

# Full Circle Investment Group Credibility Kit



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## Meet the Team:



**Shawn Bowen: Owner**

As the owner of Full Circle Investment Group, Inc., Shawn oversees the day to day operations of the company while also working to grow the business. He started in the industry 10 years ago. Since then, he has worked on multiple rehabs and new construction homes. In addition, Shawn joined the local Real Estate Investment Association: TRIG (Tidewater Real Estate Investing Group) 8 years ago and participates in events regularly.

**Ashley Little: Executive Assistant**

Ashley grew up in Chesapeake before she left for school. She earned her Bachelor's Degree from Washington & Lee University and her Master's Degree from the University of East Anglia. While in school she worked at W&L's Business Office and as the Office Manager of a small restaurant. As the Executive Assistant for Full Circle Investment Group, Inc., she handles a lot of the behind the scenes work to keep the business running smoothly.



**Joel Bonilla: Acquisitions Manager**

Originally from Philadelphia, Joel has been living in the Hampton Roads Area for the last three years. He currently serves in the Navy and balances both service and Real Estate while he transitions back into the civilian sector.

Steve and Heather Gaston: Acquisitions Managers

Steve and Heather were both born and raised in Hampton Roads. After working in the medical field for over 15 years, they decided to continue serving our community by investing in local real estate. As part of FCIG, they bring the knowledge and love of their hometown to the table.



Jacob McPherson: Acquisitions Manager



It seems that 10-foot snowbanks, coupled with subzero temperatures was enough to turn this born-and-raised Yankee into a lifetime Southerner! Jake grew up in New York on the Canadian border, in a small city called Ogdensburg. Shortly after moving to Virginia Beach, Jake met his now-wife, Natalie. Jake has a degree in Engineering, making him great at problem solving.



## ***Code of Ethics***

### **Transparency**

- **Expect Transparency** - We will always be open and transparent with the transaction process.
- **Expect an Explanation** - We will show you how we come up with your offer.
- **Expect Understanding** - We will describe all the key terms in an easy-to-understand manner, including the closing documents, key agreements, and contracts.

### **Integrity**

- **Expect Integrity** - Every team member shall act honestly and work with integrity while serving on our team.
- **Expect Privacy** - Privacy of the seller is of the utmost importance to us. We will not disclose your details to any other source outside of our team.
- **Expect Respect** - We will always put you in a better situation than you are currently in – if that means we should not buy your property, we will be upfront with you and recommend another situation.
- **Expect a Pressure Free Offer** - We allow sellers a reasonable time to consider their situation and offer, free from pressure and artificial timelines.
- **Expect No Obligation** - There is never a fee or obligation for the potential property seller - EVER.
- **Expect Education** - Team members are up to date on real estate requirements, trends, laws and transaction requirements.

### **Convenience**

- **Expect Communication** - We keep sellers up to date on any changes that occur due to Title or scheduling.
- **Expect Flexibility** - Every closing date is selected with the seller's situation in mind. We are completely flexible, whether that date is in 10 or 100 days.
- **Expect Convenience** - We are completely upfront with the schedule and timeline.

Full Circle Investment Group, Inc.



### 14 Day Guarantee Disclaimer

Full Circle Investment Group, Inc guarantees they will facilitate the closing of contract in 14 days or will pay the seller \$100 for every day beyond 14. The 14 Day Guarantee is based on the ability of Full Circle Investment Group, Inc to close within 14 days of signing the contract to purchase. This must be agreed upon and written into the purchase contract. If the seller does not require a 14 day guarantee, the industry standard 30 day purchase or longer will be written into the contract or whatever is agreed upon between the seller and Full Circle Investment Group, Inc at the time of purchase contract signing. If for any reason the deal does not close within 14 days, by no fault of Full Circle Investment Group, Inc, but due to issues with the Title Company, Seller's Bank or anything else on the Seller's side of the contract, the 14 Day Guarantee is null and void and the deal will close according to the industry standard 30 days or longer with the appropriate contract extensions.



## Frequently Asked Questions

Q: How quickly can you close on a deal?

A: We are laser focused on the best solution for you. If it's not the best solution for you we won't do the deal. Most homebuyers will say they can close quickly, but we actually back it up by having title companies, attorneys, and our funding ready to go. You should be able to call to confirm that they have all of the paperwork, their funding, and a closing date set so you can receive your money on time. We've worked with unique situations where we've helped people find apartments or a home to rent after we close. We've also paid sellers closing costs so there was nothing out of pocket for them. Our motto is to always to put someone in a better situation than they are currently in.

Q: Are there any fees associated with selling to you?

A: No, when you choose to sell to us there are absolutely no fees to use our services. There is no small print line that has hidden fees, or costs that you will incur later. We are honest, straightforward, and tell you everything that will take place during the process. Once you agree to an offer, this is what you will receive; it will not be an amount less than this.

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A: We look at the location of your property and condition of the house. We look at the values and condition of comparable houses that have sold recently. We then put together an offer based on those two values and an additional buffer for market risk.

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A: No, you retain complete control at all times. We want this transaction to be mutually beneficial to both sides; if you feel it isn't, you are more than able to walk away from the table, and try to sell your home through other means.

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A: We are quick and our goal is to offer you the highest value, and close on the sale in the shortest period. Typically, that can happen as fast as 10-14 days. We know some owners are selling to avoid bankruptcy or foreclosure proceedings, so we understand the urgency.

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A: Yes, if the home is rented and occupied, we will purchase it; in fact, in some cases after purchasing, we will allow the tenants to stay in the home for the time needed. If this is the case, however, inform us so that we can let the occupants in the home know. Many tenants will be surprised to see inspectors outside the home if they are living there.



## How We Provide You With An Offer



**Recent &  
Comparable  
Home Sales**



**Any Work  
or Updates  
Required**



**Market Risk**

**Your  
\$  
Offer**

*We look forward to working with you!*



Full Circle Investment Group, Inc.