



RiskVestor Pro User Manual 1.0

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1. Welcome to RiskVestor Pro!

Welcome to RiskVestor Pro, your ultimate platform for making informed decisions in real estate loan analysis. Our advanced tool and insights help you minimize risk and maximize your profits through high-yield real estate loans.

RiskVestor Pro leverages Groundfloor's extensive data, combining it with our proprietary analysis to evaluate potential loans. Groundfloor, founded in 2013, opens access to real estate loan opportunities that were once reserved for the ultra-wealthy. These fractional real estate loans, ranging from 6 months to over a year, have consistently delivered historic returns of around 10%, significantly outpacing traditional REITs.

Our user-friendly interface allows you to quickly assess and compare these opportunities, helping you find the best options to grow your portfolio. With RiskVestor Pro, you can seamlessly integrate Groundfloor data into our system using The Scraper. This tool processes the information, enabling you to analyze risks and benefits with just a few clicks. Our proprietary RiskVestor Rating provides a clear and concise summary of each loan's potential, giving you the confidence to make informed decisions.

Every week (Wednesdays, as of the writing of this manual), new loan opportunities are introduced on Groundfloor. RiskVestor Pro makes it easy to stay updated and evaluate these new offerings. For a limited time, join our exclusive Founder's Circle and access RiskVestor Pro at a special introductory rate of \$29.99 monthly or \$299.99 yearly. This offer is temporary, so take advantage of this opportunity to become a founding member and benefit from our advanced analysis tools at an unbeatable price. Regular rates will be \$49.99 monthly or \$499.99 yearly.

2. Personal Introduction

Welcome! My name is Mel Hostalrich, and I am the creator of RiskVestor Pro. My career has spanned over a decade working for Fortune 500 companies in the financial industry. I now have over 25 years of experience as an entrepreneur in the real estate, consulting, hospitality, retail, wholesale, and media broadcasting industries, encompassing 40 years of business experience.

Although I have been investing in real estate for over 30 years, in 2022, facing the volatility and high risk of the stock market, I decided to pivot my focus towards real estate investments in a different way. Despite rising prices and higher interest rates, I saw a unique opportunity in the alternative financing solutions provided by Groundfloor, a platform that makes high-yield, short-term real estate loans accessible to everyone.

Groundfloor, founded in 2013, offers fractional real estate loan investments with consistent 10% historic returns, making it an attractive option for both accredited and non-accredited investors. However, even with Groundfloor's A-G grading system, I found myself spending significant time analyzing loans to make informed decisions.

Drawing on my extensive experience in the financial industry and my entrepreneurial ventures, I created RiskVestor Pro. This platform leverages Groundfloor data and my proprietary scoring model to provide a comprehensive analysis that simplifies and enhances the decision-making process for real estate investors.

RiskVestor Pro's user-friendly interface allows you to quickly evaluate potential real estate loans. Every Wednesday, when Groundfloor introduces new loans, you simply copy and paste the entire page into what we call The Scraper. The information is processed, and in the second step, you copy and paste the processed data into RiskVestor Pro. In just a few seconds after pressing the ANALYZE RISK button, you receive a list of the best loans sorted by our proprietary RiskVestor Rating.

This powerful tool saves you time and provides you with the insights needed to make smarter, more profitable investment decisions. Whether you're a seasoned investor or new to real estate investing, RiskVestor Pro equips you with the necessary information to minimize risk and maximize profits.

3. RiskVestor Pro Mission Statement

RiskVestor Pro strives to provide a comprehensive and user-friendly platform for evaluating real estate loan investment opportunities. By combining real-time data from Groundfloor with our proprietary rating system and algorithms, we aim to empower investors to make informed decisions that minimize risk and maximize returns. Our goal is to demystify real estate loan investment and make it accessible to everyone, regardless of their experience level.

RiskVestor Pro features a detailed analysis of potential loans, helping you compare and choose the best opportunities quickly. At any time, you can copy the information from Groundfloor into our system. Since the data is constantly changing, our system recalibrates each loan every time you submit it. A loan that may have been considered lower in ranking a few days ago may rise today, or vice versa.

4. Join the Founder's Circle - Limited Time Launch Offer!

For a limited time, we are opening the doors to our exclusive Founder's Circle. As a Founder's Circle member, you can access RiskVestor Pro for just \$29.99 monthly or \$299.99 yearly. This special pricing is available only during our launch phase, and rates will increase once this period ends.

