



Business Profile

of

EDISACOM R. E. LLC

“The Alternative to Investment Financing”

P. O. Box 1841
Keller, TX 76244

Dr. Edward B. Flournoy, Ph.D., PPA, LPP, CLCR, MPA

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EDISACOM R. E. LLC

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INTRODUCTION

Organization Structure:	Limited Liability Company (LLC)
Officers :	Dr. Edward B. Flournoy, Ph.D., (Owner/CEO)
Type of Services:	Financial Service Consultant
Company Date of Registration :	6/13/2021 “EDISACOM R. E. LLC”
Federal EIN:	TBA (Upon Request)
Location of Registration :	Dallas County Texas
Expiration Date:	None
Dunn & Brad #:	13-118-3690

TYPE OF BUSINESS

EDISACOM R. E. LLC is a family/private real estate financial investment funding entity that provides the following services collaborating with “*Yerba Real State Capital, LLC/San Antonio Texas.*”

- Commercial Real Estate Acquisition and Development Funding (Most industries)
- Multi-Family Residential Real Estate Acquisition Funding
- MTN Simultaneous Buy-Sell Funding options (Private)
- Cost Segregation Services
- Warehouse Credit Loans

In addition to the above financial programs, **EDISACOM R. E. LLC** seeks to acquire:

- Stress/vacant rental houses,
- Raw/Vacant Land,
- Commercial and Industrial buildings/properties
- Multi-family dwellings (rentals/vacant)

for its own investment portfolio. Once these properties are rehabbed, **EDISACOM R. E. LLC** will create a note for the prospective buyer (**Principle & Interest** only), if they cannot obtain financing elsewhere. These newly created mortgages (notes) will then be packaged and sold individually to independent institutional investors. All prospective buyers must meet the same general mortgage purchasing criteria (see General Mortgage Criteria).

EDISACOM R. E. LLC has another line of business to complement the mortgage/lending services. We have included the following product to our menu.

1. COST SEGREGATIONS SERVICES

This product has been added to make *EDISACOM R. E. LLC* a more diversified and competitive financial service company. We look forward to servicing the surrounding commercial communities, businesses and individuals who need these services on a daily basis.

PURPOSE OF BUSINESS-&-MISSION

EDISACOM R. E. LLC is a family/private owned real estate financial investment entity that has extended its funding services in to other area of financial services.

2. COST SEGREGATIONS SERVICES INC.

This service will be offered to any individual or business entity that own commercial real estate property via *Cost Segregation Service, Inc* ([Cost Segregation Services, Inc. – CSSI@ | It's Your Money, Keep More of It](#)). This IRS ruling allows commercial property owners to use shorter lives and accelerated methods for computing depreciation for tax purposes. Moreover, increased depreciation is used as a deduction against ordinary income at higher tax rates. This added line of business will bring additional revenues which will assist *EDISACOM R. E. LLC* in becoming a more diversified financial service company in the commercial real estate acquisition and financing industry.

In addition, to provide commercial property owners a cash flow tax reductions system that allows them to use their money to reinvest in their business to hire and expand. Furthermore, *EDISACOM R. E. LLC/TPR* (Tangible Property Regulation/Rule 179) disposition and Cost Segregation programs will assist in the re-beautification/restoration of the existing neighborhoods and business expansion which in turn creates job opportunities. In addition, providing more value to the area property for future development and investment possibilities.

Company Mission

EDISACOM R. E. LLC mission: Our main mission is to provide affordable housing options for veterans, low-income families and the homeless by collaborating with federal and local governments, as well as nonprofits, NGOs, and private sector organizations via our acquisition and development projects. Our hope is to become a major financial funding and development source nationwide.

COMPANY GOALS

EDISACOM R. E. LLC,

Our First Goal is to provide financial services to a variety of businesses and/or individual entities that are looking for funding for their commercial acquisition/development properties. Whenever possible, *EDISACOM R. E. LLC* will provide the option to set up a General Partnership (GP)/ Limited Partnership (LP) or doing a Joint Venture (JV) with the prospective client.

Our 2nd goal is to provide a cash flow tax reduction system to individuals or business owners of commercial properties that have a need for expanding their businesses, investing in other opportunities, or just rehabbing their property via our cost segregation services.

AREA OF SERVICE

EDISACOM R. E. LLC services are offered nationwide with international access.

