



Crowne Properties, Inc.

Home Selling Guide

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ABOUT US

Important Facts About Crowne Properties Inc.

- *We Give All-Cash Offers*
- *We Buy Houses in 'As-Is' Condition*
- *Ability to Close in 14 Days*
- *You Pay No Real Estate Commissions*

Proud Members Of



Crowne Properties, Inc. is Hawaii's #1 Real Estate Solutions Company, and WE'RE ON A MISSION. We like to buy houses like yours, fix them up and make them really pretty, and then sell them to proud new home owners. We're reviving 'Āina one house at a time, and we strive to build up our communities and make neighborhoods nicer by fixing up homes and putting good families in them. Since our inception, we have been helping homeowners like you and improving communities in each and every city we work in.

Through our extensive knowledge of the real estate business, network of resources, and years of expertise, we are able to assist homeowners with a wide variety of real estate problems and ***offer multiple options for homeowners and an extremely fast and hassle-free transaction.***

WE WILL BUY YOUR HOUSE FAST!

Our real estate specialties Include:

- Foreclosure Avoidance
- Bank Owned Properties & REOs
- Vacant Properties
- Houses in Major Disrepair
- Bankruptcy
- Clearing up Judgments or Outside Liens
- Credit Repair
- Selling Your Property Without Realtor Commissions
- Debt Removal or Renegotiation
- Solving Title Issues
- Relocation Assistance
- Environmental or Structural Problems
- Overleveraged Properties
- First Time Homebuyer Programs
- Apartment & House Rentals



Crowne Properties, Inc.

ABOUT US

ABOUT CROWNE PROPERTIES INC.

Crowne Properties, Inc. is a local, family owned and operated real estate solutions firm that buys and sells properties throughout the island of Oahu. We are a professionals who work with sellers who have properties involved with inheritance, pre-foreclosure, relocation, retirement, tired landlords, divorce, and many more situations. Crowne Properties is excited to be part of the area's renaissance and we aspire to continue contributing to the rejuvenation of Oahu and its' communities.

We named ourselves "Crowne Properties" after our Christian believes in serving the one true King, signified by the crown at the top of our logo. The wings of our logo represent the wings of angels as we are a 'God-send' to people who are going through a major hardship in life; and the shield represents our protection for our clients from foreclosure, financial hardship, bankruptcy, or whatever adversity they are experiencing when they contact us.

Crowne Properties is truly committed to helping each individual customer. We focus on fast response, integrity, and over-delivering on customer service. We're here for you, and we genuinely look forward to helping you in every way we can.

As one of our clients, we would just like to say, **"Welcome to our Ohana."**



OUR CORE VALUES

- GENUINELY CARE ABOUT ALL OF OUR CUSTOMERS. **REAL ESTATE IS ABOUT PEOPLE FIRST, HOUSES SECOND.**
- ALWAYS AIM TO FIND SOLUTIONS THAT LEAVE OUR CUSTOMERS BETTER OFF THAN THEY WERE BEFOREHAND, WHETHER OR NOT THEY CHOOSE TO WORK WITH US.
- ALWAYS SEEK TO STAY AHEAD OF THE INDUSTRY WITH NEW, EFFECTIVE, INNOVATIVE REAL ESTATE SOLUTIONS.
- BE COMPLETELY TRANSPARENT WITH ALL OUR CUSTOMERS ABOUT HOW WE CONDUCT BUSINESS.
- BE GRATEFUL FOR ALL OF OUR CUSTOMERS. **HONOR OUR CUSTOMERS' TRUST.**

Our Sales & Service Team:



Keith G.
Acquisitions Manager



Miranda G.
Transaction Coordinator

HOW THE PROCESS WORKS

WHAT WILL IT COST ME?

The cost to sell your house to us is very low. There are no commissions or fees and we will actually pay for 100% of the closing costs as well. This immediately eliminates tens of thousands of dollars that you would have to pay when working with an agent or selling the “for-sale-by-owner” route.

The main cost with working with us as investors is the fact that an investor can't pay full retail value for a house. We look to buy houses at discounts that allow for us to add value to the home by renovating it, then turn a small profit on the deal... Just like any other business turns a profit. But, for many people... Selling at a lower price makes sense in return for the elimination of commissions and fees and the much faster timeline to sell your house and not having to spend any money doing costly repairs.

What many people don't take into consideration are the “carrying” costs when selling a house with an agent. Carrying costs are all of the costs associated with owning and maintaining the house. The mortgage payment, taxes, insurance, utilities, HOA fees, etc. These can really add up. If your mortgage payment (including taxes and insurance) is \$1,500... And you work with an agent and it takes them 8 months to sell the house at full market value... That means during the 8 months you paid \$12,000 in payments on that house (which we all know most of your mortgage payment is interest going straight to the bank). Plus, you'll be paying the commissions, etc. So, in the end, you could net in your pocket less if it takes a long time to sell your house with an agent for full retail value... Versus selling very quickly to us at a discount today.

A similar situation we're all familiar with is trading in your car to the dealership when you buy a new one. Most people trade in their car to the dealership to eliminate hassle and headache. We all know the dealership is paying a discounted rate and will turn around and sell your car for a markup and make a profit. But, because of the convenience and speed... It makes sense for you to sell it for less money in return for not having to worry about taking it home, spending money on marketing it, and trying to sell it yourself.

HOW THE PROCESS WORKS

HOW LONG DOES IT TAKE?

The process of buying your house can take from 7-30 days (many times we can close within 7 days if you need it to). It is the option that many sellers go with when they need to sell their house fast with little hassle.

Since we buy with all cash (we don't need to get approval for a loan nor get an appraisal) ... we can close very quickly. Many times, you can have an offer on your house the same day we visit with you to inspect... And can close in about 7 days from the time you accept it (sometimes it may take a week or two depending on how many projects we have going on.)

