



A Solution based Real Estate Investment Company
that focuses on Residential Redevelopment

Real Estate Agent Partnership Guide

Who Are We?

Chazah Chen Home Innovations is a full service real estate solutions firm that purchases and sells properties throughout the greater Mercer County, NJ area. Founded in 2016 by Kezia Wilson, Joel Curden, Abigail Curden and Jemuel Curden, Chazah Chen Home Innovations (CCHI) is proud to provide real estate services in the following areas:

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

Facts About CC Home Innovations

- *Purchase properties at a discount, renovate them quickly, and list to resell*
- *Ability to make CASH offers for houses and create fast, hassle-free transactions, closing in as little as 10 days*
- *Focused on providing solutions for clients and value for investors by locating and renovating distressed properties*

Since its inception, CC Home Innovations has passionately pursued our goal to help hundreds of people in our community find solutions to their real estate needs. Our organization is well-funded, which gives us the ability to successfully purchase properties with CASH; quickly renovate and list to re-sell those properties to retail homebuyers and landlords. CC Home Innovations is excited to be part of the area's renaissance, and we aspire to continue contributing to the economic rejuvenation of Mercer County and its neighborhoods.

We can not achieve our level of success without the many strong partnerships and relationships we have cultivated. At CC Home Innovations, we place high value on the knowledge and expertise of good real estate agents. We strive to build relationships with qualified, experienced agents who have both a passion for real estate and an uncompromising drive to succeed. We believe that by working together, we will not only develop a history of successful win-win transactions, but also create a powerful and lucrative collaboration that adds value and serves our community.

THE STORY OF CHAZAH CHEN HOME INNOVATIONS

As migrants from the Republic of Trinidad & Tobago, they all came to the U.S.A. in pursuit of their piece of the American dream. They all bought in to the ideology that upon completing their education, they can get a job with good pay, and life would be great. However, nothing could have been further from the truth. They entered the workforce, and the passion and fervor they had upon graduating was quickly extinguished by the rigorous demands of their jobs. The possibility of them realizing the American dream was gradually dwindling away. From the beginning, they all had a goal to work together in real estate doing what they love, and wanted to share their passion of real estate with others. For years, they dreamed of creating their own real estate business, but didn't know how it would work. They knew they had to start somewhere; so they just jumped right in, and started their journey of making their dream a reality.

Who Are We?

OUR MISSION

When a passion for real estate is combined with talented individuals whose uncompromising drive to succeed is fueled by their faith and trust in GOD, amazing things will happen. At CC Home Innovations, it's our goal to not only have a positive effect on ourselves and our families - but also to inspire, motivate and create lasting change in everyone we encounter. We will treat our clients, partners, and team members with respect at all times; bringing a genuine enthusiasm for real estate, and possessing a GOD inspired desire to graciously help people; hence the name Chazah - behold/see, Chen - grace. Our motto is and will always be, "Where there's a will, there's a way - and failure is merely lack of effort." Our mantra, "I can do all things through Christ who gives me strength" solidifies our motto and provides the impetus for CC Home Innovations to succeed. Our company will dedicate itself to everlasting education and professional growth that will continue to make us better leaders of tomorrow.



COMPANY LEADERSHIP



Kezia Wilson
Co-Owner



Jemuel Curden
Co-Owner



Joel Curden
Co-Owner



Abigail Curden
Co-Owner

At CC Home Innovations, our team is highly motivated, knowledgeable, ethical and resourceful. Qualified to handle any real estate transaction, our dedicated staff is committed to helping people with their real estate needs and making successful deals happen. Through the Fortune Builder mastery education, we've developed a solid foundation of real estate knowledge, joined a community that has the expertise necessary to navigate any transaction; and have the integrity to follow up on promises.

Company Credentials

PROOF OF FUNDS

We offer CASH to close on all of our homes, purchase properties as-is, and can close in as little as 10 days if needed. Unlike other companies, we do have the funding lined up to purchase properties in even shorter timeframes if the opportunity is right.



