

REAL ON RISE CAPITAL INC.

NMLS 2493728

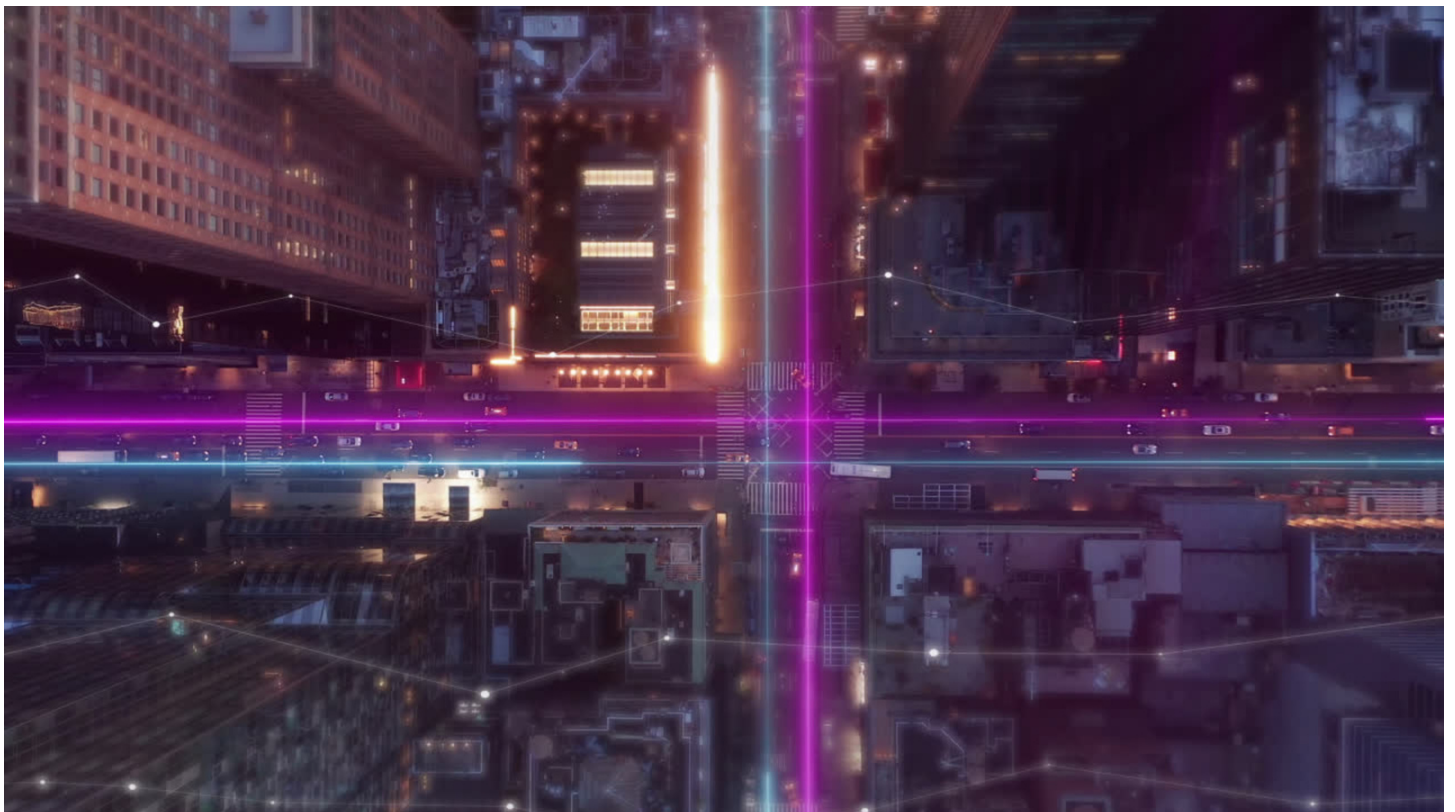


NMLS MORTGAGE BROKERAGE



- | Smart Financing for Homes, Investments & Retirement

Real on Rise Capital Inc. (NMLS #2493728) is a trusted mortgage brokerage dedicated to serving a wide range of clients with customized financing solutions. We help primary homebuyers in Florida secure competitive mortgage loans and offer real estate investment financing—including fix and flip, construction, and DSCR rental loans—to investors and developers across 44 states nationwide. Additionally, we specialize in reverse mortgages for Florida seniors aged 55 and older, helping them unlock the equity in their homes for a more secure retirement. Whether you're purchasing your first home, expanding your investment portfolio, or planning for the future, Real on Rise Capital Inc. is here to support your financial journey with experience and integrity.



10 STEP HOME LOAN PROCESS

1. Plan Your Budget

Determine how much money you're prepared to use for your **down payment** and **settlement (closing) costs**. This is your first step in getting financially ready to buy.

 *Tip:* Typical down payments range from 3%–20% depending on the loan type.

2. Credit Pull & Income Qualification

We'll review your **credit report**, **income**, and **employment history** to determine what loan programs and pricing you qualify for.

 This step helps us understand your buying power and prepare for pre-approval.

