



ISIN: XS2807757112



## Investment objective


**REDITUS MORTGAGE(RM)** was formed to originate, invest in and manage a diversified portfolio primarily consisting of investments in commercial and residential mortgage loans, including qualifying and NON-QM mortgage loans, real estate bridge loans, construction loans, real estate debt securities, other mortgage and real estate secured loans, and related instruments with underlying properties located throughout the United States.

**RMF's** primary investment objective is to pay attractive and consistent cash distributions on a quarterly basis by rigorously evaluating numerous investment opportunities to find those that can support the distribution target

RM is managed by **REDITUS ASSET MANAGER** who provides asset selection, management, origination, investment sales, marketing, investor relations and other administrative services on RM's behalf with the goal of maximizing the RM's cash flow, profitability and long-term interest holder value. This combination of real estate mortgage origination, management and finance experience is a critical competitive advantage

## Programme participants

**EISNERAMPER**

 Grant Thornton

Auditor



BNY MELLON

Issue, paying, transfer and Registrar Agent



waystone

Trustee

wiener  
boerse

Listing Exchange

**FICS**

Servicer

**AlphaNotes**

Issuer



**Bloomberg**

NAV distribution



**reditus**

Reditus Asset Manager

Portfolio Manager

**LENDZ**

Loan originator

## Investment terms



Minimum investment **\$ 125,000**



Coupon: **8.375% annual-paid quarterly**

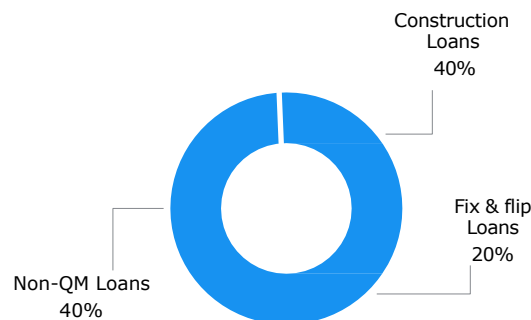


Term: **2 years**



Base currency : **USD**

## INVESTMENT ALLOCATION



## PORTFOLIO MANAGERS

Reliable Holdings Group is the parent company of Lenz Financial, a national direct wholesale mortgage lender specializing in Non-QM products with extended warehouse facilities and vast originations in residential mortgages, correspondent with the top Non-QM aggregators and several agency investors. Lenz has partnered with an alliance of financial players dedicated to success and serving the underserved borrower community. Lenz will be responsible for the origination, underwriting, servicing and sales of all mortgage loans.

Reditus Group LLC Incorporated in 2015 in Florida, is a financial advisor. Reditus is a joint venture of highly educated professionals with a long-term standard record in financial services. Reditus has a network of individual, institutional clients and private fund managers to whom it renders portfolio management services. As portfolio co-manager, Reditus will be responsible for coordinating the business development of the fund.

Capital Brokers is a Real Estate Brokerage firm locally established in South Florida since 2002 providing best-in-class brokerage services with an iconic brand and franchisor with the largest global network in the residential real estate industry. Capital Brokers will be part of the business development of the fund.

## Important Information

The purchase of Notes implies substantial risks. Each potential buyer of these Notes must be familiar with instruments with similar characteristics to the Notes and must fully understand the terms of the Notes and the nature and extent of their exposure to the risk of loss.

Before making an investment decision, potential purchasers of Notes shall conduct independent research and analysis on the Issuer, Portfolio Manager, Assigned Assets, Notes and all other relevant persons and economic and financial factors. Which they deem appropriate to assess the merits and risks of an investment in the Notes. As part of such independent research and analysis, potential purchasers of Notes should carefully consider all information contained in the Series Memorandum and the Program Memorandum and the considerations set out below.

The investment in the Notes is only suitable for investors who have the knowledge and experience in financial and business matters necessary to evaluate the information contained in the Series Memorandum and in the Program Memorandum and the merits and risks of an investment in Notes in the context of the investor's own financial situation and investment objectives.

The investment in the Notes (or a share in them) is only suitable for investors who:

- 1. They are able to withstand the economic risk of an investment in the Notes (or a share in them) for an indefinite period of time (since the performance of Assets under Charge or other circumstances may require the extension of the Maturity Date indefinitely);
- 2. You are acquiring a share in the Notes (or a share in them) for your own account for the investment, not for resale, distribution or other provision of such interest (subject to any applicable law that requires the investor's property ownership); and
- 3. Recognize that it may not be possible to make any transfer of the Notes (or a participation therein) for a substantial period of time, if any.

The purchase of Notes implies substantial risks. Each potential buyer of these Notes must be familiar with instruments with similar characteristics to the Notes and must fully understand the terms of the Notes and the nature and extent of their exposure to the risk of loss.

Each of the Issuers and Managers may, at its discretion, disregard the interest shown by a prospective investor even though the investor meets the previous eligibility standards. Each potential investor must make sure that he fully understands the nature of the transaction in which he is entering and the nature and extent of his exposure to the risk of loss of all or a substantial part of his investment. Emphasis is placed on the sections of the Program Memorandum entitled "Conditions of Notes Securities" and "Conditions of Notes Application and Limited Appeal" and sections of the Memorandum Series "Information on Assets in Charge".