that we're very qualified and experienced in accurately estimating repairs and consulting with buyers on the renovation process. Listed on the next pages are snapshots of how we and our affiliates do business.



REAL LIFE SCENARIO

A. U.S. DEPARTMENT OF HOUSING & URBAN DEVELOPMENT SETTLEMENT STATEMENT		B. TYPE OF LOAN:				
		1 <input type="checkbox"/> FHA	2 <input type="checkbox"/> FmHA	3 <input checked="" type="checkbox"/> CONV. UNING.	4 <input type="checkbox"/> VA	5 <input type="checkbox"/> CONV. INS.
		B. FILE NUMBER:			T. LOAN NUMBER:	
		6. MORTGAGE INS CASE NUMBER:				
C. NOTE: <i>This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "POC" were paid outside the closing; they are shown here for informational purposes and are not included in the totals.</i>						
D. NAME AND ADDRESS OF BORROWER:		E. NAME AND ADDRESS OF SELLER:		F. NAME AND ADDRESS OF LENDER:		
Tax Mailing Address:						
G. PROPERTY LOCATION:		H. SETTLEMENT AGENT: 56-2264358		I. SETTLEMENT DATE:		
Mecklenburg County, North Carolina		PLACE OF SETTLEMENT				
J. SUMMARY OF BORROWER'S TRANSACTION				K. SUMMARY OF SELLER'S TRANSACTION		
100. GROSS AMOUNT DUE FROM BORROWER:				400. GROSS AMOUNT DUE TO SELLER:		
101. Contract Sales Price		30,000.00	401. Contract Sales Price		130,000.00	
102. Personal Property			402. Personal Property			
103. Settlement Charges to Borrower (Line 1400)		6,600.80	403.			
104.			404.			
105.			405.			
Adjustments For Items Paid By Seller in advance			Adjustments For Items Paid By Seller in advance			
106. City/Town Taxes	In		406. City/Town Taxes	To		
107. County Taxes	12/15/09 to 01/01/10	83.38	407. County Taxes	To		
108. Assessments	To		408. Assessments	To		
109.			409.			
110.			410.			
111.			411.			
112.			412.			
120. GROSS AMOUNT DUE FROM BORROWER		136,681.18	420. GROSS AMOUNT DUE TO SELLER		130,000.00	
200. AMOUNTS PAID BY OR IN BEHALF OF BORROWER:				500. REDUCTIONS IN AMOUNT DUE TO SELLER:		
201. Deposit or earnest money		1,000.00	501. Excess Deposit (See Instructions)			
202. Principal Amount of New Loan(s)		168,000.00	502. Settlement Charges to Seller (Line 1400)			
203. Existing loan(s) taken subject to			503. Existing loan(s) taken subject to			
204.			504. Payoff of first Mortgage to Chase		90,741.16	
205.			505. Payoff of second Mortgage			
206.			506.			
207.			507. (Deposit disb. as proceeds)			
208.			508.			
209.			509.			
Adjustments For Items Unpaid By Seller			Adjustments For Items Unpaid By Seller			
210. City/Town Taxes	To		510. City/Town Taxes	To		
211. County Taxes	In		511. County Taxes	01/01/09 to 12/15/09	1,645.35	
212. Assessments	To		512. Assessments	To		
213.			513.			
214.			514.			
215.			515.			
216.			516.			
217.			517.			
218.			518.			
219.			519.			
220. TOTAL PAID BY/FOR BORROWER		169,000.00	520. TOTAL REDUCTION AMOUNT DUE SELLER		62,366.51	
300. CASH AT SETTLEMENT FROM/TO BORROWER:				600. CASH AT SETTLEMENT TO/FROM SELLER:		
301. Gross Amount Due From Borrower (Line 120)		136,681.18	601. Gross Amount Due To Seller (Line 420)		130,000.00	
302. Less Amount Paid By/For Borrower (Line 220)		(169,000.00)	602. Less Reductions Due Seller (Line 520)		(62,366.51)	
303. CASH (FROM) (X TO) BORROWER		32,315.82	603. CASH (X TO) (FROM) SELLER		67,613.49	

WE PAY ALL CLOSING COSTS

WE PAY OFF YOUR MORTGAGE

The undersigned hereby acknowledge receipt of a completed copy of pages 1&2 of this statement & any attachments referred to herein.



