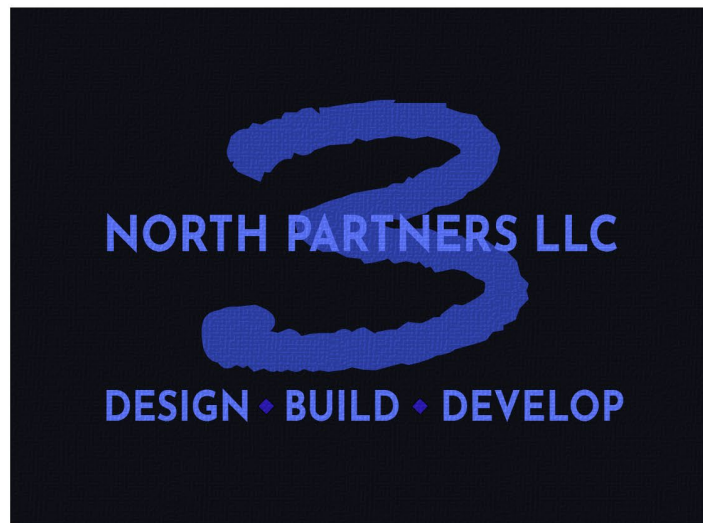


EB5 Investment Overview



3 NORTH ASSOCIATES, LLC.

Business Plan

VIRGINIA ADDRESS

4451 Brookfield Corporate Dr, suite 109
Chantilly VA 20151

OFFICE NUMBER

(202) 422-1744

MARYLAND ADDRESS

407 Main Street,
Laurel, MD 20707

OFFICE NUMBER

(301) 818-0440

Table of Contents

EXECUTIVE SUMMARY.....**PAGE 2**

EB5 OVERVIEW.....**PAGE 3 & 4**

PROJECTED PROJECTS.....**PAGE 5**

TEAM.....**PAGE 6**

LEGAL ENTITY STRUCTURE.....**PAGE 7**

INVESTOR OPTIONS.....**PAGE 8**

Executive Summary

3North Partners, LLC (3North) was created by 407 Associates, LLC (407associates.com) to receive EB5 Direct Investment funds thru Green Card candidates. The purpose is for real estate related investment strategies, as well as employee growth. This also allows these investors to gain entry into real estate and construction, which are two of the largest markets in the industry today.

3North, will submit and process the applications thru an attorney in conformance with all applicable USCIS standards and requirements.

3North Partners, LLC will manage and control projects that will be performed by other 3North companies that have been created to do the design, development, and holding of real estate projects primarily within the Mid-Atlantic region. These projects will be both residential and commercial in nature and will be an ongoing arm of the company for the foreseeable future. 3North like 407 Associates, will have two distinct operating/job creating revenue streams.

- **Design/build** there will be two profit centers, one employing architects, engineers and designers. The other employing labor for Federal/State Infrastructure projects, as well commercial and residential construction projects. These entities, while managed by 3North, will work independently as profit centers and work on projects for clients not related to 3North as well as work on all 3North owned Development projects.
- **Develop and own projects** 3North is a developer and manger of real estate projects. 3North will create and finance the projects that will be developed, owned or sold by 3North.

The 3North family of companies in conjunction with 407 Associates are positioned to realize synergies, efficiencies and cost savings through shared resources such as: administrative staff, office space, contacts, and intellectual & technological subject matter expertise that transcends individual businesses and allows clients and shareholders to benefit.

The 3North and 407 associates pooled professional services subject matter experts include:

- Architects
- Engineers
- Designers
- Real estate developers
- Construction managers
- Real estate attorneys
- Financing/investment banking experts
- Insurance-restoration specialists
- Custom home builders
- Renewable energy developers
- Smart home technologists

Because of this diversity of expertise, the 3North companies can provide full life cycle services that will include:

- Land planning to design
- Development to construction
- Project funding and financing
- Property and asset management.

[Business Overview](#)

Overview of Company History

As stated, 407 Associates created the 3North family as a new set of job creating companies based in real estate design, construction and development. These companies will be partially funded by EB5 Direct Investment opportunities. The job creation requirement by the EB5 regulations, will be met by the design-build operating companies retaining employees to meet this threshold. The primary business purpose of 3north is that of a developer/owner and we will use our design/build companies to provide the

employees necessary to enable 3North to utilize the EB5 protocols and accept investment money.

3Norths' parent company, 407 Associates, history and experience encompasses subject matter experts from a number of predecessor companies conducting business since the 1950's, primarily as architectural/engineering, general contractor and home builders.

This all changed with the acquisition in 1988 of seven (7), design, engineering and construction companies thus enabling a turnkey menu of real estate services from design thru construction, thru property management.

In mid-2010, the company was transformed into a management and holding company that had oversight of a development company, four (4) construction trade enterprises and a consulting company.

3North has now joined these companies as an independent real estate design, construction and development enterprise.

Business Strategy

3North's business strategy includes sharing resources such as office space and management expertise with 407 associates. This will include centralizing the accounting, management, sales, marketing and operating functions of all of the Three North companies in one location in Laurel, Maryland. The company's centralization of services in our Laurel, Maryland complex serves as an invaluable asset to our internal companies as well as our customers, while minimizing our overhead and lowering our average cost to serve across all companies.

The offices in Philadelphia, Pennsylvania are currently used for business development and regional project purpose.

3 North, LLC now fully owns and/or manages the following companies:

A. Design-Build Companies

MS Construction Mid-Atlantic, LLC (MSC)

MSC provides commercial/residential construction services. The construction services company has the ability (including licenses) to perform the concrete, masonry, carpentry, painting, and drywall, as well as the electrical, plumbing, and HVAC services. Our business model is effective and profitable because we utilize in-house trades to complete projects more efficiently and effectively than outsourcing to subcontractors, and our centrally located headquarters gives us the ability to work in Pennsylvania, Delaware, Washington, D.C., Virginia, New Jersey and Maryland.

