



Home Seller Packet

Revealing The Potential In Every Property





Homes Re-Imagined is a full service professional real estate solutions company located in the Northern Virginia area. Founded in 2014 as a family enterprise by John P. Bradford and Dorann Bradford, Homes Re-Imagined is proud to provide real estate services in the following areas:

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

Facts About Homes Re-Imagined

- 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 kept private and confidential

Since its inception, Homes Re-Imagined 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 have found yourself in a real estate dilemma and you are simply looking for answers, we can help. Every year there are hundreds of thousands of people who get hit with one of life's unexpected curve balls, sometimes forcing them to sell their house. Most people are not aware of their options beyond listing a house with a Realtor, or trying to sell their house on their own and just hoping for the best. We work with each homeowner individually and explore all possible options. Our goal is to put power back in your hands.

WE WILL BUY YOUR HOUSE FAST!

Our real estate specialties include:

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



THE STORY OF HOMES RE-IMAGINED

Homes Re-Imagined came into being as the realized dream of mother and son team, John P. Bradford and Dorann Bradford.



This team started as two thirds of a United States Marine Corps family tasked with creating home wherever they were stationed around the world. This twosome has faced many challenges and has become adept at identifying and implementing solutions for all manner of problems that they have encountered. Both John and Dorann have always wanted to make a difference in people's lives through their work and service in the communities they called home.

John, after 12 years of serving his country in the United States Air Force and a number of years teaching at the Middle and High School levels; Dorann, having had various work experiences over many years to include time as a Real Estate Agent/Broker and Mission Developer for a mainline church denomination, decided it was time for them to pursue the dream of entrepreneurship.

After pursuing their separate careers it was time to put the team back together and create a business that could change people's lives and communities for the better. Homes Re-Imagined, LLC was born.

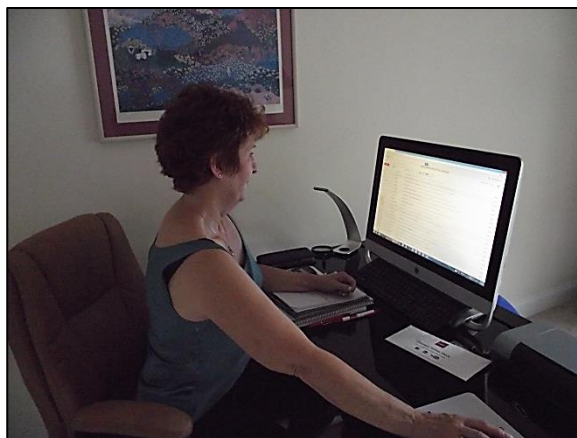
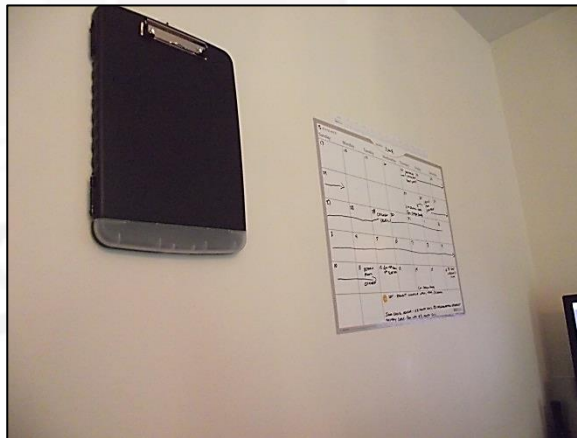
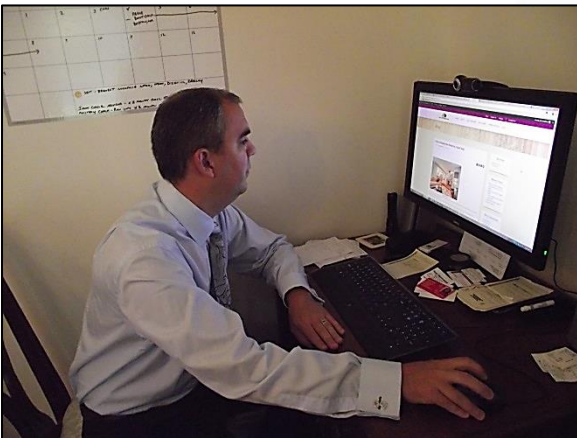




Their past work had exposed them to many families caught in circumstances which affected their ability to attain or secure homeownership. John and Dorann wanted to offer solutions to homeowners in their time of distress, which would secure their future ability for home ownership. They also wanted the Bradford family to help reimagine healthy thriving neighborhoods for future generations of families.

