



## 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 (#320362)

[Link to REIMAX Profile](#)

### CONTACT:

**Justin Mitchell**, Principal

**Email:** [contact@marylandcashhomebuyers.com](mailto:contact@marylandcashhomebuyers.com)

**Phone:** (240) 693-5776

**Web:** [marylandcashhomebuyers.com](http://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   |
|-----------------------------|---|
| <b>Legal Name</b>           | Maryland Cash Home Buyers   |
| <b>Corporate Entity</b>     | Operated by <b>Charis Consulting Solutions, LLC</b> ; certain transactions funded or supported by <b>Rivero Dreams, LLC</b>   |
| <b>Founded</b>              | 2020  |
| <b>Headquarters</b>         | 241 E 4th St, Frederick, MD 21701   |
| <b>Primary Phone</b>        | (240) 693-5776  |
| <b>Website</b>              | <a href="https://marylandcashhomebuyers.com">https://marylandcashhomebuyers.com</a>   |
| <b>Service Area</b>         | Maryland statewide  |
| <b>Priority Counties</b>    | Baltimore City, Baltimore County, Anne Arundel, Howard, Frederick, Montgomery, Prince George's, Carroll   |
| <b>Core Service Models</b>  | • <b>Dual-Path Solution™</b> — Zero-fee cash offer or licensed Realtor® consultation • <b>Fair Offer Promise™</b> — Open-book valuation transparency • <b>Maryland Seller Bill of Rights™</b> — Written ethics & consumer protection standard   |
| <b>Specialized Programs</b> | <b>Probate &amp; Estate Liquidity Program™</b> • <b>Pre-Foreclosure Resolution Program™</b> • <b>As-Is Resolution Program™</b> • <b>Accelerated Exit Program™</b> • <b>Rental Portfolio Exit Program™</b> • <b>Creative Equity Partnership™</b> |
| <b>Licensing Oversight</b>  | Advisory and pricing guidance reviewed by licensed Maryland Realtor® <b>Debbi Rivero</b> (License #320362)  |
| <b>Media Contact</b>        | 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                    |
|----------------|----------------------|---------------|------------------------|-------------------------------------|
| <b>11/2024</b> | Columbia, MD 21045   | Condominium   | <b>Purchase / Hold</b> | Closetline Settlements              |
| <b>10/2022</b> | Cooksville, MD 21723 | Single Family | <b>Direct Purchase</b> | 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.