Why Join the Founder's Circle?

- **Exclusive Access:** Get access to our advanced investment analysis tools that simplify and enhance your real estate loan decisions.
- **Significant Savings:** Lock in the special introductory rate, which will increase to \$49.99 per month or \$499.99 per year after the launch phase.
- **First-Mover Advantage:** Be among the first to leverage the full power of RiskVestor Pro, positioning yourself ahead of other investors.

Don't Miss Out!

This unique opportunity to join the Founder's Circle at an unbeatable price won't last forever. Act now to secure your spot and take your investment game to the next level.

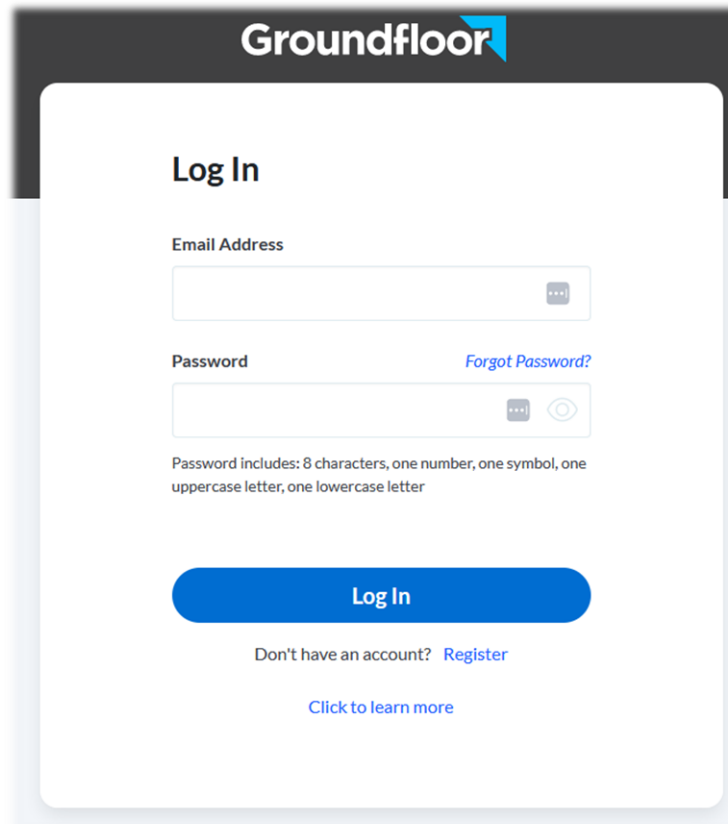
- **Monthly Subscription:** \$29.99 (Launch Phase Special)
- **Yearly Subscription:** \$299.99 (Launch Phase Special)

Don't delay! Join the Founder's Circle now and benefit from our advanced analysis tools at an unbeatable price.

5. Easy Steps for Using RiskVestor Pro

Step 1: Log in to Groundfloor

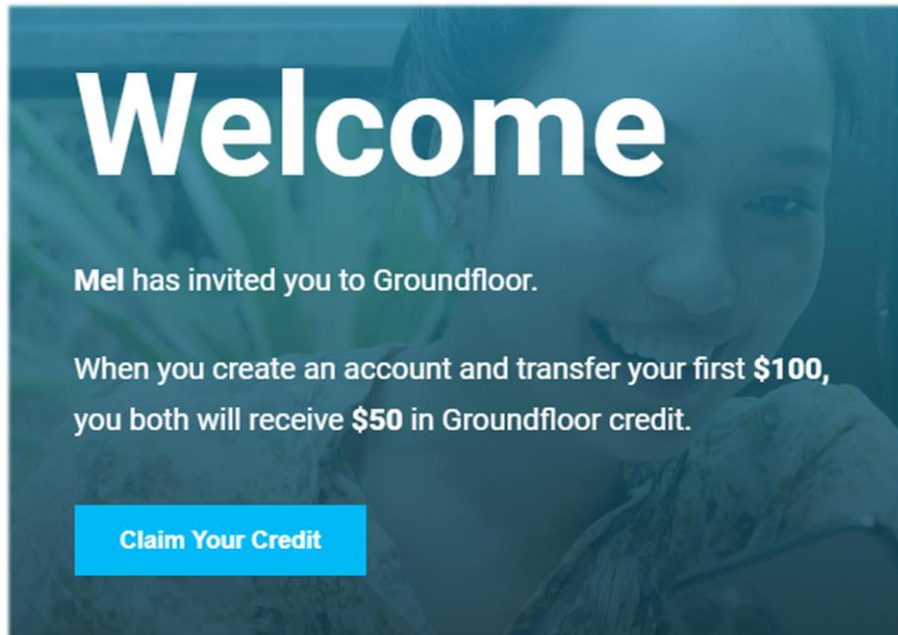
- 1. Navigate to Groundfloor:** Open your web browser and go to Groundfloor.us.
- 2. Log in to Your Account:** Enter your credentials to log in.