Through their partnership in Homes Re-Imagined, LLC they believed that the use of best business practices, creative solutions and knowledge implemented with integrity, respect and hard work would make their vision a reality.

HOMES RE-IMAGINED TODAY





Re-Imagining Homes to transform communities.

At Homes Re-Imagined it is our goal not only to find solutions for individual homeowners, but to invest our time and resources to transform the communities in which we work. Implementing change with integrity, respect, and professionalism to insure the best possible outcomes in every situation.





*John P. Bradford,
Co-Owner*



*Dorann Bradford,
Co-Owner*

At Homes Re-Imagined, our team is highly motivated, knowledgeable, ethical and resourceful. Qualified to handle any real estate transaction, we are committed to helping people with their real estate needs and making successful deals happen. We have the expertise to navigate any transaction and the integrity to follow up on our promises.

OUR EDUCATION

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



Having been involved in thousands of real estate transactions, our personal investing coaches have created the necessary systems and tools to allow us to strategically invest in real estate; and grow and expand our business. These tools are readily available for us to leverage when analyzing our real estate deals.



WHY WORK WITH HOMES RE-IMAGINED?

When we work directly with a home seller, what we provide can not only make for a smooth transaction, but it can also add up to thousands upon thousands of dollars in savings as compared to selling a home through traditional means. With the ability to directly purchase homes and make cash offers, we can create extremely fast and hassle-free transactions.

There are many creative ways to help you out of any situation. We pride ourselves on our reputation for working one-on-one with each customer to handle each individual situation; and it's our goal to make each client feel like we achieved a WIN-WIN

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

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 and just hoping for the best. We provide a unique alternative to listing their house on their own or with a Realtor. Your Realtor gets paid a commission for his or her services which is a percentage of the home's selling price. In most cases, you may also be encouraged to fix up your home and yard to attract more potential buyers – and sometimes it can involve hiring expensive contractors.

HOMES RE-IMAGINED VS. TRADITIONAL BUYER

How Do We Compare to a Traditional Buyer?

	Traditional Buyer	Homes Re-Imagined
Method of Payment	Bank Financing	CASH
Repairs	1-8% of Homes Value	None (Sold AS-IS)
Closing Timeframe	45+ Days	10-14 Days
Commissions	6% of Sale Price	None
Seller Paid Closing Costs	1-6% of the Purchase Price	Zero
Appraisal	Mandatory	None
Length of Time on Market	150 Days on the Market (Northern Virginia Average)	0 Days



CASH PURCHASE PROGRAM

Utilizing cash funding from our national network of investors allows us to circumvent many of the nuances of a traditional real estate closing. We can purchase your home directly from you, and you won't have to pay any hefty Realtor commissions. In addition to our funding source, we will be buying the home absolutely AS IS – meaning, we would never ask you to make a single repair on the home. Furthermore, Homes Re-Imagined 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 your life. Either way, we can facilitate a fast and easy closing in 10 days or less - or as long as you need. We are here to work with you.

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. We will work diligently to find the best loan product for you. If this program interests you, please speak with us today, because the longer you delay the more difficult it will be to qualify!

SHORT SALE PROGRAMS

With today's transitioning 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 interest, and there are serious consequences if you let the home go into foreclosure. 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 times purchase the property directly from you - thus saving you from a foreclosure.

CREDIT REPAIR PROGRAMS

Whether you are looking to repair your credit from an unfortunate financial event or improve your credit score in order to purchase another home in the future, our network of credit repair specialists can produce results quickly. We can provide educational materials, step-by-step instruction, and professional credit coaching throughout the course of a year to help you get right back on track.

HOMEOWNER RELOCATION PROGRAMS

We realize the challenges homeowners face when selling their property. This is why Homes Re-Imagined created the Homeowner Relocation Program. We will work hand in hand with you to locate another home or an apartment depending on your needs. We can also arrange for movers to assist, if this is something you desire. We know selling a home can be stressful, and we believe in going the extra mile for our customers.



REFER TO A LOCAL REALTOR

At Homes Re-Imagined our primary focus is in 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 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 be 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 sample settlement statements.



