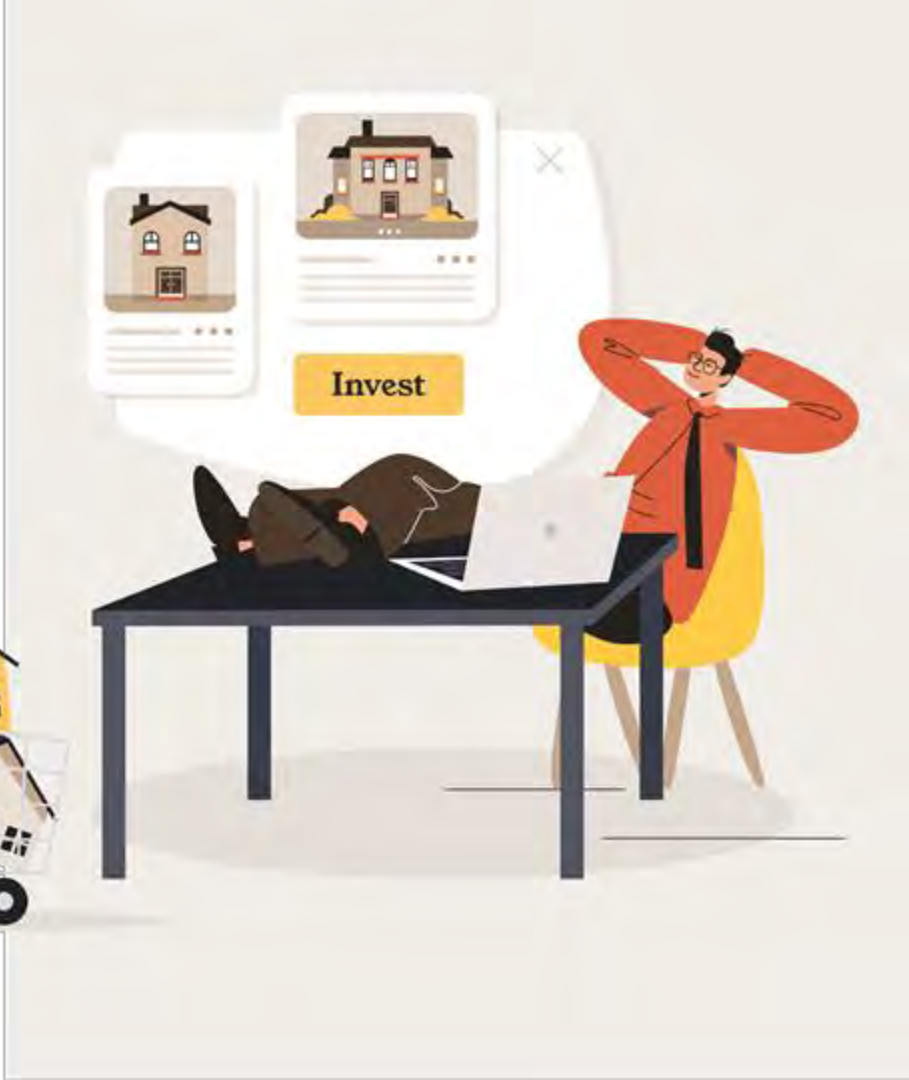
waltz

Redefining Global Real Estate Access

Nov 2025



Yuval Golan

Founder & CEO

- Polyglot 2nd-time entrepreneur with 18 years of cross-border expertise
- $ billions in deals - banks, gov. & F500
- Real estate investor

Northwestern Kellogg

As featured on

yahoo!finance | Forbes México | CNBC

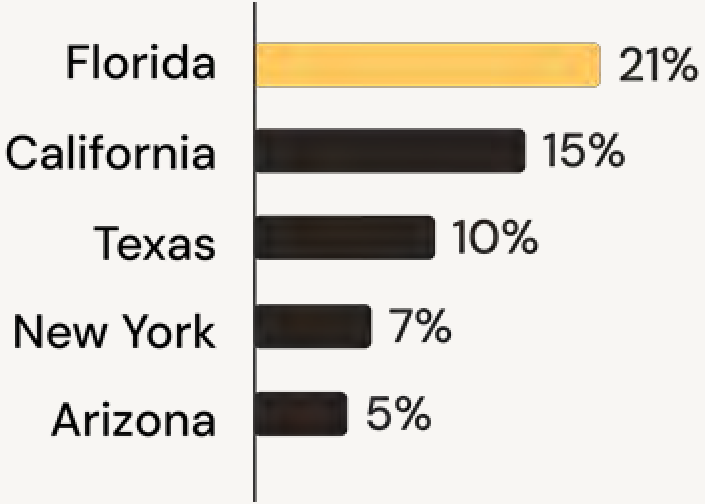
Bloomberg | inman | CTECH

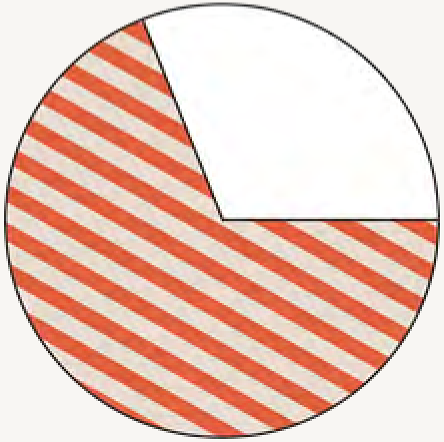
BiggerPockets | Refresh Miami | eldestape

