



SIGNATURE GROUP LLC

**2306 Uptown Marquee Luxury Apartment,
77056, Houston, Texas,
United States.**

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Confidentiality Agreement

The undersigned reader acknowledges that the information provided by SIGNATURE GROUP LLC in this business plan is confidential; therefore, reader agrees not to disclose it without the express written permission of SIGNATURE GROUP LLC.

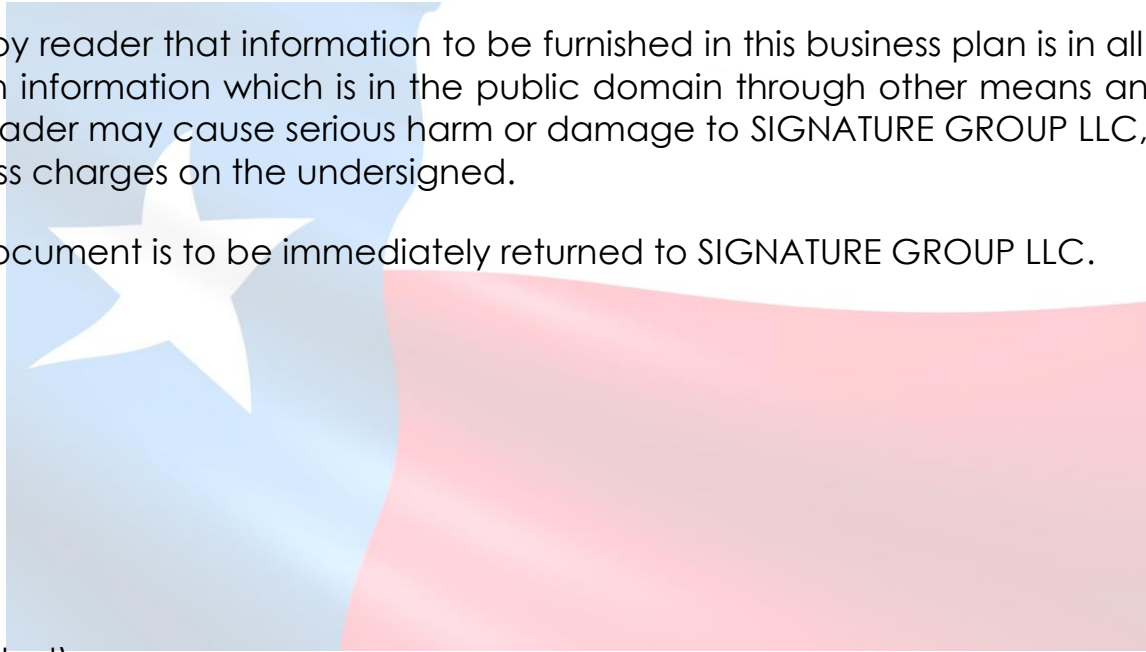
It is acknowledged by reader that information to be furnished in this business plan is in all respects confidential in nature, other than information which is in the public domain through other means and that any disclosure or use of same by reader may cause serious harm or damage to SIGNATURE GROUP LLC, for which SIGNATURE GROUP LLC can press charges on the undersigned.

Upon request, this document is to be immediately returned to SIGNATURE GROUP LLC.

Signature

Name (typed or printed)