OMB NO. 2502-0265

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. UNINS. 4. <input type="checkbox"/> VA 5. <input type="checkbox"/> CONV. INS. 6. FILE NUMBER: 1000 CAMBORNE PL- P1 7. LOAN NUMBER: 8. MORTGAGE INS CASE NUMBER:	
C. NOTE: 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. <small>1.0 3/98 (1000 CAMBORNE PL- P1) PFD/1000 CAMBORNE PL- P1</small>			
D. NAME AND ADDRESS OF BORROWER: Pike Renovations, LLC Tax Mailing Address: Property Address: 1000 Camborne Place Charlotte, NC 28210		E. NAME AND ADDRESS OF SELLER: Estate of Dorothy Williams F. NAME AND ADDRESS OF LENDER: 	
G. PROPERTY LOCATION: 1000 Camborne Place Mecklenburg County, North Carolina		H. SETTLEMENT AGENT: 56-2284358 PLACE OF SETTLEMENT 1800 Camden Road, Ste. 106 Charlotte, NC 28203	
I. SETTLEMENT DATE: December 14, 2008			

WE PAY ALL
CLOSING
COSTS

WE PAY OFF YOUR
MORTGAGE

J. SUMMARY OF BORROWER'S TRANSACTION 100. GROSS AMOUNT DUE FROM BORROWER: 101. Contract Sales Price 130,000.00 102. Personal Property 103. Settlement Charges to Borrower (Line 1400) 6,600.80 104. 105. Adjustments For Items Paid By Seller in advance 106. City/Town Taxes to 107. County Taxes 12/15/09 to 01/01/10 80.36 108. Assessments to 109. 110. 111. 112. 120. GROSS AMOUNT DUE FROM BORROWER 136,681.18 200. AMOUNTS PAID BY OR IN BEHALF OF BORROWER: 201. Deposit or earnest money 1,000.00 202. Principal Amount of New Loan(s) 168,000.00 203. Existing loan(s) taken subject to 204. 205. 206. 207. 208. 209. Adjustments For Items Unpaid By Seller 210. City/Town Taxes to 211. County Taxes to 212. Assessments to 213. 214. 215. 216. 217. 218. 219. 220. TOTAL PAID BY/FOR BORROWER 169,000.00 300. CASH AT SETTLEMENT FROM/TO BORROWER: 301. Gross Amount Due From Borrower (Line 120) 136,681.18 302. Less Amount Paid By/FOR Borrower (Line 220) (169,000.00) 303. CASH (FROM) (X TO) BORROWER 32,318.82		K. SUMMARY OF SELLER'S TRANSACTION 400. GROSS AMOUNT DUE TO SELLER: 401. Contract Sales Price 130,000.00 402. Personal Property 403. 404. 405. Adjustments For Items Paid By Seller in advance 406. City/Town Taxes to 407. County Taxes to 408. Assessments to 409. 410. 411. 412. 420. GROSS AMOUNT DUE TO SELLER 130,000.00 500. REDUCTIONS IN AMOUNT DUE TO SELLER: 501. Excess Deposit (See Instructions) 502. Settlement Charges to Seller (Line 1400) 503. Existing loan(s) taken subject to 504. Payoff of first Mortgage to Chase 60,741.16 505. Payoff of second Mortgage 506. 507. (Deposit disb. as proceeds) 508. 509. Adjustments For Items Unpaid By Seller 510. City/Town Taxes to 511. County Taxes 01/01/09 to 12/15/09 1,645.35 512. Assessments to 513. 514. 515. 516. 517. 518. 519. 520. TOTAL REDUCTION AMOUNT DUE SELLER 62,386.51 600. CASH AT SETTLEMENT TO/FROM SELLER: 601. Gross Amount Due To Seller (Line 420) 130,000.00 602. Less Reductions Due Seller (Line 520) (62,386.51) 603. CASH (X TO) (FROM) SELLER 67,613.49	
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The undersigned hereby acknowledge receipt of a completed copy of pages 1&2 of this statement & any attachments referred to herein.



