



CARDINAL HOMES

D E S I G N G R O U P

A Residential Redevelopment Company



“Everyone deserves a place to call HOME”

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Important Facts About Cardinal Homes Design Group, LLC

- 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
- Network of National Real Estate Investors
- All information kept private and confidential

Cardinal Homes Design Group, LLC is the area's premiere real estate solutions company, and since our inception our Network of National Real Estate Investors have been helping homeowners along with improving communities in each and every city we work in. Through our **extensive knowledge** of the business, network of resources, and years of **expertise**, we are able to assist homeowners with a wide variety of real estate problems.

With the ability to directly purchase homes and make cash offers, we can create an extremely fast and hassle-free transaction.

In addition, we re-develop a large number of single family and multi-family properties throughout the United States with the intention of **revitalizing communities** and encouraging home ownership. **Our mission** is to rejuvenate neighborhoods and increase the standard of living by improving the overall quality of housing for the residents. **Call us today and let's see how we can work together!**

We not only purchase property but we also sell homes, many of which are completely renovated and in move-in condition. Whether you are dreaming of becoming a first time home buyer or looking to upgrade your current home, **we can help.**

Cardinal Homes Design Group, LLC is truly committed to helping each individual customer. **We focus on fast response, integrity and over-delivering on customer service. By putting the customer's needs first, whether selling or buying a home, we can help you realize your real estate goals.**

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

Cardinal Homes Design Group, LLC is a professional, full service real estate solutions firm that buys and sells properties throughout the Detroit Metropolitan area. We specialize in buying distressed homes at a significant discount, and renovate and resell them to retail home buyers and landlords.

Founded in 2019 by Scott Adkin, Cardinal Homes Design Group is excited to be part of the area's renaissance and we aspire to continue contributing to the economic rejuvenation of the Detroit Metropolitan area and its neighborhoods.

In addition, we re-develop single family and multi-family properties throughout the state with the intention of revitalizing communities and encouraging home ownership. Our mission is to rejuvenate neighborhoods and increase the standard of living by improving the overall quality of housing for the residents.

Important Facts About:

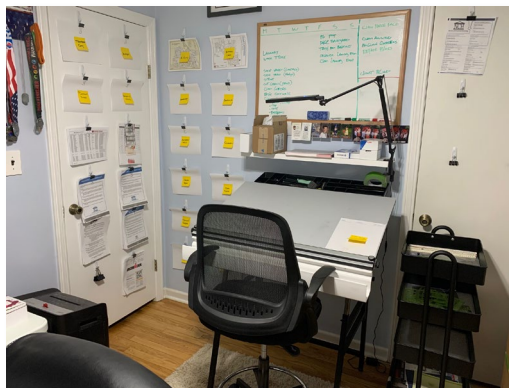
Cardinal Homes Design Group

- Leading full service real estate solutions company in the Detroit Metropolitan area, specialized in buying and selling property
- We provide solutions for homeowners and value for investors and buyers by locating and renovating distressed properties.
- Our goal is to provide the absolute highest level of service to our clients

National Network of Real Estate Investors



CARDINAL HOMES DESIGN GROUP TODAY



Cardinal Homes Design Group, LLC is based on a fusion of intense passion and continuous education. Scott Adkin continues to train under Fortune Builders, Inc. which has been ranked for three consecutive years in Inc. Magazine's prestigious Inc500 list. He continually strives to improve the Company, the community and the lives of others. He leads by example, lives by the Company's values, takes pride in the challenging work, shares knowledge with his investor family and inspires everyone to achieve success for themselves and their families. Investing with Cardinal Homes Design Group, LLC and taking advantage of its endless resources will drive continued success.

At Cardinal Homes Design Group, LLC, 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. Our team of professionals has the integrity to follow up on our promises, and the expertise to navigate any transaction to ensure you're fully informed for making the best decision possible.

Mission Statement

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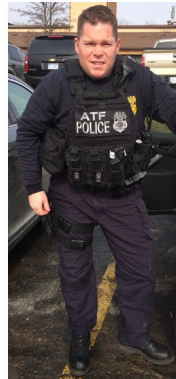
The Mindset at Cardinal Homes Design Group is, "Everyone deserves a place to call HOME," and that is exactly what we strive to deliver, from the affluent to the homeless and everybody in between. The representation of Cardinal Homes is twofold, the first being personal, as a tribute to my mother who is in Heaven; and the second being very basic in definition:

cardinal adjective
car*di*nal \ 'kard-nel
: of basic importance
: fundamental

homes noun
homes \ 'homs
: a familiar or usual setting
: congenial environment

When a passion for real estate is combined with talented individuals who have an uncompromising drive to succeed, amazing things will happen. At Cardinal Homes Design Group, 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 and team members with respect at all times. Our company will dedicate itself to everlasting education and professional growth that will make the leaders of tomorrow.





**Scott Adkin,
Owner**

THE STORY OF CARDINAL HOMES DESIGN GROUP, LLC

Cardinal Homes Design Group, LLC was founded on August 26, 2019 as a real estate purchase, renovation and sales business and will begin to purchase investment properties after the requested transactional capital financing has been obtained. It operates on a for-profit basis, is legally structured as a privately held Limited Liability Company (LLC), and was founded and is owned by Scott Adkin - Owner/Manager (100%). Scott Adkin is responsible for the day-to-day business operations.