It's less headache, you can have your house sold this time next week if you wanted to, no fees or commissions, we will pay all closing costs as well, and the closing happens at a title company just like with an agent... Making sure it's done correctly. In addition, we will buy your house "AS-IS" and won't require you to repair anything, clean anything up, or even remove everything from the house. We'll pay for those costs after the sale is closed.

Overall, we attempt to provide you with the solutions that you need:

- *Professional and experienced service
- *Ability to sell your house in any condition
- *A clear explanation of the paperwork
- *Flexibility when you move or close



WORKING WITH US

WHY WORK WITH CROWNE PROPERTIES?

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 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 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.

CROWNE PROPERTIES VS. TRADITIONAL BUYER

HOW DO WE COMPARE TO A TRADITIONAL BUYER?

	Traditional Buyer	Crowne Properties
Method of Payment	Bank Financing	CASH
Repairs	1-8% of Homes Value	None (Sold AS-IS)
Closing Timeframe	45+ Days	14-30 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 (San Diego 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 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, Crowne Properties 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 14 days or less - or as long as you need. We are here to work with you.

LOAN MODIFICATION PROGRAMS

A “loan modification program” is a special program designed to help homeowners who have experienced a previous hardship, get back on track with their mortgage. We will work directly with you and your lender to help you qualify. However, you must have recovered from that hardship, and be able to make your mortgage payments again. Often times, the lender will require some sort of partial payment before they will consider a loan modification program. The relationships we've built with many banks will help you immensely during this process.

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.



PROGRAMS WE OFFER

REFER TO A LOCAL REALTOR

Although we own a real estate brokerage, 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. Our in-house realtor, Miranda (pictured below) handles most transactions on Oahu.



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. Below is a snapshot of some of our recent projects.

SAMPLE SCOPE OF WORK

Scope of Work - Single Family Home, Big Island, HI

PROJECT INTRODUCTION & INTERVIEW:

Gorgeous renovation. This 3BR, 2 BA single story home is located near Hilo.

REHAB OVERVIEW:

The home needed a few cosmetic repairs and updates throughout including kitchen and master bath. Electrical plumbing upgrades were completed as needed to comply with close 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 from covered patio (use structure to create pergola)
3. Remove temporary roof over side yard
4. Remove lighting from covered patio

GENERAL (EXTERIOR):

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



SAMPLE SCOPE OF WORK

ROOF:

1. Remove existing roof
2. Replace any damaged sheeting 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. Removal 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 retro fit insert windows
2. Replace all sliders with retro fit

DEMO (INTERIOR):

1. Remove all trash in house
2. Demo kitchen and remove 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 floor as we are keeping it (install rosin paper to protect flooring)



GENERAL (INTERIOR):

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
-

SAMPLE SCOPE OF WORK

KITCHEN:

1. Install backsplash - DalTile Travertine 3"x6" honed \$6.11/sq ft #T711361U (installed subway style and to the bottom of the cabinets)
2. Install backsplash accent tile 4" 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 FFFMV162LS 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 PFXC8011BN Single Handle Kitchen Faucet w/ Pullout Spray (Low Lead Compliant) - \$180.65
5. Install new countertops – Rainbow Stone "New Venetian 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 Almond \$2.70/sq ft #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 Travertine 18" x18" Honed \$1.99/sq ft (installed subway style)
-

SAMPLE SCOPE OF WORK

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 showerhead - 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/sq ft #P687 (Installed subway style, tile to ceiling and tile ceiling)
9. Accent Tile on control wall – DalTile Class Reflections Subway Mint Jubilee 3"x6" 9.06/sq ft #GR15 (installed subway style)
10. Tile back splash behind mirror to ceiling - DalTile Class Reflections Subway Mint Jubilee 3"x6" \$9.06/sq ft #GR15 (installed subway style)
11. Tile floor- DalTile Veranda 13"x13" Dune \$3.70/sq ft (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
-

SAMPLE SCOPE OF WORK

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 - \$4,500.00

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

Misc. and Permits - \$1,500.00

TOTAL - \$55,900

OUR RISKS

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
- 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 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.

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 you have completed the property information form, one of our real estate solutions specialists will contact you shortly (usually within 24 hours). In some situations, we will need to gather additional information. We will research your property and discuss all the details with you. We may be able to make you an offer right over the phone, or in most cases we will schedule a time with you to view the property and make you an offer!

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!

WHAT DO YOU MEAN "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!

ARE YOU REALTORS™?

No, Crowne Properties is a real estate investment and solution company. We are property acquisition specialists that buy houses; we want to BUY your home. There is never a charge or a commission when we buy your property! However if listing your property is the best solution then we can and will connect you with a recommended licensed agent, or use our in-house realtor to list it for you at a discounted rate.



FREQUENTLY ASKED QUESTIONS

WHAT WILL YOUR SERVICE COST ME?

Nothing! We don't charge any fees to discuss your situation, make you an offer or to buy your home.

AM I UNDER ANY OBLIGATION TO SELL MY HOME IF I FILL OUT YOUR PROPERTY INFORMATION FORM?

No! There is no obligation on your side! We will simply review the information, make you an offer, and you choose to accept or reject it, totally your choice!

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! 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. In some cases we will pay you up to \$1,000 for a referral! Contact us directly to discuss the terms.

WHAT IF I AM BEHIND ON MY PAYMENTS, IN FORECLOSURE OR BANKRUPTCY? ARE YOU STILL ABLE TO HELP?

Yes! Crowne Properties, Inc is a professional real estate solutions company with a team who has years of experience in solving these kind of difficult situations.