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General Mortgage Criteria

(based on Yield & LTV)

Property We Will Buy:

- Commercial Buildings (Vacant)
- Residential Multi-Units (Rentals)
- Farms/Ranches (Vacant)
- Hard Money Deals (Rate Vary)
- Industrial Buildings
- Divorce Settlements
- Estate Settlements (Probate)
- Raw land

Type of Paper We Will Buy:

- Seasoned Paper (1-30 yrs)
- Unseasoned Paper (0-1 yrs)
- Will assist in constructing new notes
- Turn Down/Non-Performing Loans

Newly Created Notes Require:

- a.) 20% Down Pmt
- b.) Market Rate/Points
- c.) 360 mo. or Less Term
- d.) 2+ years of Employment
- d.) Signed Credit Authorization App
- e.) Signed Credit Application (1003)
- f.) Will Create a 2nd Note for Down Payment (if available)

Loan To Value (LTV) of Property:

- Owner Occupied, 1- 4 family 65 - 75%
- Non-owner Occupied, 1- 4 family rental 60 - 70%
- Commercial Property* 65 - 80%
- Land 40 - 50%

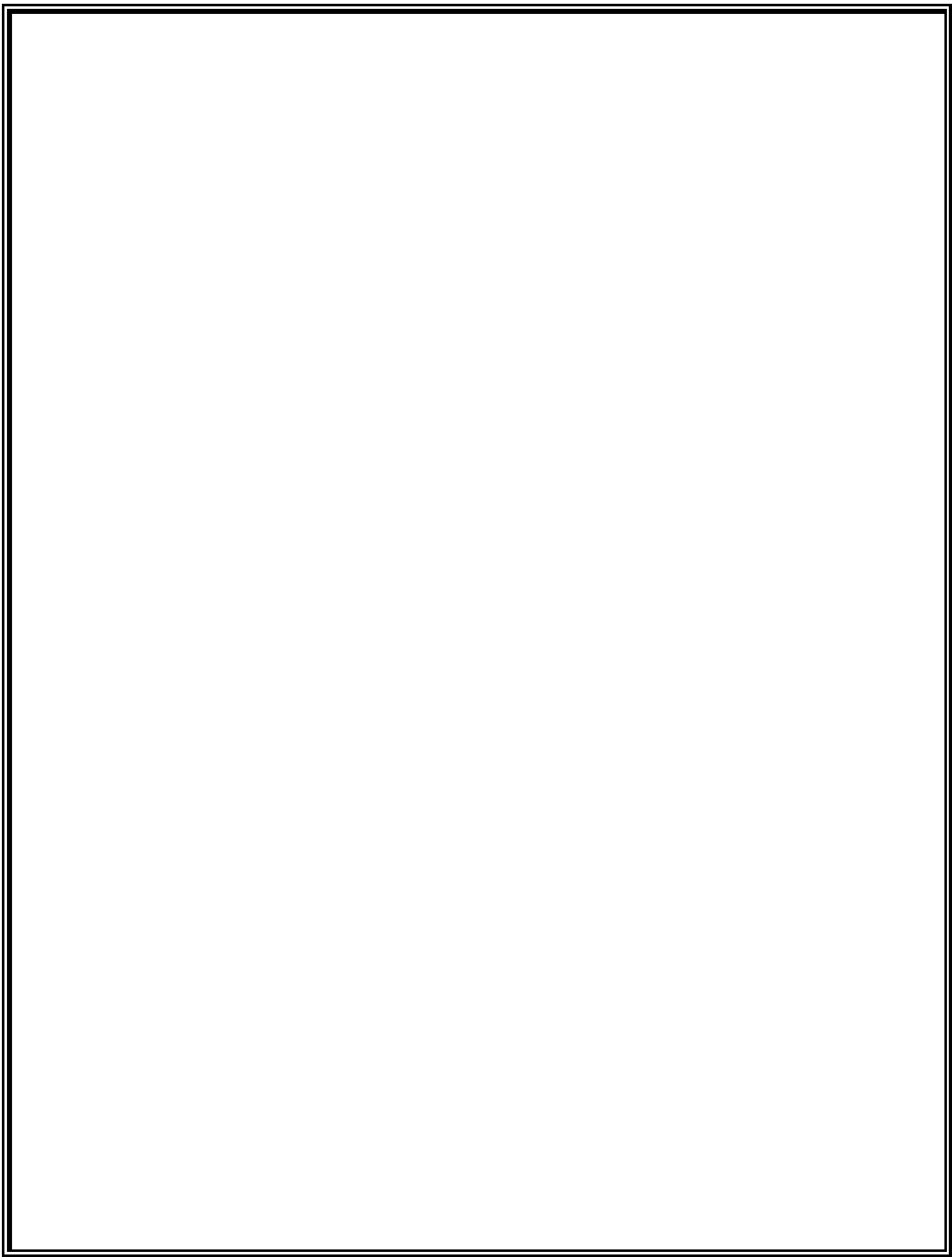
*Property includes raw land and apartment buildings and all real estate rented per square foot.

Note: Quotes are based on **LTV** and **Yield**. All rates are subject to change pending market flux (-/+). All closing times depend on type of deal being presented. Large, packaged deals can take up to 90+ days to close pending on documents required to close the deal. All deals are **DISCOUNTED (note purchases only)**.

