



“...happiness through learning and financial wellness.”

COMPANY OVERVIEW

Here at HK, we know the most valuable asset in your portfolio is your health. The second most valuable asset in your portfolio—if you're a business owner—is your business. Then of course, comes quality real estate; that's where we come in.

WHO IT'S FOR—WHAT WE OFFER

| Sellers | Buyers | Investors | Borrowers | Landlords | Tenants |
|--|--|--|---|--|--|
| <ul style="list-style-type: none"> • 5 ways to sell • We buy homes | <ul style="list-style-type: none"> • First-time home buyers • Seller Financing | <ul style="list-style-type: none"> • Property Buyers • Note Buyers | <ul style="list-style-type: none"> • Luxury Mortgages • Ch. 11 BK DIP Loans | <ul style="list-style-type: none"> • Property management solution | <ul style="list-style-type: none"> • Rent or rent-to-own quality property |

BRAVE NEW WORLD

Government central banks will attempt to inflate their way out of debt; and currency will increasingly lose value over time. *Solution*—own cash flow real estate (hard assets)

Banks will fearfully continue to avoid lending due to over-regulation. This shall hurt sellers and buyers alike. *Solution*—Dodd-Frank compliant seller financing

Investors are starving for safer yields; while governments selfishly keep a lid on interest rates to deficit spend. *Solution*—arm-chair note investment (backed by hard assets)

Commercial property owners are underwater much like their residential property contemporaries. *Solution*—Ch. 11 Bankruptcy DIP loans

YIN-YANG PLATFORM

No two scenarios are alike. And because instances arise where a real estate license is required, it's perfectly sensible to control our own destiny by owning a luxury real estate brokerage. **HK** Luxury Realty is a division of **HK** Creative Investments. With both companies sharing one common vision, we're able to offer flexible real estate solutions that work in the modern era.

Logically, we operate a dual platform. An investment side where we buy property, sell property and lend money for our own behalf (as a principal). And a broker agency side (luxury real estate brokerage) where we're hired to help others on a *best efforts* basis (as your agent). Simply stated, you can choose to hire us for broker services if you're buying, selling or renting.

WHY CHICAGO—WHY US

Chicago is a high-momentum cyclical market; like that of San Francisco and New York. Meanwhile, it routinely ranks in the top five cities in America for high-net worth individuals (HNWI's). Notwithstanding the fact that it's a hub for real estate and finance—you can get anywhere in the world directly from Chicago within 24 hrs.

Real estate in America officially has a new face. And most companies are still busy trying to solve yesterday's problems. You can choose to eat; or be eaten. We offer a host of modern day solutions that tilt the scales in your favor.

- You can leverage our market knowledge
- You can leverage our pricing knowledge
- You can leverage our industry leading tools to run analysis
- You can leverage our professional networks

If you truly wish to learn more on why you would choose us, freely contact us or read our real estate book.

TARGET MARKET

Downtown Chicago (11 zip codes)

PROPERTY EXPERTISE

Luxury condos, townhomes, single-family residential, multi-family apartments, shared business spaces

HOW DOES HK GET PAID

On the agency side, we earn a real estate commission when a sale closes. On the investment side, we earn income through assignment contracts, property management agreements and 'yield spread' on loans made to borrowers.

HOW TO START

- Choose what solution best suits your current need
- Sign your exclusive broker agreement (if you're hiring us for broker agent)
- Due diligence, analysis and execution phase begins
- Close transaction. (note: we'll guide you through each stage of the process)

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RESOURCES

Buy property: hkbuyproperty.com
Rent property: hkrentproperty.com
Real estate book: hkrealstateconsultant.com
Chicago brokerage: hkluxuryrealty.com
Wealth news blog: hkwealthnews.com
Main: hkcreativeinvestments.com