MainStreet Design, LLC. (MSD)

MSD is full service architectural, engineering, interior design and construction management firm providing service to clients as well as its sister companies throughout the Mid-Atlantic region.

MSD also has full range of public and private sector clients spanning all aspects of design and construction management. MSD had previously grown through acquisitions of firms. Our plan is to make additional acquisitions by targeting areas with growth induced by Federal and State Government expansion.

American Eagle Construction, LLC (AE)

AE is a fully licensed site and utility contractor that is poised to take advantage of the huge amount of Federal and State infrastructure funding throughout the US.

In addition to being fully licensed as a site/utility contractor, AE also has the very valuable Federal designation of SERVICE-DISABLED VETERAN OWNED SMALL BUSINESS (SDVOSB), this designation allows AE to bid/win many Federal/State contracts that are “set aside” for companies with this designation

B. Development Companies

3N Partners (3NP)

3NP is a new LLC that will be created for each development project. The projects under 3NP will be managed by 3North however the ownership and structure will change due to project constraints and requirements.

Projected Projects

The Primary objective for growth at 3North is to build/develop/mange our own projects. 3North is actively seeking projects throughout the Mid-Atlantic region. 3North is constantly vetting development projects and expects to have between \$25M-\$40M in ongoing projects under construction per year. Currently we have the following projects in design, with expectations for construction to commence in the fall of 2021:

1. **Federal and State Infrastructure Projects** – There is over \$20 Billion in funding for Federal/State Infrastructure Projects in the Mid-Atlantic Region. ALL OF THESE PROJECTS NEED SDVOSB PARTICIPATION. As stated above, our company American Eagle Construction is a SDVOSB certified and fully licensed site and utility contractor. We feel we can obtain between \$30-\$45M in infrastructure work per year...with profit margins in excess of 25%.
2. **Twin Brook Condominiums in Rockville, MD** - This project will be a design and construction of 50 condominiums in an established area of Rockville Md (suburb of Washington DC) next to a metro station. We expect to have permits in late summer of 2021 with building construction starting in the fall of 2021. See exhibit # 2 for overview of project financials
3. **Private Projects under consideration are**
 - a. 210 Townhouse lots in Philadelphia , PA ,
 - b. 100 unit apartment complex in Washington Dc and
 - c. 300 unit redevelopment of city owned property in Baltimore, MD
4. **Public Private Partnerships under consideration with the State of Pennsylvania** - 3North, through an affiliated company, K4 Philadelphia, LLC, has been working closely with the Lt. Governors of Pennsylvania office on obtaining “sole source” Pennsylvania backed project such as student housing on State and Community college campuses, numerous road work projects, various Port of Philadelphia projects and many more.

Team

Each principal of Three North has over 20 years of experience in his or her particular field or fields of expertise that ties into the development, construction, operation, financing, ownership and operation/management of commercial and residential real estate projects. Our project teams consist of engineers, designers, architects, developers, builders, real estate attorneys and property managers. The 3North' management team's experience is deeply grounded in the design and construction of major commercial/residential properties, with extensive completed projects in the senior care, faith community, hospitality, food service, retail shopping center, healthcare and industrial sectors.

MANAGEMENT TEAM

Jeffery B. Kozero, PE.

Mr. Kozero obtained his undergraduate degree in engineering from Penn State University. He is licensed to provide engineering and architectural professional services in many states.

As Managing Member of 407 Associates LLC, Mr. Kozero brings over 32 years of business ownership and management as well as experience in architectural/engineering design, asset valuation, construction management, construction financing, and business development for residential, commercial and industrial properties in multiple U.S. markets. Mr. Kozero has been the lead design Principal on over 200 real estate projects as well as the owner/partner of multiple \$20M+ real estate projects.

Thomas Fore

Mr. **Fore** is a real estate developer and entrepreneur based in Baltimore, Maryland.

As a developer, Thomas has more than 26 years of experience in historic renovations, land development projects for NVR Ryan Homes, in-fill condominium developments, assisted living, student housing and in-fill mixed use projects.

From 2007-2014, Thomas was a principal and lead executive master developer for the award winning [\\$300 million dollar Rowan Boulevard project in Glassboro, NJ](#) which included the assemblage of 90 parcels without eminent domain. Thomas also led the master development team for the University Center at Rock Hill, South Carolina, a 22-acre mixed-use development from 2015-2017.

Thomas' core strength is public-private partnerships as well as many other things.

Larry Carver

Mr. Carver has a BS in Computer Science and is a veteran of the US Army. He is an accomplished executive with over 30 years of domestic and international "C level" experience in

operations, P&L oversight, multi-channel product distribution and marketing involving both start-up and growth organizations. He is a Results -oriented, decisive leader with proven success in new market identification and strategic positioning for multibillion dollar organizations. He has a track record of increasing sales and growing the bottom line while spearheading operational improvements to drive productivity and reduce costs. He excels in dynamic demanding environments while remaining pragmatic and focused.

Legal Entity Structure

Investor Options

Three North is dedicated to maximizing opportunity and minimizing risk for investors.

The company accomplishes this in several ways:

1. 3North invests alongside our investors. We invest our money together with yours in projects we believe hold the most promise and robust returns.
2. 3North buys land and existing properties which serve as valuable collateral for any additional debt financing which may be required.
3. 3North enhances investor returns by hiring our own employees, and incubating and growing our own companies, rather than spending money on outside subcontractors.
4. 3North ensures risk is spread across multiple companies and projects, helping to safeguard investor funds – as well as our own.