The image shows a screenshot of the Groundfloor login page. At the top, the Groundfloor logo is displayed in white on a dark blue background. Below the logo, the page is titled "Log In". There are two input fields: "Email Address" and "Password". The "Email Address" field has a dropdown arrow on the right. The "Password" field has a "Forgot Password?" link to its right and a dropdown arrow on the right. Below the password field, there is a password strength indicator: "Password includes: 8 characters, one number, one symbol, one uppercase letter, one lowercase letter". A large blue "Log In" button is centered below the fields. At the bottom, there is a link "Don't have an account? Register" and a link "Click to learn more".

3. Don't Have an Account? Get \$50 to invest! When you sign up through our exclusive RiskVestor link, you'll receive \$50 to invest on Groundfloor after you invest \$100. You'll receive your credit 30 days after completing your qualifying investment.

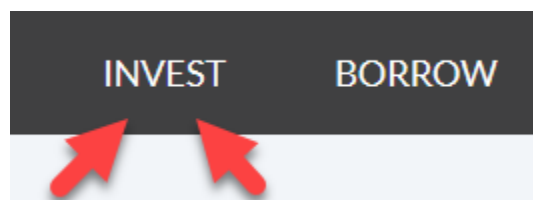
Make sure to use this [link](#) to open an account and receive your \$50.



4. **Access Investments:** Click on the "LROs" or "Invest" link to go to the investments page (link).



Or



AVAILABLE INVESTMENTS


Rollover Notes are here! [Learn more](#) and invest today.

LROs [Notes](#) [Advances](#) [New!](#)

New Releases

Show Invested Loans

Be one of the first to invest in our new LROs released this week!

Loan Description	Rate	Remaining Term	Valuation	Payment Schedule	Investors	Loan Amount	Remaining	Investment Amount
 939 Peek Street Northwest Conyers, GA Refinance - Cash Out	13.5%	5.4 mo.	78.26% LTV	Deferred	4435	\$198,805	\$112,484 26 Days	Min: \$10
 105 North Inman Avenue Bessemer City, NC Purchase & Renovation	11.5%	14 mo.	64.82% ARV	Deferred	1456	\$206,130	\$141,922 26 Days	Min: \$10
 604 Warwick Street Southeast Atlanta, GA Purchase & Renovation	12.5%	10.9 mo.	69.99% ARV	Deferred	2085	\$233,320	\$187,622 26 Days	Min: \$10
 5246 Tower Drive Cape Coral, FL Purchase & Renovation	12.5%	12 mo.	70% ARV	Deferred	1695	\$454,980	\$378,714 26 Days	Min: \$10
 5133 Sunnybrook Court #2 Cape Coral, FL Purchase & Renovation	11.5%	6.9 mo.	70% ARV	Deferred	2522	\$274,730	\$210,197 26 Days	Min: \$10
 503 Cooper Drive Southeast Rome, GA Purchase & Renovation	11.5%	12.8 mo.	65.19% ARV	Deferred	1566	\$299,885	\$245,832 26 Days	Min: \$10

5. Select and Copy Data:

- On a PC, press Ctrl + A to select all the data, then press Ctrl + C to copy it.
- On a Mac, press Command + A to select all the data, then press Command + C to copy it.

AVAILABLE INVESTMENTS







Rollover Notes are here! [Learn more](#) and invest today.