Date



ABOUT SIGNATURE GROUP LLC

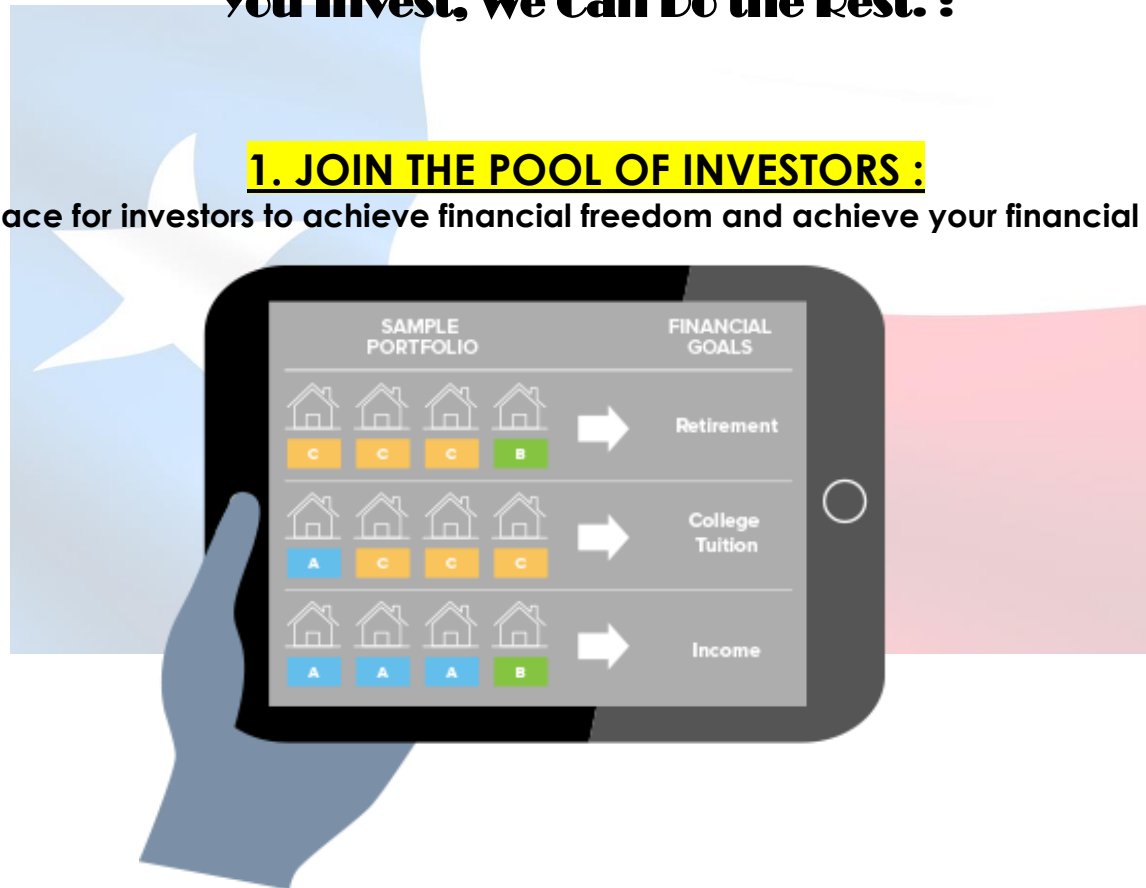
OUR COMPANY PROFILE

SIGNATURE GROUP LLC is an end-to-end Real Estate Investing Service where

You Invest, We Can Do the Rest. :

1. JOIN THE POOL OF INVESTORS :

A place for investors to achieve financial freedom and achieve your financial goals



2. BUILD YOUR OWN PERSONAL REAL ESTATE PORTFOLIO :

- ❖ **A place for residents to call home.**
- ❖ Build & Own your own House
 - ❖ Build – Sell- Cash out
 - ❖ Build to Rent

We review all your funding options with you and explain how each affects the return on your investment.

Available funding options include:

Financing

Maximize Your Returns With a Lower Initial Amount

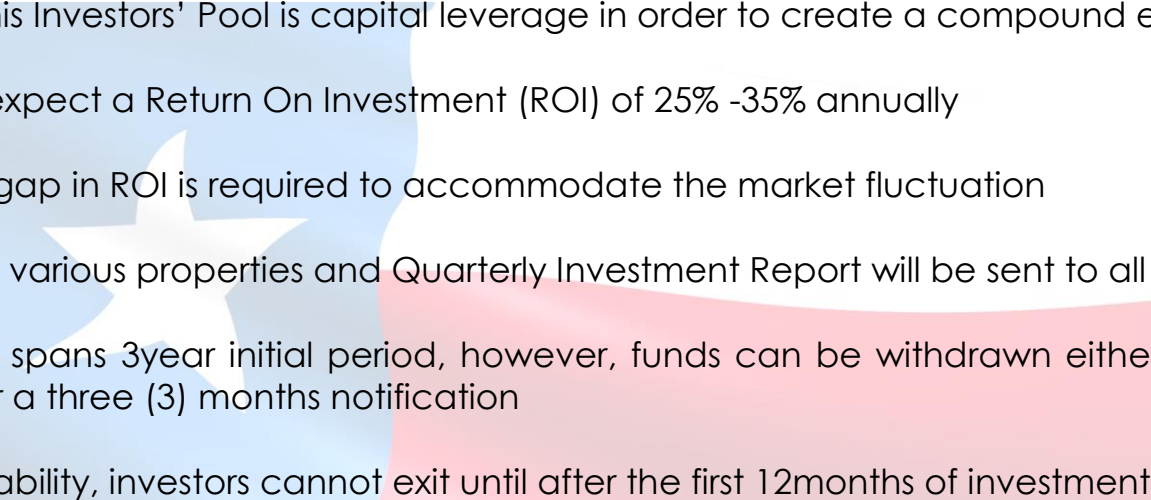
Using financing to buy your investment can help you make a solid return on investment at a smaller initial investment than all-cash purchases. By financing your investment," you only need to put down about 70% of the home price while the Signature Group LLC, along with the Banks, deliver your home to you.

All Cash

Carry Less Risk and Saves more time

Paying your property in full with cash comes with the benefits of additional negotiating potential on the property price as well as preference over other offers. Although using all cash requires a higher upfront investment than financing, you will be debt-free and carry less risk while you own the investment.

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- **SIGNATURE GROUP LLC** buys and sell Real Estate in the United States of America, starting from Houston, Texas, they have spread to Dallas, in the State of Texas, United States.
 - The purpose of this Investors' Pool is capital leverage in order to create a compound effect.
 - Investors should expect a Return On Investment (ROI) of 25% -35% annually
 - This percentage gap in ROI is required to accommodate the market fluctuation
 - Photo Journals of various properties and Quarterly Investment Report will be sent to all Investors
 - Every investment spans 3year initial period, however, funds can be withdrawn either partially or totally, by the investor, after a three (3) months notification
 - For the sake of stability, investors cannot exit until after the first 12months of investment.

BENEFIT OF SIGNATURE GROUP LLC'S INVESTMENT POOL

- Investment can be compounded over the 5year time frame
- Investment provides investors with disposable capital and alternative stream of income.
- The initial invested capital is guaranteed throughout the period of investment

- This investment is in a secure and comparatively stable economy
- Our Investment Certificate is tradable on our platform
- Percentage Return on Investment (25-35%). However, Return On Investment (ROI) can increase beyond 35%, as the market appreciates. Should there be a drop below the minimum 25% ROI, investors will be communicated adequately, and with an opportunity for investors to EXIT, if they so desire
- Investment stake can be increased systematically, at least, by portions of minimum of \$10,000 or more
- **SIGNATURE GROUP LLC** is diversifying into Commercial Real Estate (Office Complexes, Shopping Mall).
- This investment also gives investors an address in the State of Texas.

Investors are eligible to Loan Facilities after the first 18months of investment

DISCLAIMER

It is important to note, for the purpose of maintaining a strategic advantage over the competition, there will not full disclosure of investment strategy, however, investors will receive enough information to make a sound decision.

There is no business without risk, Signature Group LLC investment Pool is not risk free, however, we take calculated, responsible risks

SPECIAL DECLARATION

NOW, THEREFORE, in consideration of the foregoing, and the promises and mutual covenants and agreements hereinafter set forth, the parties agree as follows:

SIGNATURE GROUP LLC shall act on the behalf of the investors in making Investment decisions, regarding purchasing and managing Real Estate. Signature Group LLC will interface/ conduct relations with dealers, Realtors, Title Companies and Brokers in furtherance of the business activities of the Company.

I (Your Name), _____ attests to this agreement in good faith and my funds were not taken under duress or any form of physical or psychological coercion.



OUR MISSION

The philosophy of **SIGNATURE GROUP LLC** is to provide investors of all types regular income streams, Real Estate Diversification and long-term capital appreciation. We provide our clients with a safe, stable, proactive, business opportunity, state of the art buyer/seller tools while rendering the absolute best customer service available in the industry.

