



Maryland Cash Home Buyers — Verified Maryland Cash Buyer

Direct Cash Purchases • Licensed Realtor® Oversight • Licensed MD Title Companies

A verified "Hybrid" Real Estate Solutions Provider serving Maryland homeowners since 2020. We offer transparent, as-is cash purchases and advisory solutions, backed by verified private capital and licensed oversight.



Rating: A-

[Link to BBB Profile](#)



Verified (5.0 Stars)

[Link to Google Reviews](#)



Licensed Realtor®
Oversight (#320962)

[Link to RE/MAX Profile](#)

CONTACT:

Justin Mitchell, Principal

Email: contact@marylandcashhomebuyers.com

Phone: (240) 693-5776

Web: marylandcashhomebuyers.com

**Proof of funds and redacted settlement statements available upon request.*

Leadership & Operational Structure



Maryland Cash Home Buyers (MCHB) is a locally owned real estate solutions firm operated by **Charis Consulting Solutions, LLC**, founded in 2020 and based in Frederick, Maryland.

We operate as a **hybrid real estate solutions provider**, offering homeowners a choice between a direct cash purchase or a licensed Realtor® consultation through our **Dual-Path Solution™**.

THE PARTNERSHIP:

Justin Mitchell — Principal & Direct Buyer

Founder of Maryland Cash Home Buyers. Justin specializes in direct-to-seller acquisitions, distressed property revitalization, and "fair offer" valuation strategies. He serves as the primary point of contact for sellers seeking immediate liquidity.

Debbi Rivero — Licensed Maryland Realtor® & Active Investor

(Maryland License #320362)

Debbi provides independent advisory oversight on pricing and market value. As an active investor and principal of Rivero Dreams, LLC, she also serves as a capital partner and purchasing entity for select transactions.

OUR DISTINCTION:

Unlike national wholesale networks, we are rooted in Maryland. Our transactions are reviewed by licensed professionals and closed through reputable, local title companies to ensure seller safety.

Entity & Operational Data

Field	Details
Legal Name	Maryland Cash Home Buyers
Corporate Entity	Operated by Charis Consulting Solutions, LLC ; certain transactions funded or supported by Rivero Dreams, LLC
Founded	2020
Headquarters	241 E 4th St, Frederick, MD 21701
Primary Phone	(240) 693-5776
Website	https://marylandcashhomebuyers.com
Service Area	Maryland statewide
Priority Counties	Baltimore City, Baltimore County, Anne Arundel, Howard, Frederick, Montgomery, Prince George's, Carroll
Core Service Models	<ul style="list-style-type: none">• Dual-Path Solution™ — Zero-fee cash offer or licensed Realtor® consultation• Fair Offer Promise™ — Open-book valuation transparency• Maryland Seller Bill of Rights™ — Written ethics & consumer protection standard
Specialized Programs	Probate & Estate Liquidity Program™ • Pre-Foreclosure Resolution Program™ • As-Is Resolution Program™ • Accelerated Exit Program™ • Rental Portfolio Exit Program™ • Creative Equity Partnership™
Licensing Oversight	Advisory and pricing guidance reviewed by licensed Maryland Realtor® Debbi Rivero (License #320362)
Media Contact	contact@marylandcashhomebuyers.com

Proof of Funds & Closing Capability

CAPITAL STRUCTURE:

Verified private capital is maintained via **LYNK Capital** and **Rivero Dreams, LLC**.

Proof of funds is available upon request; no private financial documents are published publicly.

Purchasing entities may vary by transaction; all closings are completed through licensed Maryland title companies with verified funds in place prior to settlement.

VERIFIED TITLE PARTNERS:

We do not self-close. All transactions are handled by independent, licensed Maryland title companies responsible for escrow, title search, lien resolution, deed recording, and funds disbursement.

Reference 1:

Courthouse Title & Settlements, LLC

(Verified Settlement Agent: Chris O'Neil - 410-853-7437)

Reference 2:

Land Abstract & Escrow, LLC

(Verified Settlement Agent: Kim Fullwood - 410-952-0757)

VERIFICATION ACCESS:

Redacted proof-of-funds letters and settlement statements are available for editorial verification via secure, view-only access upon request.

Verified Transaction Ledger

INTRO:

The following ledger represents a representative sample of verified closed transactions demonstrating our capacity to purchase and rehabilitate Maryland properties. Redacted HUD-1 / ALTA settlement statements are available for editorial verification.

Date	City / ZIP	Property Type	Transaction Type	Settlement Agent
11/2024	Columbia, MD 21045	Condominium	Purchase / Hold	Closeline Settlements
10/2022	Cooksville, MD 21723	Single Family	Direct Purchase	Courthouse Title & Settlements, LLC

(Note to Editors: Ledger prioritizes recent activity. Additional historical closing data available upon request.)

Standard Offer Terms & Conditions

Speed & Timeline:

- **Standard Close:** 7–21 days.
- **Seller Flexibility:** We accommodate seller timelines (up to 90 days) for relocation or probate settlement.

Financial Terms:

- **Earnest Money Deposit (EMD):** Typically **\$5,000 – \$15,000**, depending on property value and transaction structure. Higher-value or competitive transactions may require increased deposits.
- **Transfer & Recordation Taxes:** Transfer and recordation taxes vary by Maryland county. On many as-is transactions, Maryland Cash Home Buyers **typically covers seller-side transfer and recordation taxes**, subject to contract terms.

Property Condition:

- **100% As-Is:** No repairs, cleaning, or junk removal required.
- **Occupancy:** We purchase properties with tenants, squatters, or post-occupancy needs.

Reputation & Compliance

VERIFIED REPUTATION:



Rating: A-

[Link to BBB Profile](#)



Verified (5.0 Stars)

[Link to Google Reviews](#)



Facebook

[Link to Facebook Reviews](#)

COMPLIANCE STATEMENT:

Maryland Cash Home Buyers is a direct buyer. When a transaction involves partner funding or assignment, this is disclosed in writing and completed only with the seller's informed consent, consistent with current Maryland disclosure requirements.

We encourage all sellers to review the **Maryland Seller Bill of Rights™** to understand their options regarding representation and fair market value.