

Real Mortgage Corporation™

Cash Flow Benefits of the Real Mortgage™



Real Mortgage™

QUALIFYING TERMS:

- \$3,000,000 MINIMUM MORTGAGE.
- 1.25 DEBT SERVICE COVERAGE RATIO.
- 75% MAXIMUM LOAN TO VALUE.
- 30 YEAR AMORTIZATION TERM.
- 7.5 % NOMINAL RATE OF INTEREST.

RESULTING REAL MORTGAGE TERMS:

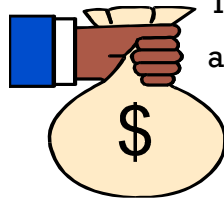
- 4% REAL INTEREST RATE
- 1.80 DEBT SERVICE COVERAGE
- 14% CASH ON CASH RETURN
- NO BALLOON PAYMENTS

The Real Mortgage Corporation (RMC) offers a 30 Year, fully amortized, Non-Recourse Loan to Qualified Multi-Residential Property Owners. Once the Loan Amount is established based upon the Qualified Terms, the Loan itself will be amortized using a Real Rate of Interest.

Based upon historical indexes, the Real Rate should be approximately 4%. The Debt Service Coverage will



increase from 1.25 to about 1.80 in the initial year. This will almost double the first year Return on Equity (ROE) from 7% to 14%.



The Real Mortgage™ is adjusted annually to protect both the Lender and the Borrower from Inflation. By factoring out the Inflationary Premium, the Real Mortgage™ transfers the higher cash flows from later years to the earlier years of operations. By increasing cash flows in the earlier years, the Real Mortgage™ raises the Debt Service Coverage; thereby improving the Risk/Reward ratio for the borrower.

For More Information - Mail, E-Mail or Fax to RMC

Name: _____

Address: _____

City: _____ State/Province: _____

ZIP/Postal Code: _____ Phone: _____

The Real Mortgage Corporation (RMC) will be the sponsor of a securitized pool of mortgages. All properties will be subject to due diligence and underwriting requirements.

Real Mortgage Corporation

604-162 Twelve Oaks Center
15500 Wayzata Boulevard
Wayzata, Minnesota 55391

Tel. 612.473-5738

Fax 612.473-5609

e-mail: rmc@virtualmoney.com

Visit our WEB site: www.virtualmoney.com