At **SIGNATURE GROUP LLC**, we are passionate about taking our business to the next level; we take a tremendous amount of pride in what we do. We personally assist our clients in the decision-making process of Property Acquisition, Remodelling/Renovation, from the outset to closing. This spirit permeates throughout our company as our clients embark on the biggest financial commitments of their lives. Our team is “hands on and focused” to insure no detail is missed.

ABOUT US

SIGNATURE GROUP LLC is a Limited Liability Company that owned by a group of young, technically competent and financially savy innovators. The business started in the greater highbrow, metropolitan area of Houston, Texas, and has since spread its operation to Dallas, Texas, with short term plan of rapid expansion through the United States of America.

We support the economy by effectively and efficiently channeling capital into real estate, bringing greater transparency to real estate investment, creating liquidity in the real estate sector of the economy and contributing to the nation's tax base.

SIGNATURE GROUP LLC is located at Apt 111, Uptown Luxury Marquee, Mccue Road, 77056. in Houston, Texas, USA.

SIGNATURE GROUP LLC is ready to take her investors to the next level by expanding their company resources to offer them more exposure and opportunities the Industry has to offer.



OUR SERVICES

SIGNATURE GROUP LLC is a full service Real Estate company that specializes in income-producing real estate. We specialize in both Residential and Commercial sales. We represent our investors in the purchase, renovation and sale of property and/or land. **SIGNATURE GROUP LLC** 's company philosophy is to provide all clients with state of the art marketing tools and the best in customer service.

The primary services **SIGNATURE GROUP LLC** offers are as follows:



REAL ESTATE INVESTMENT PORTFOLIO DIVERSIFICATION:

Investors who diversify their portfolios have a better chance of ending up with more savings for their retirement and other financial goals. In part this is because diversification reduces the risk of volatility and losses from any one security or asset class. In other words, don't put all your eggs in one basket.

Real estate is considered a distinct and essential asset class that every investor should own as part of a well-diversified portfolio.

- Low Correlation with Broader Market
- Increases Return/Reduces Risk
- Completes Asset Allocation

INCOME

Home Profile has found ways to make real estate investing efficient and accessible for individuals. For many, we also provide considerably less hassle and risk than buying, managing and maintaining their own building.

- Dividends & Wealth Accumulation

- Reliable Income Returns

INFLATION PROTECTION:

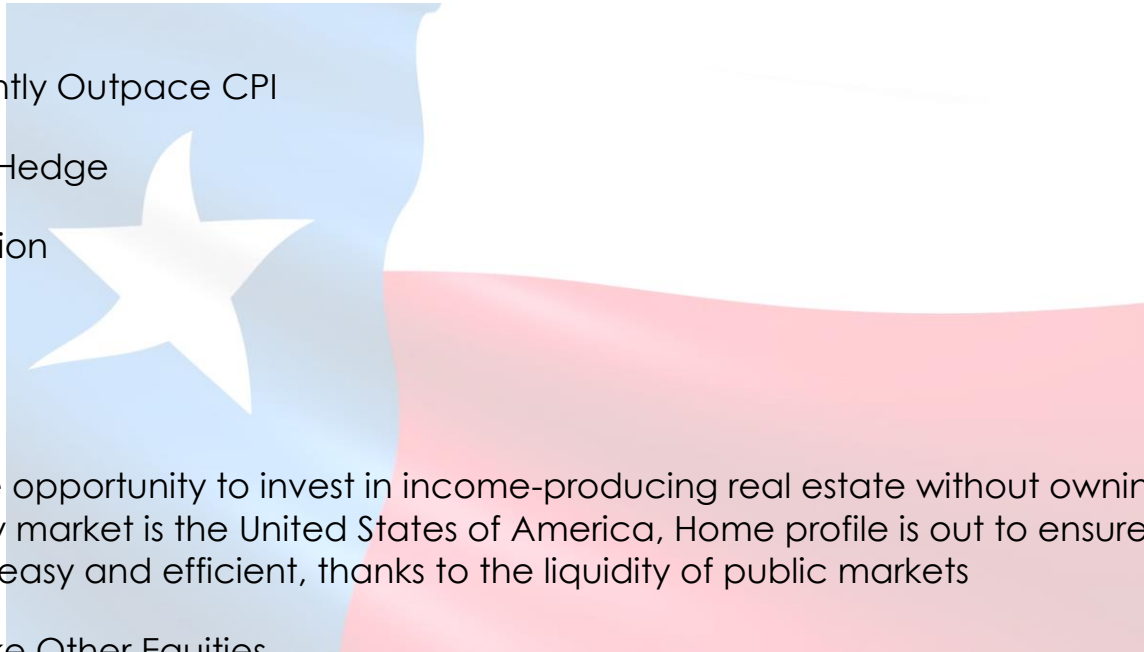
We provide natural protection against inflation. Real estate always appreciates and its values tend to increase when prices do. This supports diversified investment portfolio as a reliable stream of income even during inflationary periods.