3. Get Pre-Approved

Once you qualify, your **loan officer will issue a pre-approval letter**, showing sellers that you're a serious and ready buyer.

 A pre-approval helps strengthen your offer when you find the right home.

4. Start House Hunting

Work with your real estate agent to **shop for homes** within your pre-approved price range.

 Make a list of "must-haves" and "nice-to-haves" to stay focused.

5. Submit an Offer

Found the one? Submit your offer with your agent. If the seller accepts, you're under contract!

 Make sure your offer is competitive and includes your pre-approval letter.

6. Final Loan Application & EMD Deposit

- Complete your full **loan application (1003 / URLA)**.

- Submit your **Earnest Money Deposit (EMD)** within **3 business days** of offer acceptance.
- Schedule your **property inspections** (home, termite, etc.).

 Inspections help uncover any potential issues before proceeding.

7. Submit Supporting Documentation

Provide all necessary documentation such as:

- Recent **pay stubs**
- **W-2s / 1099s**
- **Bank statements**
- Any other income or asset verification requested

 Your loan team will verify everything needed for underwriting.

8. Appraisal Ordered

We'll schedule a **property appraisal** to determine the market value of the home.

 This ensures you're not overpaying and that the property qualifies for financing.

9. Title Services Ordered

We'll order **title work** to ensure the property has a clear title and no legal claims against it.

 This step is essential to protect your ownership rights.

10. Underwriting & Clear to Close

Your loan is submitted to **underwriting** for final review. Once all conditions are met and cleared...

 **You'll receive your Clear to Close (CTC)!**

 That means you're ready to sign final loan documents and become a homeowner!

WHO WE SERVE & HOW WE HELP

- | First-Time Home Buyer's

Guidance, Clarity & Confidence Every Step of the Way

Buying your first home is a major milestone—and we're here to make it **simple, stress-free, and successful**.

At **Real on Rise Capital Inc.**, we specialize in helping **first-time buyers across Florida** navigate the mortgage process with ease and confidence.

From **pre-approval to closing day**, our experienced team will:

- ✓ Clearly explain your **loan options**, including:
 - **FHA Loans** — Ideal for low down payments and flexible credit
 - **Conventional Loans** — Great for competitive rates and flexible terms
 - **Fannie Mae & Freddie Mac Programs** — Backed by trusted agencies with first-time buyer benefits
- ✓ Help you **maximize affordability** and **purchasing power**
- ✓ Guide you through **Florida's competitive housing market**
- ✓ Provide **ongoing support and education** at every stage



- | Real Estate Investors & Developers

Guidance, Clarity & Confidence Every Step of the Way

Investor-Focused Financing in 44 States

Whether you're flipping your first property or managing a multi-state development portfolio, **Real on Rise Capital Inc.** offers strategic financing built for growth. Our investor loan programs are designed with the flexibility, speed, and structure today's real estate professionals demand.

We specialize in:

-  **Fix & Flip Loans**
-  **Ground-Up Construction Loans**
-  **DSCR (Debt Service Coverage Ratio) Rental Loans**
- **Commercial Bridge Loans - Purchase or Refinance**

With lending solutions available across **44 states nationwide**, we support investors and developers at every stage—backed by a team that understands the urgency and complexity of your deals.



- | Seniors Ages 55+

Unlock Home Equity for a More Secure Retirement

Your home has supported you for years—now it's time to let it support your future.

At **Real on Rise Capital Inc.**, we offer **reverse mortgage solutions** for **Florida homeowners aged 62 and older**, helping you turn your home's equity into **tax-free funds** for a more comfortable and secure retirement.

Whether you're looking to:

- ✓ Eliminate monthly mortgage payments
- ✓ Supplement your retirement income
- ✓ Cover medical bills or other unexpected expenses
- ✓ Age in place comfortably and with peace of mind

—we're here to guide you through your options with **clarity, care, and respect.**



- | Homeowners Looking to Refinance

Smarter Solutions to Restructure or Unlock Your Home's Equity

Your home is one of your greatest assets—make it work harder for you.

At **Real on Rise Capital Inc.**, we offer a variety of **refinancing options** tailored to your financial goals, whether you're looking to **save money, build equity faster, or access cash when you need it most.**

Our refinancing programs include:

- ✓ **Rate-and-Term Refinance** — Lower your interest rate or shorten your loan term to reduce monthly payments and build equity faster
- ✓ **Cash-Out Refinance** — Tap into your home's equity to fund renovations, consolidate high-interest debt, or cover major life expenses

With competitive rates, personalized support, and a simplified process, we help you refinance with **clarity, confidence, and peace of mind.**



- Foreign National Borrowers

Cross-Border Financing Made Simple

At **Real on Rise Capital Inc.**, we believe that investing in U.S. real estate shouldn't be limited by geography. That's why we offer **specialized mortgage solutions for foreign nationals** looking to buy or invest in property across the United States.