EDISACOM R. E. LLC will also broker/search for financing to fund both commercial and residential deals (single homes or multi-residents, Apartments/commercial buildings, packaged deals). Note, all commercial inquiries must be accompanied by an *executive summary/business plan*, showing funding request, financial statement, debt ratios, proforma, rental information, exit strategies, capex, etc. As a broker the buyer will be charged a flat fee on the gross amount of the loan.

Note, all fees are due at time of closing. The title company or funding agent will have all broker and closing fees distributed to the proper entities. All fees will be in the form of certified funds and disbursed by a paymaster.

(Revised 3/2023)



BIOGRAPHY

Dr. Edward B. Flournoy, Ph.D., PPA, LPP, MPA, CLCR

Born : 1950, Harlem, New York, New York

Education : **Ph.D./ Public Policy & Administration/Law - Walden University**, School of Public Policy & Administration
Minneapolis, MN
Graduated: 2020
M.P.A./Public Administration - Long Island University
C.W. Post Graduate School
Greenvale, New York
Graduated: 1985
B.A./American Studies- Marist College
Poughkeepsie, New York
Graduated: 1972
Certificate: Real Estate Financing
The Spencer School of Real Estate
Houston, Texas 1988 & 1989
Certified Mortgage Investor (CMI)
S.E.S Funding Corporation
CMI Broker #: 122846
New York, NY 1990
Certificate in Management
SPRINT PCS University
Overland Park, KS 1998
Certified Loss Control Field Inspector
Virtual Insurance Inspection Training Academy (VIITA)
Lake Huntington, NY 2020

Business Related Training :

Accounting I & II
Real Estate Management and Finance
Managing People
Customer Relationship Management (CRM)
Risk & Compliance Management
Effective Planning & Time Management
Telecommunication Call-Center Management (Wireless)
Mobile National Signing Agent (MNSA)
Public Policy and Development/Law
Loss Control & Property Statement of Valuation (SOV)
Corporate Call Center Director/VP

MAJOR ACHIEVEMENTS

- Telecommunication Call Center Management and Operations
- Revenue and Operational Management
- Banking/Risk Management Analysis
- R. E. and Mortgage Investments (Commercial and Residential Acquisitions)
- Mortgage Loan Closings, Workouts, and Modifications
- Credit and Loan Analysis/Management
- Strong Asset and Financial Application Know-How
- Knowledge of account tracking systems associated with large financial institutions and personal computer software knowledge.
- Multiple Customer Service Awards
- Who's Who In America (2004/58th Edition)

AFFILIATED ORGANIZATIONS

Affiliates

⌘ Pi Alpha Alpha (Public Affairs and Admin)	Member/2013 – Life
⌘ National Institution of Health (NIH)	Member/2011 - Pres
⌘ Amer Society of Public Admin	Member/1980 – Pres
⌘ Ft. Worth Metropolitan Black Chamber of Com	Member/2021 - Pres

Former Affiliates

* Keller Chamber of Commerce	Member/2002 – 2006
• Amer Society of Public Admin/N. Texas	Bd of Dir/2002 - 2006
• National Association of Urban Bankers (NAUB)	President/1994-1995
• Dallas Chapter (NAUB)	Member/1992-1998
• Houston Chapter (NAUB)	Member/1990-1992
* Dallas Black Chamber of Commerce	Member/1993-1995
* Fort Worth Metropolitan Black Chamber Commerce	Member/1995-1997
• Marist College Alumni Committee	Member/2002 – 2003
• National Notary Association	Member/2007 – 2015
• National Notary Signing Assoc	Member/2007 – 2015
• Real Estate Investors organization	Member/2002 – Pres
• Osceola Chamber Of Commerce	Member/2007 – 2008
• Real Estate Investors organization	Member/2002 – 2011
• State Of Florida Certified Notary	Member/2007 - 2012

Research Publications:

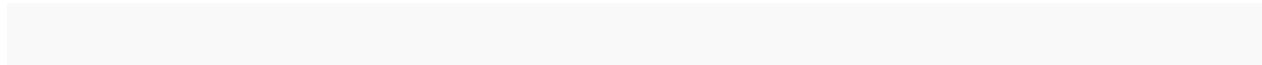
Low-Income Household Adults Sustaining Affordable Housing In Affluent Neighborhoods, By Dr. Edward Brian Flournoy, Ph.D., Walden University, Graduate School for Social and Behavioral Sciences, 2020 (ProQuest). [View online Dr. Flournoy's dissertation in ProQuest dissertations & theses open.](#)

Urban Housing Policies: Their Implications For Low-Income Citizens, (1930 – 1980), By Edward B. Flournoy, Masters of Public Administration, Long Island University, Graduate School of Public Administration and Health, C.W. Post Campus, NY 1985, (Texas Southern University Archives) https://digitalscholarship.tsu.edu/grad_school_etd/1