- Returns Consistently Outpace CPI
- Natural Inflation Hedge
- * High & Low Inflation

LIQUIDITY:

We give our clients the opportunity to invest in income-producing real estate without owning the actual properties. Our primary market is the United States of America, Home profile is out to ensure that for all our clients real estate investing is easy and efficient, thanks to the liquidity of public markets

- Bought & Sold Like Other Equities
- Tactical Asset Allocation
- Portfolio Rebalancing





Typical 2Bedroom, 2 Bath 3D Layout

Typical 1Bedroom, 1 Bath Floor Plan



Residential Apartment Complex



Commercial Apartment Complex



Town Home/Apartment Complex

OUR MARKET ANALYSIS:

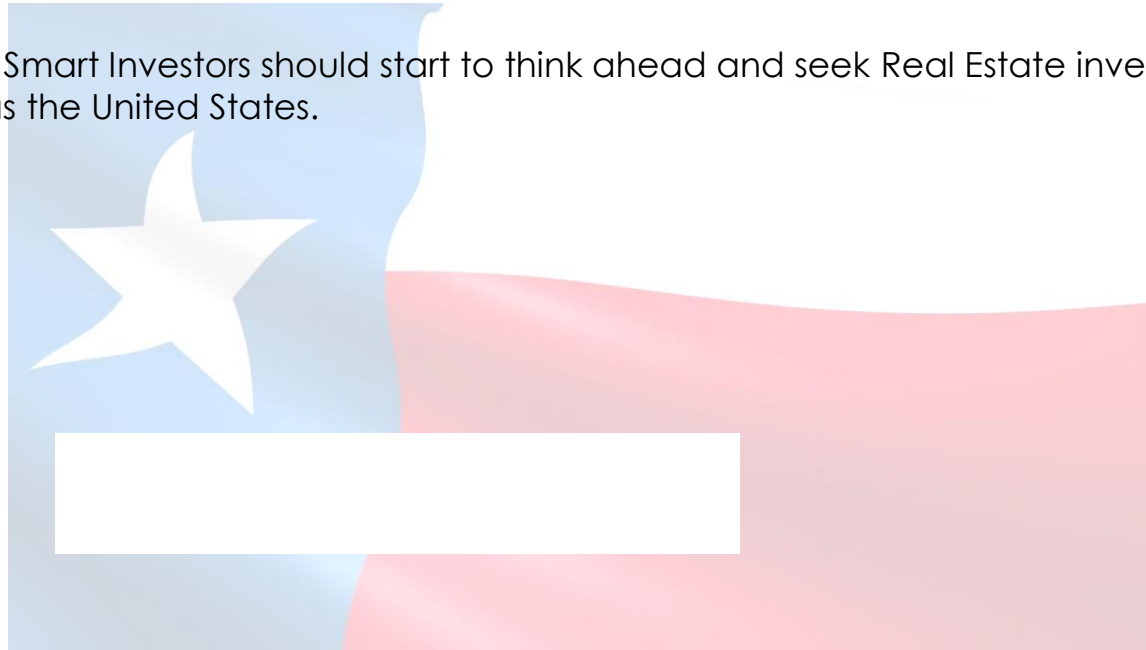
- Early this year 2017, VOLVO Automobile Company announced that all its cars will be zero-emission and run on alternative sources of energy, by 2019.
- The Paris Climate Accord was signed by over 140 Nations. The United States, although has pulled out of the Paris Climate Accord, California and other States in the USA have agreed to stay committed to the principles of the Paris Climate agreement. IN spite of pulling out of the Accord, the United States is still one of the nations with the leading technology in Green Revolution, Zero-Emission and the Alternative Energy Industry.