REAL LIFE SCENARIO

14. TOTAL COMMISSION Based on Price		\$	@	%	Find Price	Find Price
Division of Commission (line 700) as follows:					BUYERS	SELLERS
14.1	%				FUNDS AT	FUNDS AT
14.2	to				SETTLEMENT	SETTLEMENT
15. Loan Termination Fee 3.0000 %						
15B. TOTAL COMMISSION Based on Price		\$	@	%		\$340.00
Division of Commission (line 700) as follows:						
16. Lender's Prepaid Fee to						
16. Lender's Orig. App. Fee to						
17. Commitment Fee						
18. Flood Certification Fee						
19. Interest From 12/14/09 to 01/01/10 @ \$ day (18 days %)						
20. Mortgage Insurance - will last months 6						
21. Hazard Insurance Premium for 1.0 years to						
22. City/Town Tax						
23. State Tax						
102. Abstract or Title Search to						
103. Title Examination to 80.00						
104. Document Preparation to 190.00						
105. Notary Fees to						
107. Attorney's Fees to 280.00						
(includes above item numbers)						
108. Title Insurance to 358.00						
109. Lender's Reserve \$						
110. Owner's Coverage \$						
111. Courier Fee to 90.00						
112						
113. Fax/Copy/Image/Email/Handling						
120. GOVERNMENT RECORDING AND TRANSFER CHARGES						
201. Recording Fee: Deed \$ 22.00; Mortgage \$ 45.00; Release \$ 47.00						
202. County Tax: Deed; Mortgage						
203. State Tax/Stamp: Revenue Stamp; 200.00; Mortgage						
130. ADDITIONAL SETTLEMENT CHARGES						
1301. Survey to						
1302. Pest Inspection to						
1303						
1304						
1305						
1400. TOTAL SETTLEMENT CHARGES (Enter on Lines 103, Section J and 102, Section K)						
By signing page 1 of this statement, the signatories acknowledge receipt of a complete copy of page 2 of this two-page statement.						

WE PAY ALL
CLOSING
COSTS

SELLER PAYS
ZERO CLOSING
COSTS



PROPERTY SHOWCASE

RENOVATION PROJECTS

In order to ensure our success in residential redevelopment, we have learned from the best and used that knowledge to grow a successful business. Our owners have a combined 50 years of real estate investment experience and have estimated or worked on hundreds of projects. We were able to learn from past experiences and implement techniques that have helped us cut costs, thus allowing us to increase our offers to homeowners. Here are just a few of our past rehab projects:

Before

After



PROPERTY SHOWCASE

Before



After



PROPERTY SHOWCASE

Before



After



PROPERTY SHOWCASE

Before

After



PROPERTY SHOWCASE

Sample Scope of Work - Single Family rehab project

Project Introduction and Overview

Gorgeous renovation in the south Kansas City neighborhood of Hunter Gardens. This 3BR, 2BA home is located near Grandview High School and close to 71 Highway.

Rehab Overview

The home needed minor structural repairs and a full cosmetic update including kitchen and bathrooms. Electrical and plumbing upgrades were completed as needed to comply with code regulations.

Contractor Overview

Licensed contractors were hired to complete all renovations.

Exterior:

Demo:

1. Remove all debris in front and back yard
2. Remove structurally unsound concrete steps from the front of the house
3. Remove fallen brick façade
4. Remove 4" thick concrete pad on the rear of the house

General:

1. Construct wood deck and steps on the front of the house
2. Add vinyl siding where the brick was removed
3. Paint the entire house per color scheme and add cedar shutters



PROPERTY SHOWCASE

Landscape:

1. Removal of all debris in front and back yard
2. Remove all weeds in front and back yard
3. Trim large trees in the backyard
4. Clean up fence line in the back yard
5. Add mulch and edging to front yard



INTERIOR:

Demo:

1. Remove all trash in the house
2. Demo kitchen and remove all cabinets
3. Demo existing bathrooms: toilet, vanity, tile floor, and shower surround
4. Remove all tile flooring
5. Remediate Bug Infestation
6. Remove all window treatments
7. Do not damage the wood floor as we are keeping it
(install rosin paper to protect flooring)
8. Remove all kitchen cabinets



PROPERTY SHOWCASE

GENERAL:

1. Construct new bathrooms where existing bedrooms are (see layout)
2. Change all door hinges and hardware with brush nickel
3. Retexture ceiling
4. Install new ceiling fans in all bedrooms
5. Finish attic space above the living room
6. Reconstruct kitchen (see layout)
7. Install new light fixtures throughout
8. Install carpet in all bedrooms
9. Sand and refinish all hardwood floors
10. Epoxy cracks in foundation walls

KITCHEN (See attached layout):

1. Install Cabinets
2. Install backsplash
3. Install new stainless steel appliances
4. Install new faucet
6. Install new cabinets
7. Install 4 recessed lights
8. Paint as per the color scheme.



PROPERTY SHOWCASE



HALL BATH:

1. Install new vanity
2. New Faucet
3. New toilet
4. Showerhead and trim kit
5. New shower valve
6. Install tile shower surround
7. Install tile floor
8. New Mirror



PROPERTY SHOWCASE

BEDROOMS:

1. Install new closet doors
2. Lighting: Ceiling fan
3. Repair holes in the wall

Plumbing:

1. Check all existing plumbing & repair/replace as needed, per code
2. New angle stops on all water lines
3. Check gas lines & repair/replace as needed
4. Check all drain lines & repair/replace as needed

Electrical:

1. Replace all outlets & switches
2. Check all wiring & replace where needed, per code
3. Install recessed lighting as per drawing
4. Check panel & repair/replace as needed
5. Check for open junction point in the attic

HVAC:

1. Inspect and repair as needed

MASTER BATH:

1. New toilet (Elongated Bowl)
2. Install shower
3. Install new vanity
4. Shower Valve
5. New Faucet
6. Shower head and trim kit
7. Install tile surround
8. Install tile floor
9. New Mirror



PROPERTY SHOWCASE

Completion of Final Punch List

General Contracting Work - \$29,200.00

All framing, counters, cabinets, paint and patch, fixtures, backsplash, windows, and doors.