Cardinal Homes Design Group, LLC (CHDG) is a veteran owned company. The Owner of CHDG, Scott Adkin, served 28 years in the United States Air Force, Michigan Air National Guard, 127th Security Forces Squadron where he rose to the rank of Senior Master Sergeant. SMSgt Adkin developed his leadership style as he rose through the ranks and deployed to various foreign destinations in support of US wartime operations. Additionally, SMSgt Adkin served domestically on a special assignment with the Federal Bureau of Investigation in Detroit, Michigan with the Violent Gang Task Force helping to make the streets safer for the residents of Detroit and surrounding communities.

Scott Adkin also served his community as a Special Agent with the Bureau of Alcohol, Tobacco, Firearms & Explosives where he investigated criminal acts committed by violent felons.

Scott Adkin received a Bachelor of Science in Architecture degree in 1995 from Lawrence Technological University in Southfield, Michigan, preparing him in all aspects of design and construction.

Upon graduation from Lawrence Technological University, Scott Adkin served as a Project Manager with Integrated Construction Services in Birmingham, Michigan where he oversaw such projects as a movie theatre, ice arena, and several retail food service establishments.

As you can see, Scott Adkin has dedicated the majority of his life to serving his country and his community, as a worker and as a leader he ensures that safety, justice, and human decency for all people is upheld.

WHY WORK WITH CARDINAL HOMES DESIGN GROUP HOMES?

Most buyers are aware of the fact that numerous buying opportunities exist in today's real estate market. The problem is they don't know how to identify and then analyze them to ensure they are actually getting a good value. That's where we come in. We use the same techniques to analyze a property for our buyer clients that we personally use on our own investments. Cardinal Homes Design Group is constantly on the hunt for the next great buying opportunity.

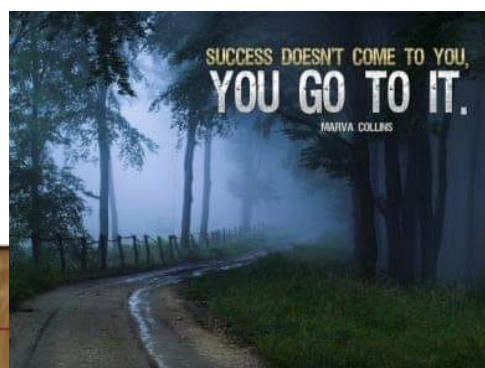
CERTIFICATIONS & MEMBERSHIPS:

Fortune Builders, Connected Investors, Oakland REIA, REIA of Macomb, Veteran Owned Business, Bachelor of Science in Architecture from LTU, Former Special Agent with ATF, Habitat of Humanity Michigan, Michigan Coalition Against Homelissness

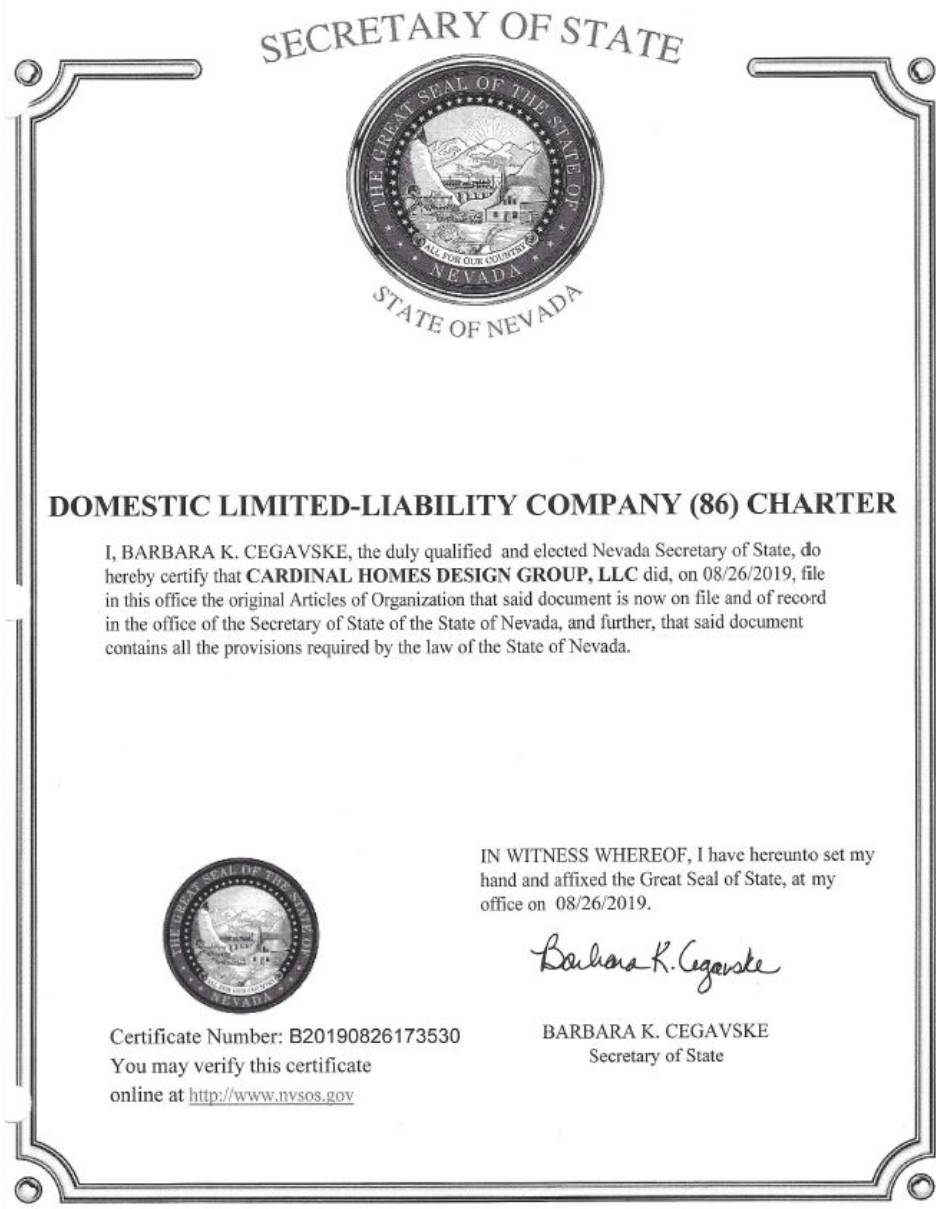


REAL ESTATE KNOWLEDGE & EXPERIENCE:

We have invested a great deal of time, energy and capital investment into our real estate education, attending the nation's premier real estate investing education program - FortuneBuilders Mastery. Beyond the principles of sound investing, we were trained on how to build a successful business based on systems and predictability. Having completed over 1,000 real estate deals, FortuneBuilders coaches and systems have allowed us to strategically invest in real estate, grow and expand our business, and they are available for us to leverage when analyzing our real estate deals.



WHY WORK WITH CARDINAL HOMES DESIGN GROUP?



WHY WORK WITH CARDINAL HOMES DESIGN GROUP?



This is to Certify That

CARDINAL HOMES DESIGN GROUP, LLC

a FOREIGN LIMITED LIABILITY COMPANY existing under the laws of the state of Nevada

was validly authorized to transact business in Michigan on the 24 day of September, 2019 in conformity with 1993 PA 23.

Said company is authorized to transact in this state any business of the character set forth in its application which a domestic company formed under this act may lawfully conduct. The authority shall continue as long as the company retains its authority to transact such business in the jurisdiction of its organization, its authority to transact business in this state has not been suspended or revoked, and the company has not surrendered its authority to transact business in this state.

This certificate is in due form, made by me as the proper officer, and is entitled to have full faith and credit given it in every court and office within the United States.



In testimony whereof, I have hereunto set my hand, in the City of Lansing, this 25th day of September, 2019.

A handwritten signature in black ink, appearing to read "Julia Dale".

Julia Dale, Director

Corporations, Securities & Commercial Licensing Bureau

GOLD SEAL APPEARS ONLY ON ORIGINAL

WHY WORK WITH CARDINAL HOMES DESIGN GROUP?





The Meaning Behind the Cardinal Homes Design Group Crest:

The Shield - represents strength and security to battle any situation that may confront us

The Gold background - a symbol of the badge entrusted to me as a Special Agent, represents integrity, honor, and the duty to serve

The Blue background - as like the sky, represents new beginnings and endless opportunities, for us and the clients we help

The Cardinal - Cardinal by definition means “of basic importance” and there is nothing more important than every person having a place to call Home, where they can feel safe and secure. The Cardinal was also my late mother’s favorite bird, and they say “When a cardinal appears in your yard it’s a visitor from heaven.” I like to think that she is watching out for us from the heavens.

Short & Long Term Renovation Goals 13

As real estate professionals, we are in this business for the long haul. We place a high priority on developing long-term relationships with our customers and our contractors so that we all achieve our goals.

SHORT TERM GOALS

Our short term goal is to aggressively expand the presence of our business in surrounding markets. Our current annual projection is to renovate four or more homes a year and acquire a new rental property. Rehab budgets on our projects range anywhere from \$5,000 on a rental property to \$250,000 on a full rehab. Typical project timeframes generally run from 3-6 months. Our goal is to turn around our projects at a rapid pace so we can get paid as quickly as possible and use those profits to immediately start on the next rehab. This ensures that we and our contractor teams have a steady supply of work.

Our 5-10 Year Vision

- Continue our annual residential redevelopment program.
- Pursue commercial projects such as apartment building acquisitions and land development. With our management skills and background in the design field, our natural progression will expand us into the community-development arena.
- Purchase small tracts of land and develop residential communities throughout the Metropolitan Detroit area. To accomplish this long-term goal, it will be imperative that we develop strong relationships with contractors who have a like-minded goal of expansion.

LONG TERM GOALS

Our long term goal is to grow our operations into multiple target markets across the country in the coming years.

What this means for you is we will create a growing stream of rehab projects for our contractors to work on long into the future, providing our affiliated contractors with a reliable source of projects for many years to come.

INVESTMENT & REDEVELOPMENT STRATEGY

Our business strategy—which has proven to be very successful for us—is to purchase undervalued 1-8 unit residential properties, renovate them to a highly desirable condition, and sell these properties directly to single-family homebuyers or investors as quickly as possible after completion.

Short & Long Term Renovation Goals 14

To generate value, we focus on aggressive project management coupled with the use of highly skilled and professional independent contractors to complete our renovations. In addition, we employ proactive marketing tactics to pre-sell our properties during the rehab stage instead of waiting until the project is complete. This gives us a head start that often enables us to sell our properties before the paint has even dried on them. Successful execution of these strategies rely on the high quality of work performed by our contractors, which is why we put such a high premium on finding the best contractors in the area and then developing long-term, mutually beneficial win-win relationships.

Why Our Model Works

- Speed and efficiency in the rehab process
- Quality of workmanship
- Community appreciation
- Mutual respect for everyone's time involved
- Integrity of product delivered to the marketplace

COMMUNITY VISION

We actively strive to increase homeownership opportunities within the communities we redevelop, and improve the quality of life for the people who live in them by providing quality homes for a reasonable price.



