



Upside of investing in real estate

IRESE operates a patent pending private online market for real estate finance. Investors profit from fixed income returns, real estate price volatility and portfolio diversification with Real Estate Notes and Real Estate Options.



Fixed income return

A Real Estate Note is a fixed income contract with a monthly payment based on a time horizon and a coupon rate. Real Estate Notes are similar to financial bonds with a risk of recall and a risk of default. Real Estate Notes are an alternative to mortgage loan securitization.

The product allows investors to pick and choose a risk profile based on individual loan criteria in order to develop an optimal investment portfolio. Investors will benefit from returns associated with investing in real estate and the ability to diversify their investment portfolios. Investor trading on the Exchange provides ongoing liquidity.

Volatility creates opportunity

A Real Estate Option is a contract based on a time horizon and an expected property value. Real Estate Options are similar to financial options contracts and are priced based on an individual real estate property.

IRESE provides mortgage bankers and brokers with financial tools that allow them to sell Home Equity Protection Plan via a put option and Future Equity Agreement via a call option to homeowners. Investors benefit from real estate price volatility and investment portfolio diversification.

Diversification with negative correlations

Investing money directly into securities on individual real estate properties is a great way to earn a fair return. Real estate returns **negatively correlate with bonds** (-21%) and positively correlate with stocks (16%) according to Morningstar®. Diversifying investment risk in real estate greatly reduces the volatility of your portfolio and provides opportunity to earn above average returns from fixed income investments.

About IRESE

IRESE operates a patent pending private electronic market for real estate finance.

Property owners can access innovative real estate finance products through our national network of brokers.

Mortgage bankers and brokers can:

- Finance mortgages at competitive rates with investors bidding down an interest rate
- Protect homeowners against home equity loss through Home Equity Protection Plan
- Leverage real estate equity through Future Equity Agreement

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