



## Real Estate Investing at IRESE

### Invest in Real Estate upside

IRESE is a real estate securities and derivatives exchange that addresses current challenges in real estate finance market. Investors are able to benefit from real estate price volatility and diversify investment into real estate derivatives.

IRESE Exchange provides mortgage bankers and brokers an ability to finance mortgages in commercial and residential real estate properties, underwrite “property value decline” insurance and offer “interest-free” home equity loans.



IRESE's exchange enables investors to trade small, inexpensive, easy-to-understand Real Estate Notes and Real Estate Options contracts in international real estate markets.

### 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. It is developed based on financial bonds that include a risk of recall and a risk of default.

IRESE offers an alternative way of mortgage loan securitization. It allows investors to pick and choose a risk profile based on individual loan criteria and construct an optimal investment portfolio. Ongoing liquidity is provided by investor trading on the exchange. Investors will benefit from returns associated with investing in real estate and will be able to diversify their investment portfolios.

### Volatility creates opportunity

A real estate option is a contract based on a time horizon and an expected property value. It is developed based on financial options contracts and adopted to individual real estate assets.

IRESE provides brokers with financial tools that allow them to sell to property owners, both residential and commercial, “property value decline” insurance and “interest-free” home equity contract. Investors benefit from real estate price volatility and investment portfolio diversification.

### Diversification with negative correlations

Investing money directly into derivatives on individual real estate properties is a great way to earn a fair return. Investors profit from price volatility of specific properties. Real estate returns are (-21%) negatively correlated with bonds and only (16%) positively with stocks, according to Morningstar. Diversify investments risk in real estate greatly reduces the volatility of your portfolio and provide opportunity to earn above average returns from fixed income investments.

**Contact: IRESE, 800.677.8512 x810, [investor@irese.com](mailto:investor@irese.com), online at <http://www.irese.com>**