The Logical Questions are: **What does all these mean?** And **How does that apply to Real Estate investment?**

- In 2014- 2015, the Nigerian economy was named the Largest Economy in Africa, taking over from South Africa. It seemed Nigeria was gradually and slowly coming into her own. Nigerians were all excited and a new sense of National Pride had returned. In the midst of all this economic high, the Naira was relatively stable at about N150/N160 - \$1. At this same season, I invested in Real Estate, in the city of Houston, with the aim of having a diversified investment portfolio. This would be one of the best decisions of my investment carrier, as these properties soared in value to about 25%, between 2014 – 2016. The beautiful part of this narrative, is that a new government came into power in Nigeria. But over time and as a result of unsound economic policies and a dip in the Global Oil prices, the Naira lost 30% of its value in an 8-10 month time frame. The Nigerian Economy immediately saw a capital flight of well-over \$80bn (Eighty Billion Dollars). Assuming I invested \$500,000 in the Real Estate market in Houston, between 2014 – 2015, at N150/N160 - \$1. In the course of this same time, \$1 jumped to N520 at the peak of Nigeria's economic recession. My N500,000, by implication, saw a value appreciation of over 30%
- Economists are predicting yet a steeper Economic recession for the nation, if all the economic indicators are anything to go by and if the nation's leadership refuses to take pro-active actions.
- G20 Leaders are working tirelessly to cut down significantly on Green House Emission and reduce Global Warming. This Policy may very likely affect the bedrock of the Nigerian Economy, rendering it completely

redundant, leaving the nation desperately seeking alternatives where only few exist due to lack of practical preparation.

- Nigerian National Assembly is making projections that Crude Oil will become totally obsolete and useless in the next 20 – 50years.
- The Trump Administration is budgeting \$1 tr (**One Trillion Dollars**) for Infrastructure development nationwide. This is going to lead to a major boom in the Real Estate Business in the United States of America.
- For these reason Smart Investors should start to think ahead and seek Real Estate investment in a stable economy such as the United States.



STRATEGIC ALLIANCES

SIGNATURE GROUP LLC has forged several useful and strategic alliances with highly competent and experienced professionals, and collectively we boast of over 45 years experience in business and the Real Estate industry in the U.S. economy.



Kafor Law Firm, PLLC,



STREAMLINE FUNDING

OUR GROWTH STRATEGY

SIGNATURE GROUP LLC Strategies to Grow our Real Estate Business

The first phase investment strategy is focused on the Single-family Homes, Condos and Apartments. In this sub-sector of the Real Estate Market we have divided our strategy into three parts:

1. Passive Real Investment
2. Intermediate Real Investment
3. Active Real Investment

PASSIVE REAL ESTATE INVESTMENT:

Rental Property Investment

The biggest benefit of owning a rental property is that the rent often provides the investor with a direct income stream.

For example, if you own a house that you rent out for \$1,000 per month, that house, at 100% occupancy, will put \$12,000 per year back into your accounts.

One drawback, however to investing in a rental property is that for most people, owning a rental property is a serious concentration of their assets. The problem with that concentration is that it's not diversified at all. Concentration of assets is not a wise investment strategy.

Second drawback is **Tenant Risk**. Tenants are never a guarantee to pay their rent. Even in the best of times and even with the (seemingly) best tenants, that revenue stream is far from guaranteed. Some tenants won't pay regularly, and others won't pay at all. The investor will constantly have to deal with their non-payment and eviction. Some tenants may also cause more property wear and tare than others. The usual security deposit is never sufficient in this regard. There's also the risk of not having a tenant at all, which means that there will be periods when the property generates no rental income.