LROs [Notes](#) [Advances](#) [New!](#)

New Releases

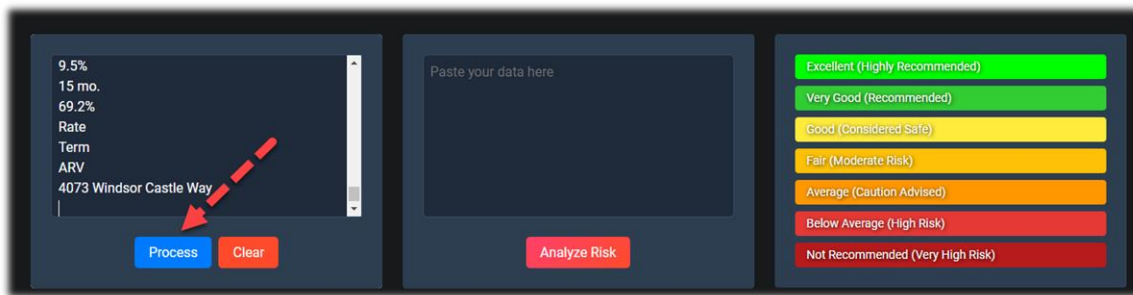
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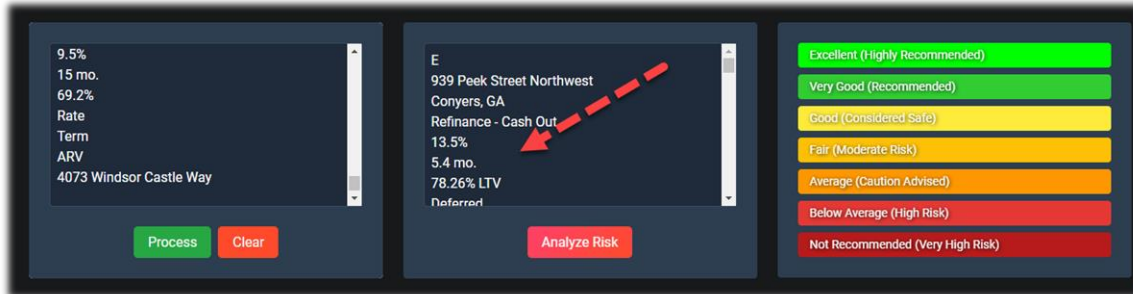
Step 2: Log in to RiskVestor Pro

1. **Navigate to RiskVestor:** Open a new tab in your web browser and go to RiskVestor.com.
2. **Log in to Your Account:** Enter your credentials to log in to your RiskVestor Pro account.
3. **Paste Data:** Once inside the dashboard, locate the three squares.
4. **Paste Data:**
 - Click inside the first box.
 - On a PC, press `Ctrl + v` to paste the data.
 - On a Mac, press `Command + v` to paste the data.
5. **Process Data:** Click on the blue "Process" button. Wait until the button turns green, indicating the data has been processed.

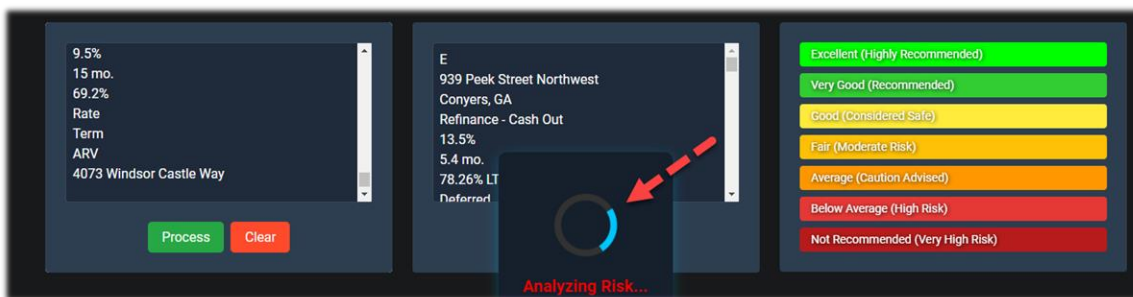


Step 3: Analyze Data

1. **Check Processed Data:** The processed data will be automatically copied into the second box (the one in the middle).



2. **Analyze Risk:** Click on the "Analyze Risk" button. Wait a few seconds for the analysis to complete.