The Rising of Systemic Racism and Redlining in the United States of America. By Dr. Edward B. Flournoy, Ph. D. 2021, *Walden Journal of Social Change*, 13(1), 48-54.
<https://scholarworks.waldenu.edu/jsc/vol13/iss1/6>

VIDEO(S):

Redlining: Persistent Practices of Inequity. A Walden University Panel discussing redlining in the United States of America, and the harm it has inflicted on Black African Americans and people of color. Dr. Flournoy sits with two other expert panelist to educate the Walden University community on this import social topic Please click on the link which will take you to YouTube: <https://www.youtube.com/watch?v=CKniTtns1Wk>



VIII. Challenges and Solutions (What How & Who) From the CEO:

EDISACOM R. E. LLC is a family/privately owned real estate financial investment company. Now that COVID-19 has subsided but not ended, **EDISACOM R. E. LLC** has begun to rebuild its business operations. In doing so, the company faces many challenges such as:

1. What skills will be needed to be successful?
2. Who do we need to assist in managing the company?
3. How do we get paid? And,
4. Location: Virtual or Physical Office Space?

Although these questions seem simple, they are important to the growth and success of the company. Building for the future and success the right people to hire and assist in running the company is essential. One of the challenges for the company is who to hire and for what positions. EDISACOM R. E. LLC is currently in need of an administrative staff that can help organize the company's internal operations (front and back offices). Networking with organizations like *LiftFund.com* can possibly help in building a better model that fits our business. Moreover, what positions are essential from the CEO to a position of trust that can make the business successful and provide positive customer service delivery. In addition, who do we need to hire that can provide better leads for the business?

Another issue facing EDISACOM R. E. LLC is what processes need to be put in place, such as accounting, policy development, and by-laws to assist in governing the business and provide legal protection for the company and any hires. Will a Human Resource (HR) staff be needed versus an outsource entity for hiring? Who do we need to contact to assist in advising the company on who are the essential personnel required to start up the rebuilding process for EDISACOM R. E. LLC? In turn, what does it take to run and operate the company to be successful and profitable? These are questions that need to be addressed as we rebuild the company. So, what are the departments needed to build a better EDISACOM R. E. LLC? Subsequently, since the company is a private family run operation, what legal issues need to be addressed when filling senior executive and administrative level positions? Positions as follows:

- A. Administrative (office)
- B. Accounting (Payroll & Invoices)
- C. Marketing & Sales (Leads)
- D. Staffing (HR/Personnel)
- E. Technical (Computer Systems & Programs)
- F. Legal (Policy Development)

The most important issue facing EDISACOM R. E. LLC is how do we get paid after delivering our service or product to the client? EDISACOM R. E. LLC is a service provider company in the commercial financial services industry. The company looks for clients that hold or are interested in developing or buying commercial property such as raw land, occupied/vacant buildings, or developing large residential or retail complexes, where their projects need funding. How does the company get paid is important? The process in getting paid depends on the type of client and what services they need. However, whatever is needed to receive payments must match the company's model requirements. For example, should the company provide an *Engagement Letter* telling what the client has agreed to and the amount being charged? Or prepare *Fee*

Agreements for clients requesting financial services before accepting the deal. The business is currently set up to receive payments after a *fee arrangement* has been established with the client, and paid at closing, if the deal goes through.

Most importantly, the ***location*** of the office is a prime concern. Where should the office be located if not a home office. Should the business consider a virtual office location, and how would it operate if staffing is required. In addition, who would the company reach out to get help on office location? Moreover, what kind of telephone or communication system would be needed? As stated earlier, EDISACOM R. E. LLC is rebuilding and is seeking help with how to find solutions to the questions needed to rebuild and be a successful, growing, and profitable company. In addressing these issues, the ***CEO, Dr. E. B. Flourney, Ph.D.*** is requesting those persons or businesses that could mentor or advise in pointing EDISACOM R. E. LLC in the right direction for financial help in raising funds (working capital) and building a strong and successful financial service investment consultant company.

Note, EDISCAOM R. E. LLC was established during the beginning of COVID-19. Between October 2020 to April 2022, Owner and CEO was put-on short-term disability due to medical issues which delayed in the start-up process of the company. Moreover, the Owner/CEO, Dr. E. B. Flourney, Ph.D. had to resign from all his company duties to fully recover from the medical issues. Therefore, being out of work for more than two years has put the company in a financial loss. Now that COVID-19 has subsided but not over, EDISACOM R. E. LLC is in a rebuilding process and seeking funding for working capital and investments (to raise funds) to grow the business. It is hoped that there are organizations that can understand the above Business Plan and direct us to the right sources.

Respectfully
Dr. Edward B. Flourney, Ph.D.
CEO
EDISACOM R. E. LLC