L. SETTLEMENT CHARGES						Paid From Borrower's Funds At Settlement	Paid From Seller's Funds At Settlement
700. TOTAL COMMISSION Based on Price							
Division of Commission (line 700) as Follows:							
701. \$	to						
702. \$	to						
703. Commission Paid at Settlement							
704.	to						
800. ITEMS PAYABLE IN CONNECTION WITH LOAN							
801. Loan Origination Fee	3.0000 %				5,040.00		
802. Loan Discount	%	to					
803. Processing Fee					160.00		
804. Credit Report		to					
805. Lender's Inspection Fee		to					
806. Mortgage Ins. App. Fee		to					
807. Assumption Fee		to					
808. Commitment fee							
809. Flood certification fee							
810. Flood Life of Loan							
811. Tax Service Fee							
900. ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE							
901. Interest From	12/14/09	to	01/01/10	@ \$	/day (18 days %)		
902. Mortgage Insurance Premium for		months to					
903. Hazard Insurance Premium for		1.0 years to					
904.							
905.							
1000. RESERVES DEPOSITED WITH LENDER							
1001. Hazard Insurance		months @ \$		per month			
1002. Mortgage Insurance		months @ \$		per month			
1003. City/Town Taxes		months @ \$		per month			
1004. County Taxes		months @ \$		per month			
1005. Assessments		months @ \$		per month			
1006.		months @ \$		per month			
1007.		months @ \$		per month			
1008. Aggregate Adjustment		months @ \$		per month			
1100. TITLE CHARGES							
1101. Settlement or Closing Fee		to					
1102. Abstract or Title Search		to					
1103. Title Examination		to John C. Markey II, PLLC			85.00		
1104. Title Insurance Binder		to					
1105. Document Preparation		to John C. Markey II, PLLC			195.00		
1106. Notary Fees		to					
1107. Attorney's Fees		to John C. Markey II, PLLC			385.00		
(includes above item numbers:)							
1108. Title Insurance		to Investor's Title Insurance Company			358.80		
(includes above item numbers:)							
1109. Lender's Coverage		\$					
1110. Owner's Coverage		\$					
1111. Courier Fee		to John C. Markey II, PLLC			50.00		
1112.							
1113. Fax/Copy/Image/Email/Handling							
1200. GOVERNMENT RECORDING AND TRANSFER CHARGES							
1201. Recording Fees: Deed \$	22.00;	Mortgage \$	45.00;	Releases \$	67.00		
1202. City/County Tax/Stamp: Deed				Mortgage			
1203. State Tax/Stamp: Revenue Stamps		260.00;	Mortgage		260.00		
1204.							
1205.							
1300. ADDITIONAL SETTLEMENT CHARGES							
1301. Survey		to					
1302. Pest Inspection		to					
1303.							
1304.							
1305.							
1400. TOTAL SETTLEMENT CHARGES (Enter on Lines 103, Section J and 502, Section K)						6,600.80	

By signing page 1 of this statement, the signatories acknowledge receipt of a completed copy of page 2 of this two page statement.

WE PAY ALL
CLOSING
COSTS

SELLER PAYS
ZERO CLOSING
COSTS



Here's a settlement statement for the same property – however, in this case, we are the sellers, selling the property to a retail buyer. As you can see, we paid out much more to a retail client.



OMB Approval No. 2502-0200

A. Settlement Statement (HUD-1)

B. Type of Loan

1. <input type="checkbox"/> FHA	2. <input type="checkbox"/> RHS	3. <input type="checkbox"/> Conv. Unins.	6. File Number: ASW 10-008	7. Loan Number: 6961950897	8. Mortgage Insurance Case Number:
4. <input type="checkbox"/> VA	5. <input checked="" type="checkbox"/> Conv. Ins.				

C. Note: 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 "(p.o.c.)" were paid outside the closing; they are shown here for informational purposes and are not included in the totals.

D. Name & Address of Borrower: L Charlotte, NC 28203	E. Name & Address of Seller: Pike Renovations, LLC Charlotte, NC 28205	F. Name & Address of Lender: Liberty Mortgage Corporation 3720 Davinci Court, Suite 150 Norcross, GA 30062
G. Property Location: 1000 Camborne Place Charlotte, NC 28211	H. Settlement Agent: Blake and Wood, PLLC	I. Settlement Date: Place of Settlement: 2700 Coltsgate Road, Suite 202 Charlotte, NC 28211