Why Contractors Love Working With Us 15

We work hard to create positive and productive mutually beneficial relationships with our affiliated businesses and contracting teams. We strive to assist in the business development of our contracting teams with a goal of mutual growth and continued, long-term success. The use of our proven construction rehab system results in a more predictable and efficient process which consistently creates a superior product and increased profit for our contractors.

*Here are just a few of the benefits of working with **Cardinal Homes Design Group**:*

WE LOVE TO PAY OUR CONTRACTORS

Let's get this straight right up front: Unlike some companies you may have worked with in the past, we *love* to pay our contractors. Really. We know you have a business to run and bills to pay—so do we. We understand that when you complete a payment milestone that you want to get your payment as soon as possible. And we know that it's in our interest to have a committed, happy contractor as a partner. So we *will* pay you—and pay you promptly—as the work is completed in the stages laid out at the onset of the project.



A STEADY STREAM OF WORK

Our business strategy is to purchase distressed residential properties, and then renovate and sell them to retail homebuyers and landlords. We have a dedicated acquisition team constantly scanning the market for properties that meet our investment profile. Our acquisitions specialists only get paid when we purchase a home, so they are highly motivated to find properties giving us a steady supply of projects for you and your team. We also work with a national group of investors who provide us with the funding we need to finance our aggressive approach to buying, rehabbing, and selling properties in short timeframes. This resource of funds allows us to buy properties quickly and consistently.

WE'LL HELP YOU CREATE NEW BUSINESS

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 didn't just become a real estate investor overnight. We have spent thousands of dollars on education and systems that allow us to be successful in this business and do it the right way the first time. We actively share our knowledge with our contractors, providing them with the information they need to help develop their own businesses and create long-term success—for themselves and for their workers. Renovating multiple homes a year generates tons of old and new clients asking for renovation advice, and more important, a “Good Contractor.” We believe wholeheartedly in recommending the people who help support our growth and would gladly recommend you and your team.

WE'LL MAKE YOUR LIFE EASIER

We have a proven system in place with a pre-determined Scope Of Work containing all the details of the renovations in one spot, making life much easier for our contractors. We select all the materials that will go into our homes, and we clearly lay out everything that we want done by our contractors, so that they can focus on doing the work they do best—contracting. Working within our system will allow you to move from job to job to job, and not have to worry about where your next job is coming from. We always hear from our contractors that one of the best things about working within our systems is how every component in the Scope of Work is line-itemed, and materials often even have the associated SKU# and where to purchase it included. We know time is money for both of us, so we do the extra work on the front end to make sure our budgets and timeframes are very accurate.



Type Of Contractors We're Looking For 17

An ideal contracting partnership consists of four main components: a consistent work ethic, superior workmanship, maintained job sites, and a passion to achieve a high-quality finished product.

THE IDEAL FIT FOR US

We're looking for professional contractors who have high standards, with a team of reliable subcontractors who do quality work, and who have been in business for some time—with the track record and references to prove it. Here are some things we're looking for in our contractors:

- Fully licensed with **licenses up to date**. Same with their subcontractors.
- Insured—including worker's comp, liability—with a **minimum limit of \$1 million**.
- Been in business in the area for **at least three years**.
- **Has a consistent crew** of subcontractors.
- Keeps worksite **clean and maintained**.
- Can provide a **list of references**, with current contact information.
- Belongs to the **Better Business Bureau** or one of the national associations of builders or carpenters.
- **Provides written warranty** of a year or more for their work.
- Is structured as a **corporation or LLC**.
- **A reputable company** with no history of lawsuits.
- Has financial resources—able **to float material cost** until work is complete and ready for draw.

WE WORK ON VOLUME

Our strong financial backing allows us to aggressively pursue multiple homes every month through our acquisitions department. The fact that we work on this volume will keep you and your subcontractors busy throughout the year and ensure that you get paid quickly and consistently. There's nothing worse than losing good subcontractors because you can't keep them busy. When you find a quality employee, just like us you don't want to lose them. Our steady-volume approach will save you from headaches and hours wrapped up in finding and having to train someone new.



Type Of Contractors We're Looking For 18

THE GLASS IS HALF-FULL

We want contractors who have a positive, can-do attitude—sour grapes need not apply! We expect our contractors to be looking at the big picture and to understand the value of the long-term relationship and stability that we offer. As you know, unexpected circumstances happen on a job site. It's imperative that you, your team, and Cardinal Homes Design Group are all able to see beyond these bumps in the road, be resourceful, and come up with a timely and amicable solution for everyone involved. Focus on what *can* be done, not on what *can't*!

WE ALWAYS PULL PERMITS!

To ensure that our projects are done right and that buyers feel comfortable that the work was done correctly, we *always* pull permits. Permits protect both the contractor and us as the owner. If a contractor has a problem with that, then we won't be working together.



We are experienced, ethical real estate professionals, with a very high level of organization as a result of the proven system that we follow for our projects. Our approach makes our contractors' lives easier because everything is clearly laid out, ensuring everyone is on the same page from the very beginning. You can focus on what you're great at—contracting—and we can focus on finding more homes to renovate.

There are six critical documents that we require for all of our projects. To work with us, you will need to complete them.