Third drawback is **Taxes, Fees and Insurance**. Regardless of occupancy, the investor will still face the cost of property taxes, the cost of insurance on the property, and the cost of any homeowners association fees associated with the property. Those bills will come in regardless of whether there is a tenant in the property or not. These costs are not insignificant. For example, insurance on a rental property is usually around 25% higher than it is for a normal homeowners' policy and property taxes are nothing to laugh at. If you're caught without a tenant or with a tenant that's not paying up, this will have a direct and fierce negative impact on your finances.

Fourth drawback is **Active Involvement**. Even in the most "hands off" of situations, you're still going to be devoting notable time to this rental property. Eventually, it will need repair. Eventually, you'll have to check on it. Eventually, you'll have to interact with the tenants. Eventually, you'll have to do paperwork of some time or another. Any investment that does not give the investor the time and liberty to focus on other things, is not a good investment.

INTERMEDIATE REAL ESTATE INVESTMENT

The Main Pros is **Tenants love new homes**: Tenants typically love brand new property and, let's face it, why wouldn't they; everything is in perfect condition, with up-to-date features and modern floor plans. For investors with this type of property, finding a tenant can be fairly easy (depending on the overall supply in an area) and rental returns can be strong.

Maintenance:

With new property, there is none of that dreaded maintenance, at least for the first few years. You don't have to worry about something falling apart after buying the property.

Depreciation benefits

New properties will generally get higher depreciation deductions than older properties, given the high starting value of the building, fixtures and fittings. More deductions means the out-of-pocket cost to hold the property may be lower.

Stamp duty saving:

When investing in a new house and land package, you typically only pay stamp duty on the land component, which could mean saving thousands of dollars.

Flexibility:

When building a home you can often tailor certain elements to suit your specific needs or to maximize the investment potential. This applies when the investor already has ready-buyers

The Main Cons:

Paying for someone else's profit. When you buy any brand new property, factored into the price is the developer's profit margin and a proportion of the high marketing costs that come with selling this type of property. These hidden 'costs' could be the equivalent of a few years of capital growth, putting you behind the eight ball from day one.

Compromised location:

The majority of home and land packages are located on the outskirts of the city, in areas often with abundant supply of land, weaker economic drivers and a lack of infrastructure. Capital growth is therefore often harder to come by.

Uncertainty:

When buying off the plan, you really don't know whether the quality of the finishes will meet your expectations, or what the surrounding facilities and other homes will be like. There is also the uncertainty that the final bank valuation won't stack up. Also you won't know how many other similar rental properties have been sold to investors in the area.

Land value:

Logic dictates that when investing, one should seek out a property with a high proportion of land value, as this is what will drive capital growth. With new property, however, most of the value lies in the building component and not the land, which will hamper capital growth as the building depreciates. A 30 year old property on a good size block in the middle of suburbia might not look too glamorous when compared to a brand new property, but chances are it will make a far better investment over the long term.

Paying without receiving:

When building an investment property, you don't receive any income while it is in the planning stages or under construction. But you will be paying interest on any money you have borrowed by that point.

Building surprises:

Building can be a nightmare at the best of times, with construction delays a fairly common occurrence. The biggest surprise for many first-time builders is the amount of extra money that needs to be spent to get the property ready, the building approvals and regulatory bureaucratic bottlenecks involved in the construction of new homes can be frustratingly slow for an investor whose time is money.

Inability to add value:

Smart investors know that adding value to a property through renovations is a key strategy for accelerating the wealth-creation process. This option is rarely available with new property.

Conclusion:

The bottom line is that while investing in new property can seem appealing, it often proves unsatisfying over the long term due to weaker capital growth. If you are looking at a long-term investment opportunity, more often than not, the best option will be a second hand property.

ACTIVE REAL ESTATE INVESTMENT:

Second Hand Property:

The real money is not hitting it big with one flip, but in flipping multiple properties that make a modest profit. A short-term strategy focused on rehabbing fixer upper homes is more viable than a simple buy-and-flip strategy.

We buy houses below market value after detailed **Professional Appraisal**, we accurately estimate **the Cost of Repairs** and our **After Repair Value (ARV)**. We leverage on our collective experience and understanding of the dynamics of the foreclosure market. The rehabilitation of **Second Hand Fore-closed Property (Fixer Upper homes)** is an excellent strategy, especially from a long-term perspective.