J. Summary of Borrower's Transaction

100. Gross Amount Due from Borrower	
101. Contract sales price	\$251,000.00
102. Personal Property	
103. Settlement charges to borrower (line 1400)	\$4,142.96
104.	
105.	
Adjustments for items paid by seller in advance	
106. City/town taxes to	\$ 0.00
107. County taxes to	\$ 0.00
108. Assessments to	\$ 0.00
109. to	\$ 0.00
110.	
111.	
112.	
113.	
120. Gross Amount Due from Borrower	\$255,142.96
200. Amounts Paid by or in Behalf of Borrower:	
201. Deposits or earnest money	\$2,400.00
202. Principal amount of new loan(s)	\$225,900.00
203. Existing loan(s) taken subject to	
204.	
205.	
206.	
207.	
208.	
209.	
Adjustments for items unpaid by seller	
210. City/town taxes to	\$ 0.00
211. County taxes 1/1/10 to 4/30/10	\$ 562.64
212. Assessments to	\$ 0.00
213. to	\$ 0.00
214.	
215.	
216.	
217.	
218.	
219.	
220. Total Paid by/for Borrower	\$228,662.64
300. Cash at Settlement from/to Borrower	
301. Gross amount due from borrower (line 120)	\$255,142.96
302. Less amounts paid by/for borrower (line 220)	\$228,662.64
303. Cash <input checked="" type="checkbox"/> from <input type="checkbox"/> to Borrower	\$26,480.31

K. Summary of Seller's Transaction

400. Gross Amount Due to Seller	
401. Contract sales price	\$251,000.00
402. Personal Property	
403.	
404.	
405.	
Adjustments for items paid by seller in advance	
406. City/town taxes to	\$ 0.00
407. County taxes to	\$ 0.00
408. Assessments to	\$ 0.00
409. to	\$ 0.00
410.	
411.	
412.	
413.	
420. Gross Amount Due to Seller	\$251,000.00
500. Reductions in Amount Due to Seller:	
501. Excess deposit (see instructions)	
502. Settlement charges to seller (line 1400)	\$6,687.00
503. Existing loan(s) taken subject to	
504. Payoff of first mortgage loan to CT Homes, LLC	\$175,679.88
505. Payoff of second mortgage loan	
506.	
507.	
508.	
509.	
Adjustments for items unpaid by seller	
510. City/town taxes to	\$ 0.00
511. County taxes 1/1/10 to 4/30/10	\$ 562.64
512. Assessments to	\$ 0.00
513. to	\$ 0.00
514.	
515.	
516.	
517.	
518.	
519.	
520. Total Reduction Amount Due Seller	\$184,929.52
600. Cash at Settlement to/from Seller	
601. Gross amount due to seller (line 420)	\$251,000.00
602. Less reductions in amount due seller (line 520)	\$184,929.52
603. Cash <input checked="" type="checkbox"/> to <input type="checkbox"/> from Seller	

The Public Reporting Burden for this collection of information is estimated at 35 minutes per response for collecting, reviewing, and reporting the data. This agency may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number. No confidentiality is assured; this disclosure is mandatory. This is designed to provide the parties to a RESPA covered transaction with information during the settlement process.