- 1 • **Independent Contractor Agreement**
- 2 • **Exhibit A - Scope of Work**
- 3 • **Exhibit B - Payment Schedule**
- 4 • **Exhibit C - Indemnification, Hold Harmless, & Insurance Agreement**
- 5 • **Contractor Final and Unconditional Waiver of Lien**
- 6 • **IRS W-9 Form (for year-end 1099)**





INDEPENDENT CONTRACTOR SERVICES AGREEMENT (NON-EMPLOYEE COMPENSATION CONTRACT)

This Independent Contractor Services Agreement (the "Agreement") is entered into on this _____ by and between _____ ("Contractor") and Cardinal Homes Design Group, LLC, a (NVMI) limited liability company or S Corp ("Client") for services to be rendered at _____.

Contractor will commence work on or before _____ and will perform the same on a daily basis. This work shall be completed on or before _____.

Contractor and Client hereby agree to the following:

1. Independent Contractor: Contractor and Client intend this Agreement to be one of independent contractor and client. Accordingly, Contractor retains the sole right to control or direct the manner in which the services prescribed herein are to be performed. Subject to the foregoing, Client retains the right to inspect, to stop work, to prescribe alterations, and generally to supervise the work to insure its quality and conformity with that specified in this Agreement. Contractor and Client understand that it is the Contractor's sole and complete responsibility to pay all employment taxes, including Federal and State withholding taxes and Social Security, and to obtain insurance, including worker's compensation coverage and public liability insurance and property damage insurance arising out of or relating to this Agreement. Contractor warrants that upon signing of this Agreement that Contractor has obtained all stated and necessary insurance and that it shall be kept in full force and effect until the completion of the work contracted for herein, and that the Client shall be named as an additional insured on all of the Contractor's insurance policies. The terms of this Agreement shall apply to and encompass all services rendered by any/all sub-contractors performing services on behalf of the Contractor. To the fullest extent permitted by law, the Contractor shall indemnify and hold harmless the Client, Client's representatives, agents and employees from all claims, losses, damages and expenses arising out of or resulting from the performance of the work, including but not limited to any such claim, loss, damage or expense caused in whole or in part by any negligent act or omission of the Contractor, anyone directly employed by them or anyone whose acts they are liable for.

2. Services Provided: Contractor agrees to perform the services listed in this contract (as contained in Exhibit "A", attached hereto and made a part hereof by reference) on behalf of the Client.

3. Project Cost Estimate: Pre-construction estimates for construction costs and coordination are *approximately* _____. The Contractor shall use the Contractor's best efforts and make every effort possible to keep costs of construction with stated budget and in an event the costs surpass estimates, the Contractor will follow the rules of change orders, stated in this document.

4. Taxes and Building Permits: The Contractor understands and agrees that he shall be responsible for all taxes, fees and expenses imposed directly or indirectly for its work, labor, material and services required to fulfill this contract. The Contractor is responsible for all permits pertaining to the law, ordinances and regulations where the work is performed.

5. Inspections: The Contractor shall call for all building inspections, meet with the inspectors, and ensure that all work contemplated herein passes all required building inspections. The Contractor shall pay for the entire cost of any re-work resulting from a failed inspection. If the Contractor fails to pay for any re-work inspection costs, the Client may deduct the reasonable costs against any sums due to the Contractor.

6. Clean-up: Contractor will be responsible for cleaning up the job on a daily basis, including all generated construction debris, drink cans, food wrappers, and/or other trash. If the Client determines in the Client's sole discretion that the Contractor is not cleaning up the job on a daily basis, the Client may have the job cleaned up on a daily basis and can deduct the reasonable costs against any sums due to the Contractor.

7. Client Approval: Client will approve Contractor services on the following basis:

- a. The services meet all governing building codes.
- b. All required building permit inspections have been completed and passed.
- c. The services have been completed including all punch-out work as agreed.

8. Invoicing and Payments: See the payment schedule as contained in Exhibit "B", attached hereto and made a part hereof by reference.

9. Change orders: The Contractor understands and agrees that no change orders or contract additions may be made unless agreed to in writing by the Client and Contractor. This includes but is not limited to alternations, additions, or small changes made in the work





or the method of performance. If any additional work is performed and not covered in this Agreement, the Contractor proceeds at the Contractor's own risk and expense and hereby waives any rights to reimbursement or contribution from the Client, in addition to waiving any other rights that may become available to the Contractor to be compensated for the additional work.

10. Cancellation: The Client may, without any further obligation or penalty, (i) cancel any of the services in this contract which have not been completed by the Contractor within the specified time frame and / or (ii) cancel, at any time, any of services in this Agreement which have not yet been started by the Contractor. Upon such cancellation, the Contractor shall only be entitled to compensation for the work performed. No compensation will be due for any and all of (i) the work that has not been started, and (ii) the portion of the work that is remaining to be completed.

11. Penalties: If the Contractor delays completion of the work beyond _____ days, the Client may reduce the Contractor's fee by the sum of \$100 for each day the Contractor delays completion of the work beyond the aforementioned date. Or, if the payment has already been made, the Contractor shall reimburse to Client the sum of \$100 for each day the Contractor delays completion of the work beyond the aforementioned date. The completion date may be adjusted for change orders, if in a signed writing between the Contractor and the Client.

12. Warranty: The Contractor warrants all services for one year after completion. If any item develops a problem within one year of completion, the Contractor shall repair it within three (3) business days of being notified by the Client, at no additional expense to the Client. If the Contractor does not make the requested repairs within three (3) business days, the Client may have a third party complete the repairs, and the Client may charge the Contractor for all reasonable costs incurred to complete the repairs.

13. Waiver: Failure of the Client to insist upon strict compliance of any of the provisions of this Agreement shall not constitute a waiver of any violation, nor shall any partial payment outside of the "payment schedule" be deemed as a waiver of any of the Client's rights to strict compliance with any of the terms of this Agreement.