Ryan G. Wright
Owner/Founder CEO

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10/03/2016

To Whom it May Concern,

This letter serves as pre-approval that the borrower

Kenzia Wilson

of the company

Chazah Chen Home Innovation, LLC

has applied for private financing with us for the property located at:

Anywhere , Anywhere , New Jersey 08618

We have arranged for funds in the amount of

\$250,000.00

This letter is valid for thirty (30) days from the date hereon. Additional funding may be provided to the borrower to cover costs of necessary repairs/upgrades to the property. This proof of funds is conditioned upon the borrower meeting minimum personal qualifications as well as a site inspection, evaluation, or appraisal which will be required on the property. The results of the borrower's further background and credit worthiness checks as well as the results of the inspection, evaluation, or appraisal could alter or change the amount of funding we would be able to provide. In some extreme circumstances these results may require complete withdrawal of our potential funding commitment.

Please contact us at the phone number at the top of this letter if you have any additional questions. Thank you for your assistance with this loan closing.

Sincerely,

Ryan G. Wright
Owner/Founder CEO



PROOF OF FUNDS

Company Credentials

OUR EDUCATION & TRAINING

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.

We've been mentored by the nations' premiere Real Estate Investment Company, CT Homes, LLC, also featured on the hit TV show "Flip This House". Our real estate investing mentorship involved a comprehensive 6-month curriculum, covering all the ins and outs of creative real estate investing. Beyond the principles of sound investing, we were also thoroughly trained on how to build a successful business based on systems and predictability.

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.



Benefits of Working With Us

CHAZAH CHEN HOME INNOVATIONS VS. TRADITIONAL BUYER

Here are a few benefits your sellers have when working with Chazah Chen Home Innovations to sell their home:

- ✓ **CASH BUYERS**
- ✓ **QUICK CLOSE**
- ✓ **WE BUY HOUSES AS-IS**
- ✓ **NO APPRAISAL**
- ✓ **NO LENDING RESTRICTIONS**
- ✓ **WE DON'T SUBMIT LOW OFFERS**
- ✓ **WE'LL WAIT ON SHORT SALE APPROVALS**

As an agent, you can take advantage of many unique opportunities when it comes to working with investors. Many agents view working with investors as a waste of time – however, we know you have a business to run and can't afford to waste your time with investors who aren't serious. At Chazah Chen Home Innovations, we pride ourselves on having a systemized buying process; which eliminates the need to waste your time on tedious tasks. You can rest assure that we are serious buyers who close with cash and very quickly.

We believe that good investors are those who place high value on the knowledge and expertise of good agents. In turn, we hope to share our knowledge with you and help to provide you with a lucrative and consistent stream of income. So if you can shift your thinking and learn how to leverage working together with investors, you'll realize there are many potential benefits – creating win-win situations for everyone.

How Do We Compare To A Traditional Buyer?

	Traditional Buyer	Chazah Chen Home Innovations
Method of Payment	Bank Financing	CASH
Cost of Repairs	1-8% of Homes Value	None (Bought AS-IS)
Closing Timeframe	45+ Days	10-14 Days
Amount of Business For You	Typically only one purchase	Repeat Buyers (2-10 deals per yr)
Repairs Needed	Repairs, no matter how big or small are important to owner occupants – often times, making it difficult to find a house quickly & make the sale	We look for homes that are not perfect and need improvements
Appraisal	Mandatory	None
Re-Listing the Home	Years down the road	2-4 Months on Average

Benefits of Working With Us

GAIN REPEAT BUSINESS

One of the main benefits of working with an investor is the potential for repeat business throughout the course of a year. By working consistently with a successful investor who actively buys and sells properties, you can predict a steady revenue stream based on their level of activity. Although it varies, most real estate agents typically close between 2 to 10 deals per year with investors. A good agent will be able to leverage those deals into even more deals, just by working with the buyers who purchase investment properties.

OPPORTUNITY TO MAKE BOTH SIDES OF COMMISSION

By acting as a dual agent in a transaction, representing both the buyer and seller, you can earn both sides of the commission. For example, let's say that you as a licensed agent have an REO property listed. Our goal is for the agents we work with to be excited to work with us which is why we're happy for you if you received both sides of the commission. That merely means you were great at your job!

*Representing Both Sides Of A Transaction Allows
You To Make Double Commission!*

BECOME A DISTRESSED PROPERTY SPECIALIST

There are a number of properties in the marketplace needing renovations – anything from cosmetic repairs to full-gut rehabs. Often times, you as the agent are the first contact for sellers behind on payments, who need to sell quickly, or don't have equity in their home. These are exactly the types of opportunities we are looking for. If you or someone in your office have these types of listings, we may be able to quickly purchase the homes with CASH. After a few successful transactions, you can utilize that success to gain more exposure in your market and build your credibility as a distressed property specialist – ultimately, increasing your income opportunity.

