



REALTYMOGUL INCOME REIT

FACTSHEET

OVERVIEW

The Income REIT is a public, non-traded REIT making debt and equity investments in commercial real estate properties diversified by investment, geography and property type. The REIT's primary goal is providing monthly income to investors by rigorously evaluating numerous investment opportunities to find those that can support the REIT's distribution target.



DIVERSIFIED*

Broad selection of investments across property types and geographies designed to reduce risk.



PASSIVE INCOME*

Cash flow from debt and equity instruments in commercial real estate properties.



PRINCIPAL PROTECTION*

Debt and equity investments with principal repayment occurring within a 1-10 year hold period.

ABOUT THE REIT

PRICE PER SHARE

\$10.78, which is equal to the current NAV per share**

ANNUALIZED DISTRIBUTION RATE¹

6.0%

DISTRIBUTION FREQUENCY

Monthly

LOCATION

United States

INVESTMENT TYPES

Debt and Equity

PROPERTY TYPES

Diverse; all major commercial types

Key Terms

MANAGEMENT	RM Adviser, LLC
INVESTMENT LEGAL STRUCTURE	Limited Liability Company
TAX QUALIFICATION	REIT
INVESTOR TAX REPORTING	1099 - DIV

Share Repurchase Program²

LESS THAN 1 YEAR	No Repurchase Allowed
1 TO 2 YEARS	98%
2 TO 3 YEARS	99%
3 OR MORE YEARS	100%

Distributions

DISTRIBUTION REINVESTMENT PROGRAM	Elect to have distributions automatically reinvested. You may turn this feature on or off at any time.
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Purchase Price

PRICE PER SHARE	\$10.78, which is equal to the current NAV per share.**
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METHOD OF DETERMINING NET ASSET VALUE

NAV is calculated by taking the total value of the assets less the total value of the liabilities, divided by the number of shares outstanding. NAV will be adjusted at the beginning of each fiscal quarter, or as soon as commercially reasonable thereafter.

Fees and Expenses³

ORGANIZATIONAL & OFFERING COSTS	Capped at 3%
UPFRONT SELLING COMMISSIONS	0%
ASSET MANAGEMENT FEE	1% Annualized, payable monthly in arrears
SERVICE FEE-DEBT ONLY⁴	0.5%

* There is no guarantee that diversified geographies will reduce investor risks, or that passive income and principal protection will be achieved.

** As of September 30, 2021

¹ The annualized distribution rate is not a guarantee or projection of future returns, and the Manager may in the future declare lower distributions or no distributions at all. While the Manager is under no obligation to do so, the annualized distribution rate assumes that the Manager will declare distributions in the future similar with the distribution disclosed herein.

² As a percentage of the Repurchase Base Price per share. The repurchase price will be rounded down to the nearest \$0.01. The Share Repurchase Program may require that RM Adviser, on behalf of the Income REIT, repurchase up to 25% of investors shares quarterly while this offering is ongoing. Repurchase base price per share is the most recently announced NAV per share; please refer to the offering circular for more details. Repurchases are made quarterly upon written request to us at least 30 days prior to the end of the applicable quarter.

³ The Fees and Expenses reflected herein are not exhaustive, to review a full breakdown of all fees and expenses please refer to the Offering Circular.

⁴ Realty Mogul, Co. or Realty Mogul Commercial Capital, Co., each of which, in its loan servicing capacity, may be referred to as a RM Originator in the Offering Circular, will act as the servicer for RealtyMogul Income REIT loans. Each RM Originator may decide to enter into a Servicing Agreement with an unaffiliated third party to service and administer the loans.

THIRD PARTIES



ABOUT REALTYMOGUL

The Income REIT is managed by RM Adviser, LLC, an SEC registered investment adviser and a wholly-owned subsidiary of Realty Mogul, Co.

RM Adviser, which manages the REIT's day-to-day operations, will have access to RealtyMogul's deep team of real estate and finance professionals and will leverage their collective experience in originating, underwriting, and servicing billions of dollars in real estate-related assets over the course of their careers.

FOUNDED	2012
CEO	Jilliene Helman
CAPITAL DEPLOYED	\$600MM+
TOTAL VALUE OF PROPERTIES FINANCED	\$4B+
NUMBER OF REALTYMOGUL MEMBERS	219,000+
HEADQUARTERS	Los Angeles, CA

As of November 2021

RISK FACTORS (REVIEW BEFORE INVESTING)

Investing in the Company's common shares is speculative and involves substantial risks. The Company cannot assure you that it will attain its objectives or that the value of its assets will not decrease. Therefore, you should purchase these securities only if you can afford a complete loss of your investment.

You should carefully review the "Risk Factors" section of the [Offering Circular](#) which contains a detailed discussion of the material risks that you should consider before you invest in the common shares.

These risks include the following:

- The Income REIT has limited operating history.
- The Income REIT's ability to implement its investment strategy is dependent, in part, upon its ability to successfully conduct this offering through the RealtyMogul Platform, which makes an investment in it more speculative.
- This is a blind pool offering, and the Income REIT is not committed to acquiring any particular investments with the net proceeds of this offering.
- There are conflicts of interest between the Income REIT, its Manager and its affiliates.
- Failure to continue to qualify as a REIT would cause the Company to be taxed as a regular corporation, which would substantially reduce funds available for distributions to the shareholders.
- The REIT may allocate the net proceeds from this offering to investments with which you may not agree.

This Factsheet is for informational purposes only and should not be regarded as a recommendation, an offer to sell, or a solicitation of an offer to buy any security. Any investment information contained herein has been secured from sources RealtyMogul believes are reliable, but we make no representations or warranties as to the accuracy of such information and accept no liability therefor. No part of this email is intended to be binding on RealtyMogul or to supersede any issuer offering materials.

Investing in the REIT's common shares is speculative and involves substantial risks. The payment of distributions is not guaranteed and may fluctuate. Review the "Risk Factors" section of the REIT's offering circular for a discussion of risks that should be considered before you invest. You should not invest unless you can sustain the risk of total loss of capital. Past performance is not necessarily indicative of future results. For additional information on risks and disclosures visit <https://www.realtymogul.com/investment-disclosure>.

RealtyMogul is not a registered broker-dealer, investment adviser or crowdfunding portal. We recommend that you consult with a financial advisor, attorney, accountant, and any other professional that can help you to understand and assess the risks associated with any investment opportunity.