14. Address: The Contractor herewith provides to Client the true and correct residence address, home phone number, and Federal Employer Identification Number or Social Security Number.

15. Arbitration:

The Client and Contractor agree that, if any controversy or claim arising out of or relating to this Agreement cannot be settled through direct discussions, they shall endeavor first to settle the controversy or claim by a mediation administered by JAMS under its applicable rules. **IF THE CONTROVERSY OR CLAIM IS NOT OTHERWISE RESOLVED THROUGH DIRECT DISCUSSIONS OR MEDIATION, THE PARTIES AGREE THAT IT SHALL THEN BE RESOLVED BY FINAL AND BINDING ARBITRATION ADMINISTERED BY JAMS IN ACCORDANCE WITH ITS STREAMLINED ARBITRATION RULES AND PROCEDURES OR SUBSEQUENT VERSIONS THEREOF (THE "JAMS RULES"). THE JAMS RULES FOR SELECTION OF AN ARBITRATOR SHALL BE FOLLOWED, EXCEPT THAT THE ARBITRATOR SHALL BE AN ARBITRATOR LICENSED TO PRACTICE LAW IN CALIFORNIA OR A RETIRED JUDGE. ALL PROCEEDINGS BROUGHT PURSUANT TO THIS PARAGRAPH WILL BE CONDUCTED IN THE CITY OF SAN DIEGO. THE PARTIES AGREE THAT THE REMEDY FOR ANY CLAIM BROUGHT PURSUANT TO THIS AGREEMENT SHALL BE LIMITED TO ACTUAL DAMAGES, AND IN NO EVENT SHALL ANY PARTY BE ENTITLED TO RECOVER PUNITIVE OR EXEMPLARY DAMAGES OR TO RESCIND THIS AGREEMENT OR SEEK INJUNCTIVE OR ANY OTHER EQUITABLE RELIEF.**

16. Controlling Law:

- a. THIS AGREEMENT SHALL BE GOVERNED AND CONSTRUED IN ACCORDANCE WITH THE INTERNAL LAWS OF THE STATE OF CALIFORNIA APPLICABLE TO CONTRACTS ENTERED INTO AND FULLY TO BE PERFORMED THEREIN. TO THE EXTENT THE ARBITRATION PROVISIONS OF THIS AGREEMENT ARE NOT ENFORCED OR COURT PROCEEDINGS ARE OTHERWISE REQUIRED, COMMENCED OR MAINTAINED, THE PARTIES CONSENT AND AGREE TO THE EXCLUSIVE JURISDICTION AND VENUE OF THE STATE AND FEDERAL COURTS HAVING JURISDICTION OVER SAN DIEGO COUNTY, CALIFORNIA, WITH RESPECT TO ANY ACTION THAT ANY PARTY DESIRES TO COMMENCE ARISING OUT OF OR IN CONNECTION WITH THIS AGREEMENT OR ANY BREACH OR ALLEGED BREACH OF ANY PROVISION OF THIS AGREEMENT, AND ALL PARTIES WAIVE ANY OBJECTION AS TO IMPROPER VENUE OR THAT ANY STATE OR FEDERAL COURT OF CALIFORNIA IS AN INCONVENIENT FORUM.
- b. Nothing in this Agreement shall be construed to require the commission of any act contrary to law, and in the event of any conflict between any provision of this Agreement and any present or future statute, law, ordinance or regulation, the latter shall prevail and the provision of this Agreement affected thereby shall be modified only to the extent necessary to bring it within legal requirements, such provision shall be deemed stricken and severed from this Agreement and the remaining terms of this Agreement shall continue in full force and effect.

17. Time is of the essence of this Agreement.



21300 Sunnysdale, St Clair Shores, Michigan 48081

Phone: 586-879-6877 | Cell: 248-882-4184 | Email: scottadkin@cardinalhomesdesigngroup.com



18. **No Rule of Construction Against the Drafter.** Any rule of construction to the effect that any ambiguity is to be resolved against the drafting parties shall not be applied to the interpretation of this Agreement.

19. **Entire Agreement:** The Agreement constitutes and represents the entire agreement between the Client and the Contractor, and supersedes and extinguishes all prior agreements, understandings, representations, warranties and arrangements of any nature, whether oral or written, between the parties relating to the work to be performed hereunder. The Agreement shall be binding upon and inure to the benefit of the parties and their respective successors and permitted assigns. The Agreement is not for the benefit of any other person, and no other person shall have any right under the Agreement against either party.

20. **Special Stipulations:** The following stipulations, if in conflict with any of the preceding, shall control: The Contractor and any/all sub-contractors rendering services on behalf of the contractor waives his/her right to hold the Client liable for any and all injuries occurring as a result of services rendered.

IN WITNESS *WHEREOF*, all of the parties hereto affix their hands and seals.

Client: _____ Date: _____

Contractor: _____ Date: _____

Social Security or Federal ID #: _____

Address: _____

EXHIBIT "A" SERVICES PROVIDED

EXHIBIT "B" PAYMENT SCHEDULE

EXHIBIT "C" INSURANCE AGREEMENT

Cost for services and labor rendered is: _____

Total cost for the services contained in this Agreement including labor and materials is: _____



21300 Sunnydale, St Clair Shores, Michigan 48081

Phone: 586-879-6877 | Cell: 248-882-4184 | Email: scott@cardinalhomesdesigngroup.com

Sample Scope of Work - Single Family, San Diego, CA*

PROJECT INTRODUCTION & INTERVIEW:

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



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

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)

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

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

* This Sample Scope of Work was completed by CT Homes. Cardinal Homes Design Group utilizes the same systems utilized as CT Homes as part of Fortune Builders, a National Network of Real Estate Investors.