What's In It For You?

- Opportunity to make double commission
- Consistent business (we buy 24-36 properties a year)
- Obtain referral leads
- Access to property inventory before listed
- Opportunity to host open houses
- Short sale referrals
- Ease of transactions – we use electronic signatures
- Become a distressed property specialist in your area
- Free training & joint venture potential
- Enhance your profile as an agent in your community



Benefits of Working With Us

ACCESS TO PROPERTY INVENTORY BEFORE LISTED

A successful and active investor will constantly have an inventory of completely renovated properties; and **YOU will have access to that inventory BEFORE that property is listed on the MLS.** This creates a great opportunity for buyers – especially a first-time homebuyer, as they would have the chance to purchase a newly renovated and fairly priced property. In some cases, your buyers can also have the benefit of giving input on certain features of their home and choosing custom finishes BEFORE renovations are fully complete. By providing this option to your buyer, it completely differentiates you from other agents – therefore, directly impacting your bottom-line!

OPPORTUNITY TO HOST OPEN HOUSES

Newly renovated vacant properties generate a lot of interest from potential buyers – like a neighbor or anyone else looking for properties priced aggressively and in pristine condition. By acting as a seller's agent, this creates a great opportunity to host open houses for these properties; allowing you to meet many new potential buyers that you can add to your database, and possibly cultivate as buyer clients of your own.

SHORT SALE REFERRALS

Successful investors are excellent marketers and generate a lot of leads – many of which are short sales. In most cases, investors aren't too interested in working with sellers whose properties are over-leveraged and in short sale situations. The short sale process can be lengthy, so many investors prefer to refer those leads to a specialist rather than work with the sellers themselves. This creates a huge opportunity for you to become a *"short sale specialist"* – by listing these properties and getting the commission when they sell. As a short sale specialist, you also have the opportunity of working with multiple investors, which provides you with more of an revenue stream ten fold!



FREE TRAINING & JOINT VENTURE POTENTIAL

At Chazah Chen Home Innovations, we pride ourselves on having a strong foundation of real estate knowledge and training. Our core business lies within our systems, education and knowledge of the real estate industry. We did not just buy a CD off the Internet and become a real estate investor overnight. We have spent thousands of dollars to learn how to be successful in this business and do it the right way the first time.

By working with us, you can benefit from our knowledge, gain REAL LIFE investing experience and have an amazing opportunity to learn all the ins-and-outs of the other side of real estate. To us, this is invaluable. If you should decide to take interest in becoming more involved directly with real estate investing, there are a few unique opportunities that can create an **additional income stream for you** – and you can either take a hands on or hands off approach. Let us know if you're interested in a possible joint venture opportunity, and we can discuss it in great detail.

Many Ways To Work With Us

BECOME A PART OF OUR TEAM!

In working with us, there are several benefits and different ways you can generate revenue:

- ✓ **Represent Us As Our Buyer's Agent**
We Are CASH Investors & The Goal Is To buy 24-36 Properties A Year
- ✓ **Represent Us As Our Listing Agent**
Re-List Our Fully Renovated Vacant Properties In Your Area
- ✓ **Be Our Referral Agent**
Tap Into Our List of Buyer, Seller & Short Sale Leads
- ✓ **Generate Buyers Via Open Houses**
Market our "Pocket" Listings



Although many of our offers will be typically lower than retail clients, we serve as a great benefit for hard-to-sell properties or those requiring the bank or seller to move quickly. We are also a good fit if you have listings that have difficulty qualifying for traditional financing based on the current condition of the property. We are not the perfect fit for everyone; but for the seller with the right motivation, these features are a necessity.

How Much Additional Time Will It Take Working With An Investor?

As an agent working with an investor, you can increase your profit; but not necessarily increase the amount of work you need to do to close each deal. Your goal should be to:

- Spend no more than a few hours per day finding and making offers on our behalf
- Automate most of the work –utilizing our documents such as repair sheets and deal analyzer
- Specialize in a very specific, relatively small, geographic area – therefore, not spending your time driving all over looking at houses

Property Showcase

RENOVATION PROJECTS

When working with our company, you can rest assured that we're very qualified and experienced in fully renovating properties. 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 will implement their techniques here in our backyard. Here is an example of one of their past rehab projects:

Property Showcase

Scope of Work - Single Family, San Diego County, CA

PROJECT INTRODUCTION & OVERVIEW:

Gorgeous renovation in the central neighborhood of El Cajon. This 3BR, 2 BA 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 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



Property Showcase

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

Property Showcase

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)

Property Showcase



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.