Step 4: Use the Risk Assessment Legend

1. **View Risk Assessment:** The Risk Assessment legend is located in the third square.
2. **Understand Ratings:** It shows the ratings from 1 to 10, with 1 being the lowest risk and 10 being the highest.
3. **Number of Loans:** After hitting the "Analyze Risk" button, you will see the number of loans available for each category.



[Export to Excel](#)

Code	Property	Location	Loan Type	Rate	Remaining Term	Valuation	Investors	Investor to Loan Ratio (%)	Loan Amount per Investor	Loan Amount	Remaining Investment Amount	Remaining Amount %	Investment Time Remaining	RV Rating	Risk Assessment
C	1010 North Street	Longwood, FL	Refinance - Cash Out	13.5%	12.3 mo.	47,22%	1473	0.89%	\$112.19	\$162,258	\$8,503	5.15%	28 Days	9.00	Excellent (Highly Recommended)
C	402 Wilson Drive Southwest	Jacksonville, AL	Purchase & Renovation	13%	12.8 mo.	70%	1268	1.13%	\$88.32	\$111,996	\$4,382	30.70%	28 Days	8.40	Very Good (Recommended)
C	5411 Vicaris Street	Philadelphia, PA	Purchase & Renovation	14%	12.9 mo.	69.15%	1224	0.60%	\$166.75	\$204,098	\$106,699	52.28%	28 Days	8.40	Very Good (Recommended)
F	3659 East 131st Street	Cleveland, OH	Refinance - Rehab	11.5%	12.8 mo.	69.95%	1154	1.43%	\$69.75	\$80,487	\$38,142	47.39%	28 Days	8.20	Very Good (Recommended)
C	15 Plum Tree Lane #3	Trumbull, CT	Purchase & Renovation	12%	5.8 mo.	68.98%	2834	1.28%	\$78.29	\$221,880	\$183,081	82.51%	28 Days	8.15	Very Good (Recommended)
C	105 North Inman Avenue	Bessemer City, NC	Purchase & Renovation	11.5%	14.1 mo.	64.82%	1027	0.50%	\$200.71	\$206,130	\$170,436	82.68%	28 Days	7.95	Good (Considered Safe)
F	1602 North Main Avenue	Springfield, MD	Purchase & Renovation	10.5%	13.3 mo.	69.95%	1022	0.79%	\$126.70	\$129,490	\$97,223	75.16%	28 Days	7.90	Good (Considered Safe)
F	598 Morton Avenue	Bridgton, NJ	Purchase & Renovation	13.5%	11.6 mo.	67.87%	1980	0.85%	\$118.12	\$186,830	\$150,781	80.79%	28 Days	7.90	Good (Considered Safe)
F	425 Bristol Court #2	Sarasota, FL	Purchase & Renovation	10.5%	10.7 mo.	69.86%	2010	1.09%	\$92.10	\$188,120	\$147,024	79.42%	28 Days	7.80	Good (Considered Safe)
F	5312 West Jackson Boulevard	Chicago, IL	Purchase & Renovation	15%	13.3 mo.	69.62%	1116	0.41%	\$246.43	\$279,015	\$218,507	77.63%	28 Days	7.80	Good (Considered Safe)
F	1814 Colgate Dr	Dallas, OH	Refinance - Rehab	10.5%	11.8 mo.	70.25%	1458	1.40%	\$71.83	\$102,380	\$72,640	71.07%	28 Days	7.65	Good (Considered Safe)

4. **Export:** You can export the results to CSV for further analysis or record-keeping.

5. **Make Selections:** Based on this information, you can go back to Groundfloor and choose the respective loan to invest in.

These steps will guide you through efficiently using RiskVestor Pro to make informed decisions on where to allocate your funds.

6. Understanding the Interface

The RiskVestor Pro interface is designed to be intuitive and user-friendly. The main dashboard is divided into three key sections: data input, data processing, and results display. This layout ensures that you can seamlessly navigate through each step of the analysis process.

7. Detailed Explanation of Analysis Columns

Each column in the Results Table of RiskVestor Pro is critical for understanding the various aspects of loan opportunities:

- **Grade:** Indicates the quality of the loan based on underlying risk factors, scaled from A (lowest risk) to G (highest risk).
- **Property:** Address or description of the property involved.
- **Location:** Geographical location (city and state) of the property.
- **Loan Type:** The type of loan, such as purchase, refinance, or new construction, etc., each with different risk profiles.
- **Interest Rate:** The annual percentage rate of interest on the loan.
- **Loan Amount:** The total amount of money being lent.

