

RICE GROUP

REAL ESTATE INVESTMENT & DEVELOPMENT COMPANY

Residential Real Estate

Investment memorandum

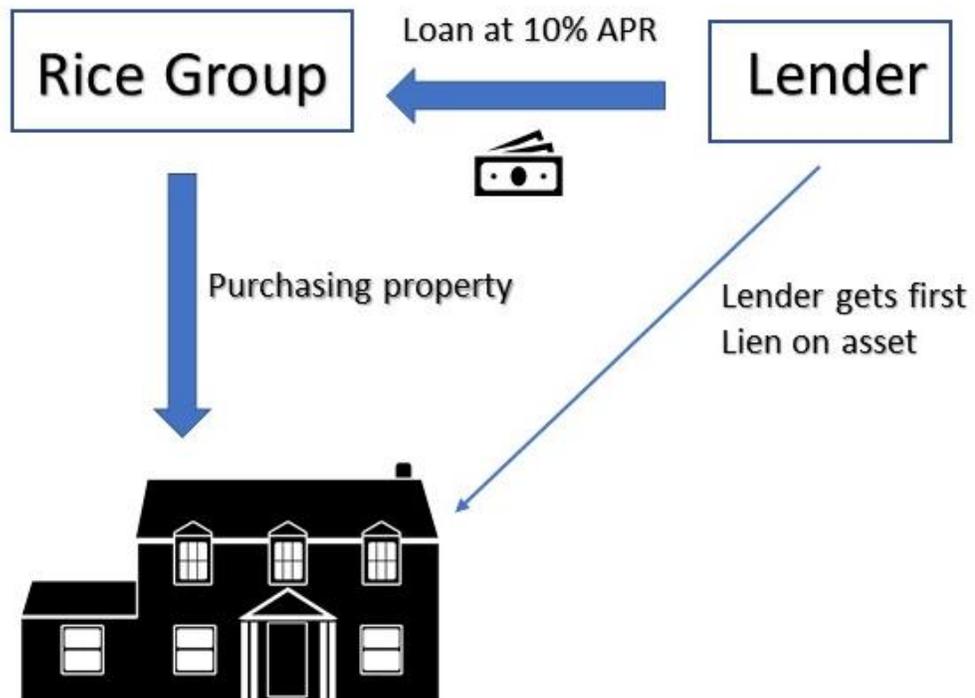
Who We Are

- A family-owned real estate company, we primarily invest in and develop residential projects in New Jersey.
- Our overall mission is to make a difference in our communities by delivering high-quality homes while strategically growing our portfolio and business.
- We are dedicated and committed to creating wealth and profitability to our lending partners by securing compelling interest rates for them.

Our Approach

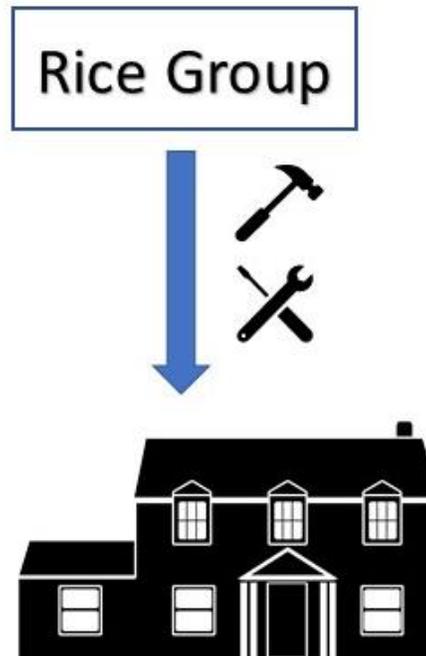
- Real estate investment is one of the oldest forms of investing and we believe this is an excellent way to diversify one's portfolio.
- We invest mostly in Central and Northern NJ, where there's easy access to mass transportation for commuters working in and out of major markets like New York City and Philadelphia.
- We develop quality products that exceed expectations and we do everything with highest standards.
- Our professional team works closely with our investors and lending partners in building their wealth by providing high value and return.
- With loans, we grow our business by using capital to buy and renovate properties.
- The renovated properties are either put on the market for sale or rented out and then refinanced by a bank. We then use these funds to pay off our lenders and the interest owed.

1. Purchasing



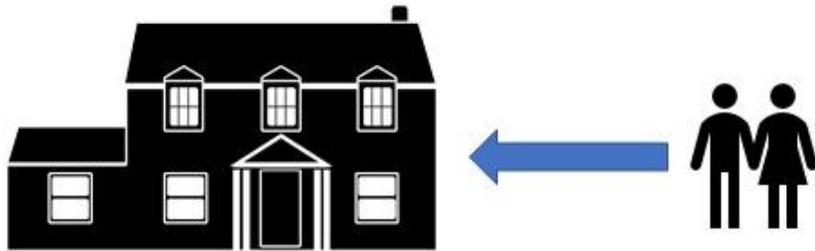
2. Renovation

Rice Group Renovates the Property



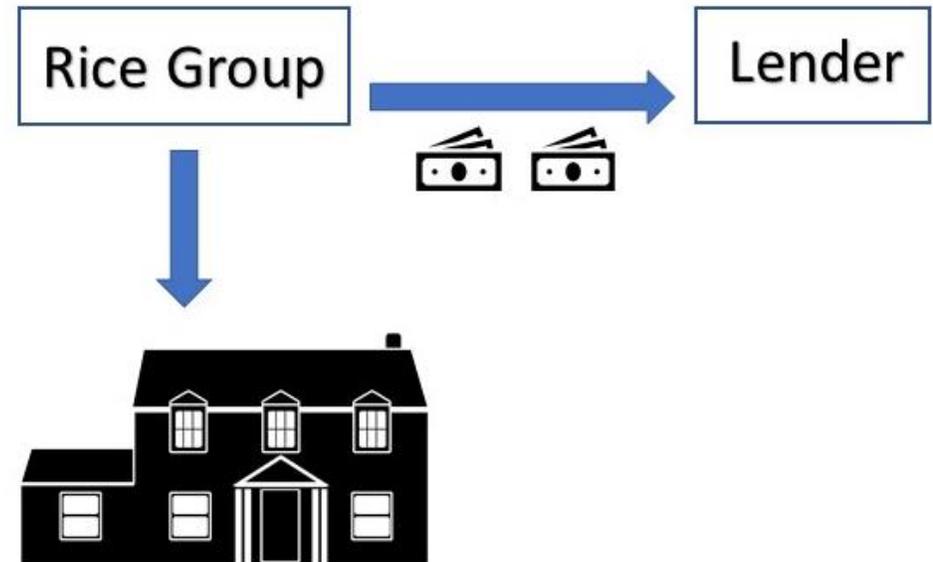
3. Leasing

Rice Group Leases the Property



4. Refinancing

Rice Group refinances the property and pays back the loan plus interest





Invest With Us

- Make your money work for you! We offer our partners an attractive interest rate on their loans.
- What sets us apart is the loan from our lenders is secured by a first lien on the property, which acts as a secured collateral for them.
- A huge benefit for lenders, as opposed to investors, is that they have ZERO liability associated with any of the properties. Many investors, who carry liability, eventually leave investing to become lenders.
- Generally, loans will be from 9 months to 2 years, but we negotiate the timeframe that suits our partners' needs from the very beginning. In emergency cases, we will return any loans within 30 days upon a written request.



Thank You

Doron Rice

drice@ricegroup.us | 609.331.9406

Sandy Shen Rice

sandy@ricegroup.us | 609.743.8064

info@ricegroup.us

www.ricegroup.com