Exhibit "B" | Payment Schedule

PROJECT ADDRESS:
CONTRACTOR:
CLIENT:

Payment Schedule as follows:

PAYMENT #	DATE	AMOUNT (\$)
1st Payment		
Milestones and Benchmarks:		
2nd Payment		
Milestones and Benchmarks:		
3rd Payment		
Milestones and Benchmarks:		
4th Payment		
Milestones and Benchmarks:		
5th Payment		
Milestones and Benchmarks:		
6th Payment		
Milestones and Benchmarks:		
7th Payment		
Milestones and Benchmarks:		
8th Payment		
Milestones and Benchmarks:		

Cardinal Homes Design Group, LLC

21300 Sunnydale, St Clair Shores, MI 48081

Phone: 586-879-6877 | Call: 248-882-4184 | Email: scottadkin@cardinalhomedesigngroup.com
www.cardinalhomedesigngroup.com



Exhibit “B” | Payment Schedule

9th Payment		
Milestones and Benchmarks:		
10th Payment		
Milestones and Benchmarks:		
11th Payment		
Milestones and Benchmarks:		
12th Payment		
Milestones and Benchmarks:		
13th Payment		
Milestones and Benchmarks:		
14th Payment		
Milestones and Benchmarks:		
15th Payment		
Milestones and Benchmarks:		
Final Payment (upon completion)		
Milestones and Benchmarks: COMPLETION OF FINAL PUNCH LIST AND FINAL APPROVAL BY THE CLIENT		
TOTAL:		

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INDEMNIFICATION, HOLD HARMLESS & INSURANCE AGREEMENT

A. INDEMNIFICATION AND HOLD HARMLESS

To the fullest extent permitted by law, *Contractors Name Here* (Contractor) agrees to defend, indemnify and hold harmless *Investors Name Here* (Owner), its/their officers, directors, agents and employees from and against any and all claims, suits, liens, judgments, damages, losses and expenses including reasonable legal fees and costs arising in whole or in part and in any manner from acts, omissions, breach or default of Contractor, in connection with performance of any work by Contractor, its officers, directors, agents, employees and subcontractors.

B. INSURANCE

- Contractor hereby agrees that it will obtain and keep in force an insurance policy/policies to cover its liability hereunder and to defend and save harmless Owner in the minimum amounts of \$1,000,000 per occurrence (or another appropriate agreed upon amount) for personal injury, bodily injury and property damage.
- Said Liability policies shall name Owner as additional insured and shall be primary to any other insurance policies.
- Contractor will obtain and keep in force Workers Compensation insurance including Employers Liability to the full statutory limits.
- Contractor shall furnish to the Owner certificates of insurance evidencing that the aforesaid insurance coverage is in force.

Project Location/Address: *Property Address Here*

Contractor: *Contractors Name Here*

Authorized Signature: _____ Date _____



FINAL AND UNCONDITIONAL WAIVER OF LIEN

PROJECT ADDRESS: [REDACTED]
CONTRACTOR: [REDACTED]
DRAW #:
CHECK #:

KNOWN ALL PERSONS BY THESE PRESENT:

On this [REDACTED] day of [REDACTED], 2019 the undersigned, has been paid in full by **YOUR COMPANY NAME** for the services rendered at **PROPERTY ADDRESS** doing business as **CONTRACTOR's NAME**

NOW THEREFORE LET IT BE KNOWN, that the undersigned hereby certifies that, except as listed below, they have been paid in full for all labor, materials and equipment furnished, for all work, labor and services performed in connection with the aforementioned agreement.

The undersigned does hereby waive and release any and all lien, or claim or right of lien on said above described building and premises on account of labor and materials, or both, furnished by the undersigned to, or on account of, the aforesaid agreement for said building or premises.

All appropriate sales taxes to the state of [REDACTED] have been paid on materials, labor and installation.

EXCEPTIONS: [REDACTED]

CONTRACTOR: [REDACTED]
ADDRESS: [REDACTED]

BY
Signature of Contractor

Subscribed and sworn before me this [REDACTED] day of [REDACTED], 20[REDACTED].

Form W-9 (Rev. December 2011) Department of the Treasury Internal Revenue Service	Request for Taxpayer Identification Number and Certification	Give Form to the requester. Do not send to the IRS.
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Print or type See Specific Instructions on page 2.	Name (as shown on your income tax return)	
	Business name/disregarded entity name, if different from above	
	Check appropriate box for federal tax classification: <input type="checkbox"/> Individual/sole proprietor <input type="checkbox"/> C Corporation <input type="checkbox"/> S Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Trust/estate <input type="checkbox"/> Limited liability company. Enter the tax classification (C=C corporation, S=S corporation, P=partnership) ▶ _____	
	<input type="checkbox"/> Other (see instructions) ▶ _____	
	Address (number, street, and apt. or suite no.)	Requester's name and address (optional)