L. Settlement Charges

700. Total Real Estate Broker Fees	\$251,000.00	@	3	%			
Division of Commission (line 700) as follows:							
701.	\$7,530.00	to	CCBH less EMD of \$2,400.00 = \$5,130.00				
702.		to					
703. Commission paid at Settlement						Paid From Borrower's Funds at Settlement	Paid From Seller's Funds at Settlement
704.							\$7,530.00
800. Items Payable in Connection with Loan							
801. Our origination charge				\$2,519.25	(from GFE # 1)		
802. Your credit or charge (points) for the specific interest rate chosen				\$1,694.25	(from GFE # 2)		
803. Your adjusted origination charges					(from GFE # 3)	\$ 625.00	
804. Appraisal fee to: Fiserv \$375.00 (POCB)					(from GFE # 3)		
805. Credit Report to:					(from GFE # 3)		
806. Tax service to: First American Real Estate Tax Service					(from GFE # 3)	\$48.00	
807. Flood certification to: First American Flood Data Services					(from GFE # 3)	\$10.00	
808.							
809.							
810.							
811.							
812.							
813.							
814.							
900. Items Required by Lender to Be Paid in Advance							
901. Daily interest charges from 04/30/10 to 05/01/10 @ \$30.1716 per day					(from GFE # 10)	\$30.17	
902. Mortgage insurance premium for months to					(from GFE # 3)	\$ 0.00	
903. Homeowner's insurance \$588.00 for 1 years to USAA					(from GFE # 11)	\$ 588.00	
904.							
905.							
1000. Reserves Deposited with Lender							
1001. Initial deposit for your escrow account					(from GFE # 9)	\$ 761.66	
1002. Homeowner's insurance 3 months @ \$ 49.00 per month						\$ 147.00	
1003. Mortgage insurance 0 months @ \$ 116.72 per month						\$ 0.00	
1004. Property taxes 7 months @ \$ 143.61 per month						\$1,005.67	
1005.						\$ 0.00	
1006.						\$ 0.00	
1007. Aggregate Adjustment enter as a negative						-\$391.99	
1008.							
1100. Title Charges							
1101. Title services and lender's title insurance to:					(from GFE # 4)	\$1,019.10	
1102. Settlement or closing fee to: Blake and Wood, PLLC				\$475.00			\$175.00
1103. Owner's title insurance					(from GFE # 5)	\$40.00	
1104. Lender's title insurance to: Investor's Title Insurance Co.				\$329.10			
1105. Lender's title policy limit				\$225,900.00			
1106. Owner's title policy limit				\$251,000.00			
1107. Agent's portion of the total title insurance premium							
1108. Underwriter's portion of the total title insurance premium				\$369.10			
1109. Title Search / Examination to Blake and Wood, PLLC				\$95.00			
1110. Copy / E-Mail fees to Blake and Wood, PLLC				\$35.00			
1111. Fed-Ex / Wire fees to Blake and Wood, PLLC				\$35.00			\$35.00
1112. Courthouse courier to Blake and Wood, PLLC				\$50.00			
1200. Government Recording and Transfer Charges							
1201. Government recording charges to:					(from GFE # 7)	\$ 121.00	\$ 0.00
1202. Deed \$25.00 Mortgage \$96.00 Releases							
1203. Transfer taxes to:					(from GFE # 8)	\$ 0.00	\$ 502.00
1204. City/County tax/stamps Deed \$502.00 Mortgage							
1205. State tax/stamps Deed Mortgage							
1206.							
1207.							
1208.							
1300. Additional Settlement Charges							
1301. Required services that you can shop for					(from GFE # 6)		
1302. Survey to Zoutewille Land Surveyors						\$375.00	
1303. Inspection to Associated Inspection Service						\$325.00	
1304. Home Warranty to American Home Shield							\$445.00
1305.							
1306.							
1307.							
1308.							
1400. Total Settlement Charges (enter on lines 103, Section J and 502, Section K)						\$4,142.95	\$9,687.00

CERTIFICATION

I have carefully reviewed the HUD-1 Settlement Statement and to the best of my knowledge and belief, it is a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction. I further certify that I have received a copy of the HUD-1 Settlement Statement.

MAKABER Seller
MAKABER Seller

Borrower
 Borrower

To the best of my knowledge the HUD-1 Settlement Statement which I have prepared is true and accurate account of the funds which were received and have been or will be disbursed by the undersigned as part of the settlement of this transaction.

Andrea S. Wood Settlement Agent
 Andrea S. Wood

04/30/2010 Date

WARNING: It is a crime to knowingly make false statements to the United States on this or any other similar form. Penalties upon conviction are a fine and imprisonment. For details see: Title 18 U.S. Code Section 1001 and Section 1010.

OUR
CLOSING
COST
AMOUNT



HOMES RE-IMAGINED RENOVATION PROJECTS

In order to ensure our success in residential redevelopment, we reached out to learn from the best, developing a close mentoring relationship with the owners of CT Homes, LLC. Since the inception of their company, they have literally remodeled hundreds if not thousands of homes. We were able to learn from their experiences and immediately implement their techniques here in our backyard. Here is an example of what we do:

BEFORE



AFTER





Before



After





Before



After





Before

After





Scope of Work - Single Family, San Diego, CA

Project Introduction and Overview

Gorgeous renovation in the central neighborhood of El Cajon. This 3BR, 2BA 1 story home is located near Granite Hills High and Wells Park.

Rehab Overview

The home needed a few cosmetic repairs and updates throughout including kitchen and master bath. Electrical and plumbing upgrades were completed as needed to comply with code regulations.