Property Showcase

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 - \$4,500.00

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

Misc. and Permits - \$1,500.00

TOTAL - \$55,900

Testimonials

“The Curden/Wilson Family are top notch professionals. They operate with a high level of integrity and ethics. I feel confident and comfortable referring any of my family and friends to them for their services.”

- D. Augustine, R. E. Investing Coach

“I’ve known Abigail Curden for over 5 years. During this time, I’ve gotten to know her very well and feel confident that I can speak about her personal character. Abigail has a great eye for style and is very detailed oriented. She is a creative and talented person who is very trust worthy, hardworking, honest and full of integrity. She is resourceful, dedicated and has focused her attention on quality in life. Abigail has strong leadership skills and will be an asset to any team or organization”

- F. Bruce

“I’ve known Abigail for over 4 years and have found her to be a great friend, kind, trust worthy and considerate. She is always there to provide a listening ear and an encouraging word. She is a hard-working, talented and ambitious person..... ”

- A. Smith

“Kezia Wilson lives to serve; making a difference in other people’s lives is a desire of hers. She strives to impact lives through her actions and through her everyday interactions. She is a generous, delightful and a devoted human being”

- K. Logan

“Kezia goes above and beyond in all aspects of her work. Her strong work ethics has allowed her to lead by example; which inspires others to be equally as motivated as she is. She’s a good hearted caring person and proves that she is in it 100%”

- J. Czyzewski

“Jemuel Curden makes a day to day difference in someone’s life. He’s the most helpful and genuine person I know. He is very dependable. He is the true definition of generous, kind and makes an impact on someone’s life on a regular!”

- K. Stewart-Nelson

Taking the Next Step

FORMING A PROFITABLE BUSINESS PARTNERSHIP

When your expertise is combined with our passion and drive, the end result is a profitable business partnership. Your wealth of experience will be an invaluable asset to Chazah Chen Home Innovations and it is our mission to treat our clients, partners, and team members with respect at all times. The advantages of working with CC Home Innovations are numerous, and the glimpse you got of our business model should whet your appetite for you to eagerly pursue this partnership. For more information on our business, please visit us on the web or call us.

We look forward to hearing from you soon.

Contact us today!

Email: [**info.cchillc@gmail.com**](mailto:info.cchillc@gmail.com)

Website: www.cchi-llc.com

Phone: **609-535-2244**

Frequently Asked Questions

WILL I BE REQUIRED TO SPEND A LOT OF TIME DRIVING AROUND SHOWING YOU PROPERTIES TO BUY?

No, not at all! We already know what we're looking for, and our criteria typically stay the same. While we may need you to let us inside a property once in a while, we wouldn't ask you to spend your time on wild goose chases.

IS IT WORTH MY TIME TO WORK WITH AN INVESTOR?

Yes! You can automate most of the process so you're not wasting your time on working on tedious tasks. By working with an investor, you create a very lucrative source of income as well. In a partnership with us, you can earn multiple commissions by representing us as both the buyers and sellers agents.

WHAT KINDS OF OFFERS DO INVESTORS USUALLY MAKE?

Our offers are in cash. They are below retail, but they are also highly valuable because they are cash offers. Some of our offers do get rejected; but, unlike traditional clients who may buy or sell a home once every five years, we make multiple transactions annually.

HOW CAN I WORK WITH CHAZAH CHEN HOME INNOVATIONS?

You have the opportunity to become what we call a "triple agent." When working with Chazah Chen Home Innovations, you can act as the buyers agent, the listing agent and the referral agent. In other words, you may be able to earn triple commission on a single deal. Secondly, we will actively send you leads on listings and give you the right to generate more leads by marketing our homes once the renovations are complete. We can also will send buyers to you.

WHAT TYPES OF PROPERTIES DO YOU PURCHASE FROM SELLERS?

We purchase homes in pre-foreclosure, over-leveraged, condemned, liens or health department violations, not maintained, fire damaged, estate sales, stagnant listings, even about to fall down homes - we can buy it!