Part I Taxpayer Identification Number (TIN)																																					
Enter your TIN in the appropriate box. The TIN provided must match the name given on the "Name" line to avoid backup withholding. For individuals, this is your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the Part I instructions on page 3. For other entities, it is your employer identification number (EIN). If you do not have a number, see <i>How to get a TIN</i> on page 3.																																					
Note. If the account is in more than one name, see the chart on page 4 for guidelines on whose number to enter.	<table border="1" style="margin: 0 auto;"> <tr><td colspan="9" style="text-align: center; font-size: small;">Social security number</td></tr> <tr> <td style="width: 25px; height: 20px;"> </td> <td style="width: 25px; height: 20px;"> </td> <td style="width: 25px; height: 20px;"> </td> <td style="width: 25px; height: 20px;"> </td> <td style="width: 25px; height: 20px;"> </td> <td style="width: 25px; height: 20px;"> </td> <td style="width: 25px; height: 20px;"> </td> <td style="width: 25px; height: 20px;"> </td> <td style="width: 25px; height: 20px;"> </td> </tr> </table> <table border="1" style="margin: 0 auto;"> <tr><td colspan="9" style="text-align: center; font-size: small;">Employer identification number</td></tr> <tr> <td style="width: 25px; height: 20px;"> </td> <td style="width: 25px; height: 20px;"> </td> <td style="width: 25px; height: 20px;"> </td> <td style="width: 25px; height: 20px;"> </td> <td style="width: 25px; height: 20px;"> </td> <td style="width: 25px; height: 20px;"> </td> <td style="width: 25px; height: 20px;"> </td> <td style="width: 25px; height: 20px;"> </td> <td style="width: 25px; height: 20px;"> </td> </tr> </table>	Social security number																		Employer identification number																	
Social security number																																					
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Part II Certification	
Under penalties of perjury, I certify that:	
1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me), and 2. I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and 3. I am a U.S. citizen or other U.S. person (defined below).	
Certification instructions. You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the certification, but you must provide your correct TIN. See the instructions on page 4.	

Sign Here	Signature of U.S. person ▶	Date ▶
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General Instructions
 Section references are to the Internal Revenue Code unless otherwise noted.

Purpose of Form
 A person who is required to file an information return with the IRS must obtain your correct taxpayer identification number (TIN) to report, for example, income paid to you, real estate transactions, mortgage interest you paid, acquisition or abandonment of secured property, cancellation of debt, or contributions you made to an IRA.

Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN to the person requesting it (the requester) and, when applicable, to:

1. Certify that the TIN you are giving is correct (or you are waiting for a number to be issued),
2. Certify that you are not subject to backup withholding, or
3. Claim exemption from backup withholding if you are a U.S. exempt payee. If applicable, you are also certifying that as a U.S. person, your allocable share of any partnership income from a U.S. trade or business is not subject to the withholding tax on foreign partners' share of effectively connected income.

Note. If a requester gives you a form other than Form W-9 to request your TIN, you must use the requester's form if it is substantially similar to this Form W-9.

Definition of a U.S. person. For federal tax purposes, you are considered a U.S. person if you are:

- An individual who is a U.S. citizen or U.S. resident alien,
- A partnership, corporation, company, or association created or organized in the United States or under the laws of the United States,
- An estate (other than a foreign estate), or
- A domestic trust (as defined in Regulations section 301.7701-7).

Special rules for partnerships. Partnerships that conduct a trade or business in the United States are generally required to pay a withholding tax on any foreign partners' share of income from such business. Further, in certain cases where a Form W-9 has not been received, a partnership is required to presume that a partner is a foreign person, and pay the withholding tax. Therefore, if you are a U.S. person that is a partner in a partnership conducting a trade or business in the United States, provide Form W-9 to the partnership to establish your U.S. status and avoid withholding on your share of partnership income.

CARDINAL HOMES DESIGN GROUP RENOVATION PROJECTS

* Here are a few sample rehab projects completed by CT Homes. Cardinal Homes Design Group utilizes the same systems utilized as CT Homes as part of Fortune Builders, a National Network of Real Estate Investors.

BEFORE



AFTER



CARDINAL HOMES DESIGN GROUP RENOVATION PROJECTS

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BEFORE



AFTER



I have known Scott Adkin professionally and personally for over 20 years. We served together militarily around the world where I have witnessed firsthand his impressive leadership and project management abilities under the most stressful conditions. He is a skilled and capable leader who succeeds at everything he undertakes. Scott brings a level of direction, attention to detail and performance that goes unmatched. Above all, he has an excellent rapport with all he works with due to his excellent communication skills, honesty and the positive attitude that he brings into everything he undertakes.

— Chris Platz, Maj, U.S. Air Force

I've known Scott Adkin for over 30 years now. Saw him come into the Security Forces squadron as a fresh-faced kid out of high school who performed his duties in an admirable fashion, rising thru the ranks to become a senior leader in the squadron. Scott has consistently exhibited and maintained the highest standards, his integrity is unchallenged. He says what he means and means what he says. Proud to have known him professionally as well as personally. You won't find a more reputable individual.

— Ed Kaminski, CMSgt (ret'd), U.S. Air Force

WORKING WITH US

If you're bidding on a renovation project, it is very important that we get a response back from you as soon as possible. We take our time parameters very seriously, and it's imperative we start out on the right path respecting everyone's time. We don't always take the "lowest" bid—our expectation is to find the *best* contractor, the one that delivers a winning combination of **price, quality, and service**. All three of these components are of equal importance to the success of our partnership.

Contact us today!

Website: www.cardinalhomesdesigngroup.com

Email: scottadkin@cardinalhomesdesigngroup.com

Phone: 586-879-6877



REFERRAL PROGRAM

Word of mouth is one way we are able to work with great contractors like you. It would be greatly appreciated if you passed our information on to fellow contractors who would like to work utilizing our proven systems. In our business, it's always important that we have a great list of professional contractors.