Contractor Overview

Licensed contractors were hired to complete all renovations

Demo (Exterior):

1. Remove all debris in front and back yard
2. Remove roof off of covered patio (use structure to create pergola)
3. Remove temporary roof over side yard
4. Remove lighting from covered patio

General:

1. Construct 4' fence around pool equipment
2. Build pergola off of existing covered patio structure
3. Paint entire house per color scheme

Color	Location	Color Code	Finish
Valspar/Lowes Stone Manor	Exterior	6006-2A	Flat
Extra White Sherwin Williams	Exterior Trim	7006	Flat
Black	Front Door/Pergola		
Extra White (Sherwin Williams)	All ceilings	7006	Flat
Navajo White (Sherwin Williams)	Bathrooms	SW 6126	Semi Gloss
Navajo White (Sherwin Williams)	Living/ Dining/ Halls, Laundry, Kitchen, Bedrooms	SW 6126	Flat
Extra White (Sherwin Williams)	All Trim & Doors	SW 7006	Semi Gloss



**Roof:**

1. Remove existing roof
2. Replace any damaged sheathing or starter board
3. Install new 15 lbs felt paper
4. Install new dimensional composite shingle roof (Charcoal color)
5. Paint all roof penetrations black

Landscape:

1. Removal all debris in front and back yard
2. Remove all weeds in front and back yard
3. Install sod in the front and back yard
4. Cut in planter boxes next to house and fence in front and back yard and plant drought tolerant plants.
5. Test irrigation system and repair where needed or install one in front yard

Windows:

1. Replace all windows with retrofit windows
2. Replace all sliders with retrofit

Demo (Interior):

1. Remove all trash in house
2. Demo kitchen and remove all cabinets
3. Demo existing bathroom toilet, vanity, tile floor and shower surround
4. Remove all tile flooring
5. Scrape popcorn ceiling
6. Remove all window coverings
7. Do not damage wood floors as we are keeping it (install rosin paper to protect flooring)

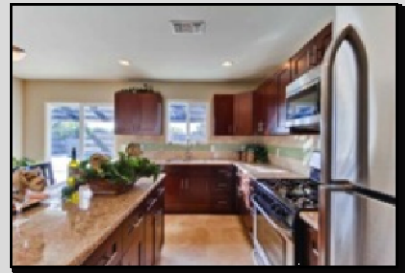
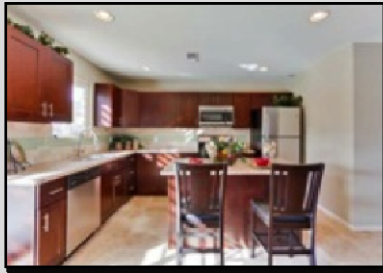
**General:**

1. Construct new bathroom where existing bedroom is (see layout)
2. Construct new stackable laundry closet in hallway (see layout)
3. Change all door hinges and hardware with brush nickel
4. Retexture ceiling
5. Install new ceiling fans in all bedrooms
6. Combine both back bedrooms to create large master suite (see layout)
7. Close off door to existing bathroom and construct new door going into master suite (see layout)
8. Change front door hardware – Home Depot #640-064 \$169
9. Install carpet in all bedrooms Home Depot Full Throttle Suede



KITCHEN (See attached layout):

1. Install backsplash – DalTile Travertin 3" x6" honed \$5.11/ sqft T711361U (installed subway style and to the bottom of the cabinets)
2. Install backsplash accent tile strip – DalTile American Olean Legacy Glass Celedon 2" x2" LG03
3. Install new stainless steel appliances
 - A. Frigidaire FFFTR2126LS 21 CF Top Freezer Refrigerator - \$625.00
 - B. Frigidaire FRFMV162LS 1.6 CF 1,000 Watt range Microwave - \$269.00
 - C. Frigidaire FFFBD2406NS 24" Built in Dishwasher - \$295.00
 - D. Frigidaire FFFGF3047LS 30" Free Standing Gas Range - \$556.00
4. Install new faucet - Proflo® XC8011BN Single Handle Kitchen Faucet w/ Pullout Spray (Low Lead Compliant) - \$180.65
5. Install new countertops – Rainbow Stone " New Venetia Gold Granite
6. Install new cabinets – Home Depot American Classics Harvest Finish
7. Install 4 recessed lights
8. Paint as per color scheme



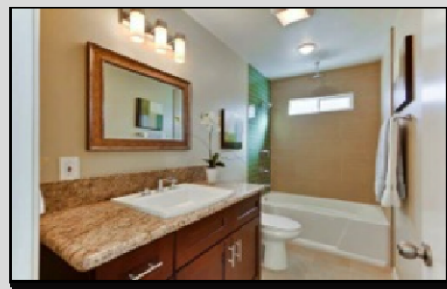
HALL BATH:

1. Install new vanity (espresso finish)
2. New Faucet - Grohe G20209002 "Eurostyle Cosmopolitan" 8" Widespread Bathroom Sink Faucet - \$160.10
3. New toilet (Elongated Bowl)
4. New tub - Sterling S610411100 " ALL Pro" 60" Soaking Tub – 128.90
5. Shower head and trim kit - Grohe G26017000 " BauLoop" Tub & Shower Faucet Trim - \$130.95
6. New shower valve - Grohe G35015000 Tub & Shower Valve - \$67.50
7. Install Tile surround– DalTile Rittenhouse Square 3"x6" Matte Aluminum and \$2.70/sqft X735 (installed subway style, tile to ceiling)
8. Accent Tile 12" Strip – DalTile Stone Radiance Whisper Green Blend (installed roughly 5" up the wall)
9. Tile floor – DalTile Travertin 3" x6" honed \$1.99/ sqft installed Subway Style)



MASTER BATH:

1. New toilet (Elongated Bowl)
2. New tub – Home Depot #693-952 \$209
3. Install new vanity (espresso finish)
4. Tub spout - Grohe G13611000 "Eurodisc" Tub Spout - \$14.65
5. New Faucet - Grohe G20209002 "Eurostyle Cosmopolitan" 8" Widespread Bathroom Sink Faucet - \$160.10
6. Install Rain shower head and regular shower head - Moen MS6360 2.5 GPM Flat Rain Showerhead - \$125.10 & Grohe G19595000 "BauLoop" Shower Head with Trim Kit - \$47.25
7. Install 2 new shower valves - Grohe G35015000 Tub & Shower Valve - \$67.50
8. Install Tile Surround— DalTile Fabric#12" x24" \$3.70/sqft P687 (installed subway style, tile to ceiling and tile ceiling)
9. Accent Tile on control wall- DalTile Class Reflection Subway Mint Jubilee 3" x6" 9.06/sqft GR15 (installed subway style)
10. Tile back splash behind mirror to ceiling - DalTile Class Reflection Subway Mint Jubilee 3" x6" \$9.06/sqft GR15 (installed subway style)
11. Tile floor - DalTile Veranda 13" x13" Dune \$3.70/sqft installed subway style)



BEDROOMS:

1. Install slab closet doors (make sure they are hollow core interior doors converted to closet doors, install ceiling and floor track as well as hardware)
2. Lighting – Home Depot Hampton Bay 2- Light Flush mount With Opal Glass, #534-435, \$39.97/ea

**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. Install Dead Panel if missing
6. Check for open junction point in attic

HVAC:

1. Inspect and repair as needed

Completion of Final Punch list**General Contracting Work - \$33,300.00**

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

Appliances - \$2,000.00

Stainless Steel Refrigerator, Free Standing Range, Hood and 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, facets, shower valves, kitchen sink, garbage disposal, dishwasher, add tub and shower

Landscaping - \$2,000.00**Flooring - \$1,850.00****Roofing - \$1,500.00****Staging (2 month minimum contract) - \$1,500.00****Misc. and Permits - \$1,500.00****TOTAL - \$55,900**



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

In many cases, we buy houses that have fire damage, termites, mold, foundation problems, roof problems or need of other major repairs. 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 actually enjoy talking to sellers with these types of houses, because we can see the house's potential value after all the repairs are made; and breathe new life back into them by renovating and improving the condition of the house.

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 at, or became 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 that can arise
- Unexpectedly longer times in holding a property for repair, or marketing time extended, causing profits to be exhausted

WE BUY ANY HOME IN ANY CONDITION!

Inspections on a home are helpful; however, the reality is - we never know 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 spending thousands of unexpected dollars. This is the risk we take when buying your home AS IS.





How does the process work to sell my house?

Once we have some basic information on 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 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 customize properties from the ground up so 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 to buy your home.

Are you REALTORS™?

Members of our team are licensed Realtors, which allows us to quickly and accurately evaluate the value of your home. Our primary focus as investors is to come up with an amicable solution to your situation and buy and restore your property. There is never a charge or a commission when we buy your property! However, if listing your property is the best solution, then we will connect you with one of our prescreened 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 who will treat you with professionalism, understanding, and respect – YOU HAVE 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 property. 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 bankruptcy?

YES! Homes Re-Imagined, LLC is a professional real estate solutions company with experience in solving these often difficult situations. We are connected with some of the best attorneys in the business that is very well versed in foreclosures, bankruptcy, and short sales. We are happy to connect you to any one of them.



Contact Information

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