Bloomberg Línea | HOUSINGWIRE | FINTECH FUTURES

COMMERCIAL OBSERVER | & Many others

Top States for Foreign Buyers





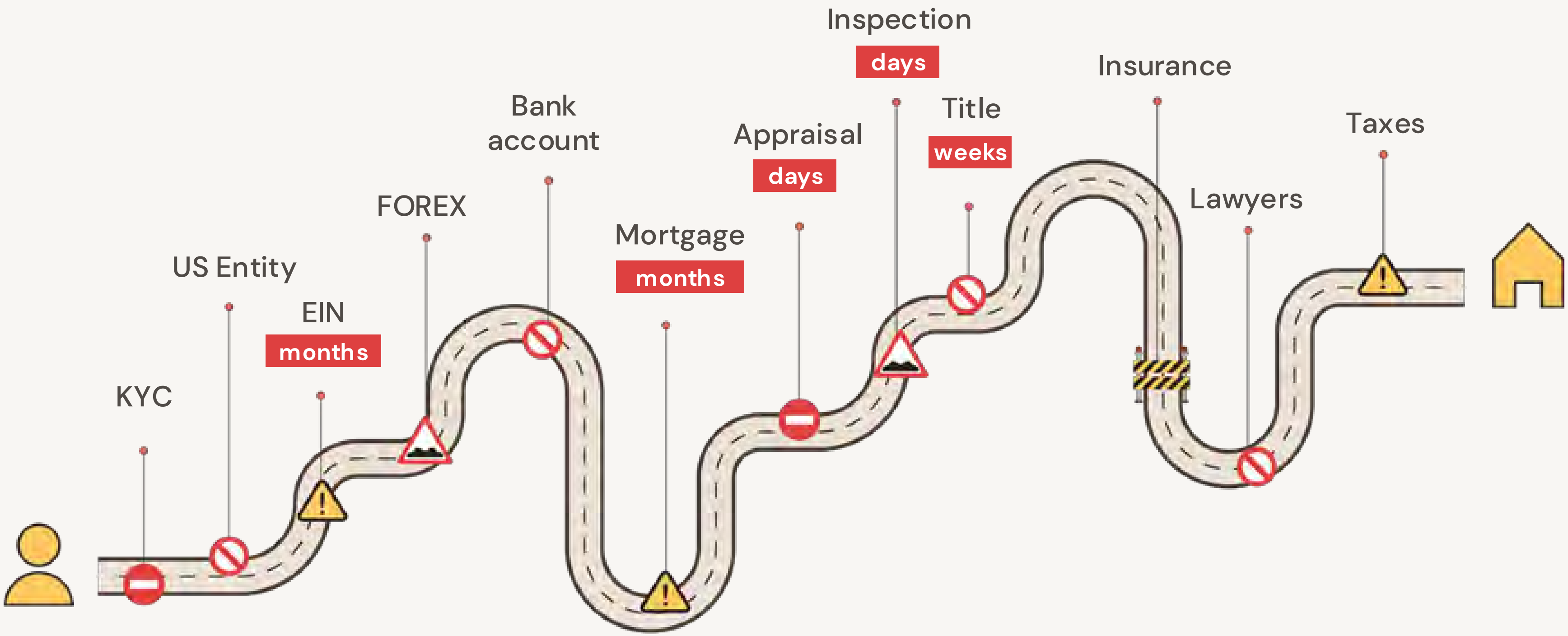
69%

of REALTORS® reported they had an international client who decided not to or was unable to purchase U.S. residential property.

Source: NAR International Transactions in U.S. Residential Real Estate
April 2024–March 2025

What are your biggest challenges when working with foreign clients?