Whether you're purchasing a:

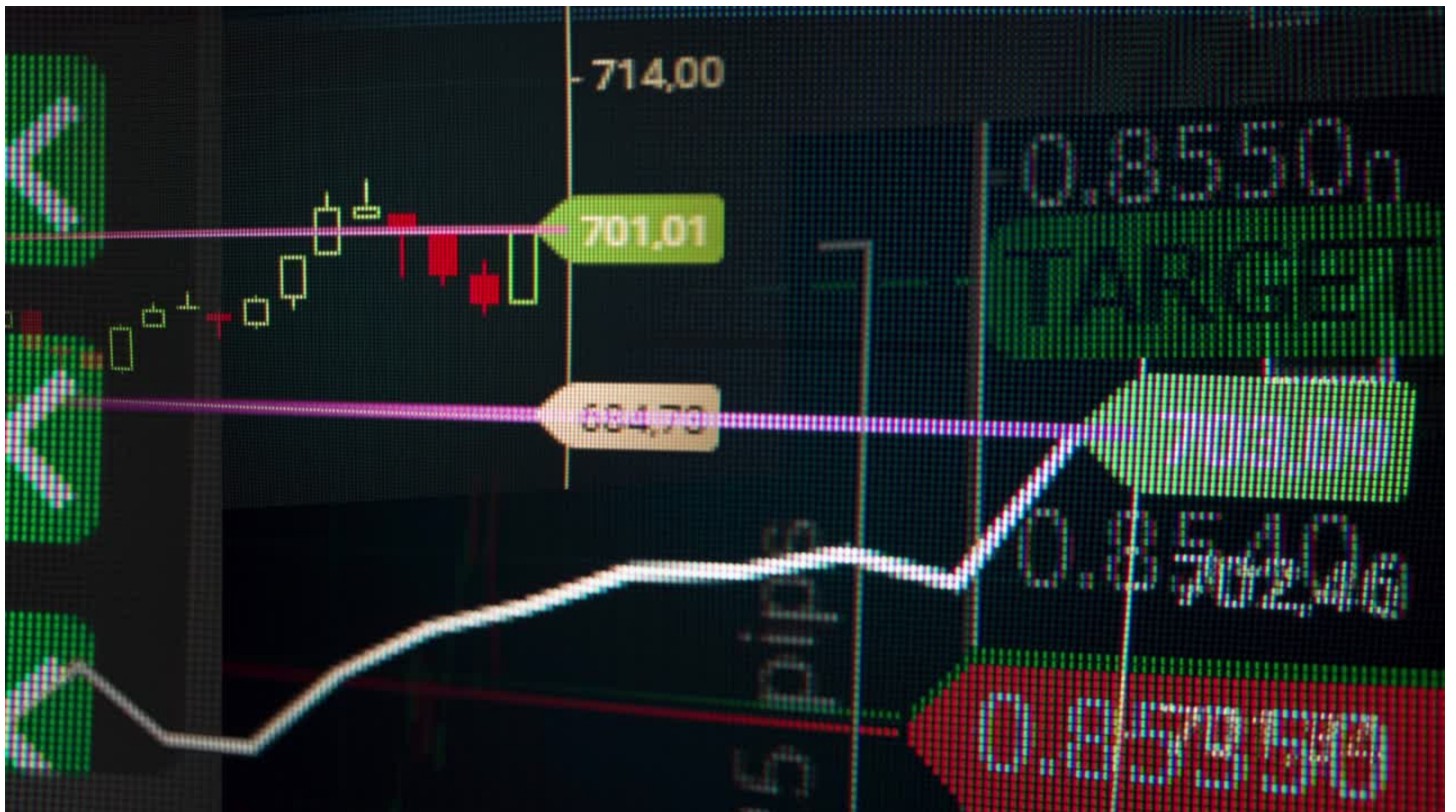
- ✓ **Second Home**
- ✓ **Vacation Property**
- ✓ **Income-Producing Rental**

—our programs are designed to **streamline the process**, even **without U.S. credit history, citizenship, or residency**.

With **flexible documentation, competitive terms**, and a deep understanding of international borrower needs, we help you:

- Secure property in one of the world's most stable real estate markets
- Diversify your portfolio with confidence
- Navigate U.S. lending requirements with expert guidance

Global investors welcome. Your opportunity starts here.



- | ₿ Cryptocurrency Holders & Traders

Crypto Coins for Keys, from your blockchain broker

We understand that wealth today looks different than it did a decade ago—and we're here to support modern investors. At Real on Rise Capital Inc., we offer mortgage solutions designed for cryptocurrency holders who want to leverage their digital assets for real estate purchases or investments. Whether you're looking to buy a primary residence, second home, or investment property, our team works with lenders that recognize crypto-based income and assets. With flexible documentation options and a deep understanding of digital finance, we help turn crypto gains into tangible property investments—without unnecessary roadblocks.



WHO WE SERVE & HOW WE HELP



IMPORTANT DISCLAIMER

The information in this guide is for educational and informational purposes only—not legal or financial advice. Although we take care to ensure accuracy and currency, we cannot guarantee completeness or timeliness. Real estate laws, practices, and resources vary by region; always consult with local professionals (attorneys, lenders, inspectors) for advice tailored to your situation.

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