Cleanout/Demo - \$3,500.00

Appliances- \$2,675.00

Range, Over the Range Microwave, Dishwasher.

Electrical - \$2,750.00

Install new fixtures; add recessed lighting, replace outlets and switches, panel upgrade

Plumbing - \$6,500.00

Install new toilets, faucets, shower valves, kitchen sink, garbage disposal, dishwasher, add a shower

Landscaping - \$2,000.00

Flooring- \$4,850.00

Brick and Siding Work- \$2,250.00

Foundation Repairs - \$1,225.00

Final Cleaning - \$500.00

Staging (2 month minimum contract)- \$1,500.00

Misc. and Permits - \$1,500.00

TOTAL - \$58,450.00



OUR RISKS

There's no such thing as a perfect house -- every home, even newly constructed ones, will have some issue or another. Our company builds value by rehabilitating properties in need of repairs - from light cosmetic repairs to significant repairs.

In many cases, we buy houses that have fire damage, termites, mold, foundation problems, roof leaks or are in need of other major renovations. Houses with these conditions scare most buyers, and most real estate agents don't like listing them because they know such houses are hard to sell. We enjoy talking to sellers with these types of houses because we can see the house's potential value after all the repairs are made. Breathing new life back into homes by renovating and improving them is what our company was created for. But we have to purchase each property in a way that allows us to make the repairs we see (and budget for the repairs we can't see) and still be profitable at the end of the project.

Here are just a few risks involved when we purchase properties:

- Previously unknown property conditions, or environmental hazards, such as toxic mold, or others
- Expensive repair conditions may not have been apparent or become worse since, the time of purchase
- Costly repairs not previously estimated for could offset the profit margin, such as HVAC, plumbing, foundation, etc
- Work permit complications, local restrictions, or codes, and other legal problems
- Unexpectedly longer times in holding property for repair, or marketing time extended, causing profits to erode.
- Ever-changing market conditions, including lending requirements and availability of applicable mortgages for buyers

WE BUY ANY HOME IN ANY CONDITION

Inspections on a home are helpful, however, the reality is we never know exactly what we're getting into until we start the renovation process.

Sometimes what seems like the simplest fix turns into a massive remodel – therefore resulting in thousands of unexpected rehab dollars. This is the risk we take when buying your home AS-IS.

We do all the heavy lifting on the back end, so you don't have to.



FREQUENTLY ASKED QUESTIONS

How does the process work to sell my house?

Once we have some basic information about your property, a member of our team will contact you shortly with a cash offer (usually within 24 hours). In some situations, we will need to gather additional information about the condition of the home. Once complete, we will discuss all the details with you and make an offer on the same day. If you accept, we will handle everything else, navigating the closing process from start to finish.

What sort of houses do you buy?

We buy houses in any condition, in any area, in any price range, in any situation! We will buy your house as-is; you don't need to do ANY repairs! We love to revitalize communities, reinvigorating properties from the ground up! The condition does not matter to us.

What do you mean by "Any condition, area, price range or situation"?

Whether your house is in foreclosure, over-leveraged, condemned, has liens or health department violations, not maintained, fire damaged, or about to fall down - WE CAN BUY IT!

What will your service cost me?

Nothing! We do not charge you any fees to discuss your situation, make you an offer, or buy your home.

Are you REALTORS™?

Some of us at Crown City Home Buyers are Realtors, which allows us to quickly and accurately determine the value of your home. Our primary focus as investors is to come up with a Win-Win solution! There is never a charge or a commission when we buy your property! However, if listing your house is the best solution, we will connect you with one of our pre-screened licensed agents.

Is my information kept confidential?

ABSOLUTELY 100%! Your privacy is of the utmost importance to us. Any information you provide is completely confidential. If you want to deal with a reliable, reputable company that will treat you with professionalism, transparency, and respect - YOU'VE COME TO THE RIGHT PLACE!

If I know of another property your company may want to buy, do you pay a referral fee?

YES! Referrals are our number one means of purchasing properties. Maybe there is a vacant house on your street or you know someone who needs and wants to sell their home. Please refer them to us! Better yet, provide us their information and we will do all the research and make an offer. Contact us directly to discuss the terms.

Are you still able to help if I am behind on my payments, in foreclosure, or in bankruptcy?

YES! Crown City Home Buyers is a professional real estate solutions company with years of experience in solving these difficult problems. We are connected with attorneys who are well versed in foreclosure, bankruptcy, and short sale. We will make sure all of us are connected in creating a plan and moving forward in the most effective way!