Buying real estate is a lengthy nightmare



My own struggles

I attempted to buy properties in different countries

China CN

❌Need approval by either: Local intelligence authority & Bank chairman

Israel IL

❌1.5 months to open a bank account as a non-resident

❌Mortgage rejected

Argentina AR

❌High interest rates

Thailand TH

❌No loans for foreigners

Brazil BR

❌Couldn’t open a bank account

❌10% commission on ForeX

The USA US

❌ The deal took 8 months to close as a foreign national

Greece GR

❌Bureaucratic process

Buying U.S. real estate as a foreigner is full of barriers

How your client sees himself

VS

How the bank sees your client

Getting a U.S. mortgage is full of red tape

Won’t qualify

- US No U.S. income
- No U.S. credit

If qualified

- Higher interest rates
- Bigger down payments
- Lengthy approval processes

Many foreign clients don’t think that financing is possible

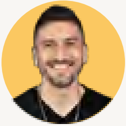
Partner

“Foreigners typically pay cash for investment properties or remain sidelined.”

Maureen, Founder of Spartan Invest

Client

“Before Waltz, I had a terrible experience trying to get a loan. Lenders didn’t want to talk to me.”



Antonio G. from Colombia

Global real estate is stuck in the 1990s...

But what if it worked like e-commerce?

The next decade belongs to those who make real estate borderless!

Imagine one secure platform that connects identity, entity, banking and financing – from anywhere, in real time

Waltz is the AI-powered neo-bank for global real estate investors

We deliver a new-age, white-glove experience with the precision of a private bank and the scalability of a digital platform

Redefining how and what global investors can do

Streamlined approval

Fully remote

Fast closings

3X Leverage with financing

All in one place

waltz

A single platform for global real estate investment with easier loan approval and more

Everything you need to start investing in the U.S. *instantly*

- U.S. entity with EIN
- U.S. Bank account *
- Multi-currency transfers within minutes

Rental property loans up to 70% LTV[1]

- New purchase and refinance options
- No U.S. credit or income required for foreigners[2]

Fast remote closings

- Close in as little as 30 days [3]
- Less documentation needed

See full list of disclosures on the last page

* Waltz, Inc. is a financial technology company, not a bank. Banking services are provided by Regent Bank, Member FDIC. FDIC insurance only covers failure of insured depository institutions. Certain conditions must be satisfied for pass-through FDIC deposit insurance to apply.

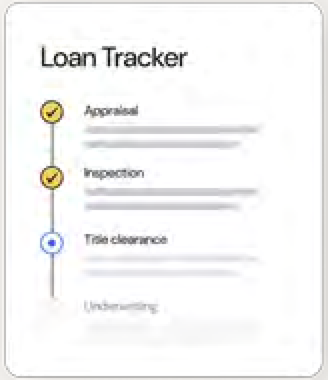
4 Steps to close with Waltz

Step 1:

Get a loan quote

Step 2:

Loan application on Waltz's platform



Step 3:

Submit required documents

Step 4:

Secure financing & close the deal

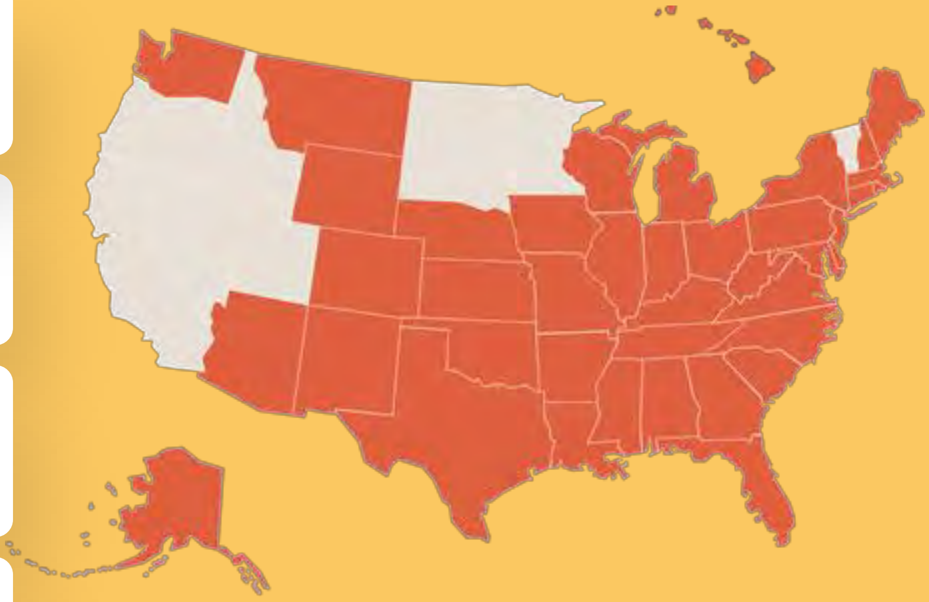
Award-winning *digital* lending for foreigners

2025 Inman AI Award

Best digital mortgage product

2025 HousingWire Insider Award

The 2024 Inman Best of Proptech Award



Waltz operates in **41 states** and Washington D.C.

Financing is subject to certain restrictions and requirements including, but not limited to, due diligence, credit evaluation, and approval of the subject property.

Thank you!

Contact us!

Yuval Golan,
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