- **Loan Term:** The duration of the loan, typically ranging from 6 months to over a year.
 - **ARV (After Repair Value):** The estimated value of the property after it has been repaired or flipped.
 - **RiskVestor Rating:** Our proprietary rating system that provides a clear and concise summary of each loan's potential.
 - **Risk Assessment:** An evaluation of the overall risk associated with the loan, categorized into:
 - Excellent (Highly Recommended)
 - Very Good (Recommended)
 - Good (Considered Safe)
 - Fair (Moderate Risk)
 - Average (Caution Advised)
 - Below Average (High Risk)
 - Not Recommended (Very High Risk)
-

8. Subscription Pricing

RiskVestor Pro offers a flexible subscription model designed to accommodate the diverse needs of investors:

- **Monthly Subscription:** \$29.99 per month during our roll-out process.
- **Yearly Subscription:** \$299.99 per year during our roll-out process.

Join our Founder's Circle today to take advantage of these special introductory rates. These discounted rates are available during our initial roll-out phase, but regular pricing will be introduced in the future. Please note that these discounted rates are not guaranteed indefinitely. By choosing the yearly subscription, you lock in the discounted rate for a full year, ensuring you benefit from our advanced investment analysis tools at the best possible price.

9. Frequently Asked Questions (FAQs)

Q1: What is RiskVestor Pro?

RiskVestor Pro is a comprehensive platform for analyzing real estate loan investment opportunities using data from Groundfloor and our proprietary analysis tools.

Q2: How do I get started with RiskVestor Pro?

Subscribe to one of our plans on RiskVestor.com, receive your login credentials, and access the dashboard to begin analyzing loans.

Q3: What is The Scraper?

The Scraper is a tool within RiskVestor Pro that allows you to copy and paste loan data from Groundfloor, which is then processed and analyzed by our system.

Q4: What is the RiskVestor Rating?

The RiskVestor Rating is our proprietary rating system that evaluates the potential risk and return of each loan, providing a clear and concise summary for investors.

Q5: Is RiskVestor Pro affiliated with Groundfloor?

No, RiskVestor Pro is not affiliated with Groundfloor. We are regular users of the platform and do not receive any compensation from them.

10. RiskVestor Rating and Risk Assessment

The ratings provided by RiskVestor Pro are dynamic and update in real-time based on the latest information. A loan's rating can change due to factors such as remaining funding amount, days left to fund, and participant activity. This dynamic assessment ensures that you always have an accurate view of the current risk level.

1. Excellent (Highly Recommended):

This rating signifies the lowest risk and highest confidence in the loan. Loans with this rating have strong financial backing, high investor activity, and minimal funding remaining. They are typically fully funded quickly and show excellent metrics across all risk factors.

2. Very Good (Recommended):

Loans with this rating are considered very reliable and have a low risk profile. They are well-funded and show strong investor confidence, but may have slightly higher remaining amounts or fewer days left compared to Excellent-rated loans. These loans are still highly recommended for participation.

3. Good (Considered Safe):

These loans have a moderate risk profile with generally favorable metrics. They might have more days left to fund or a higher remaining amount compared to higher-rated loans. They are still safe to participate in, with a good balance of risk

and return.

4. Fair (Moderate Risk):

This rating indicates a moderate level of risk. Loans with this rating may have a significant remaining amount or fewer days left to fund, suggesting potential challenges in securing full funding. Participants should exercise caution and review the loan details carefully.

5. Average (Caution Advised):

Loans with this rating have a higher risk profile. They might have substantial remaining amounts or be close to the funding deadline with lower investor activity. These loans require careful consideration, and participants should be aware of the potential risks involved.

6. Below Average (High Risk):

These loans are considered high risk due to poor metrics across several factors, such as high remaining amounts, low investor activity, or very few days left to fund. Participation in these loans should be approached with caution, understanding the significant risks.

7. Not Recommended (Very High Risk):

This rating is given to loans with the highest risk profile. They may have critical challenges in securing funding, very high remaining amounts, or be near the end of their funding period without adequate investor support. These loans are generally not recommended for participation due to the significant risks involved.

These ratings help participants make informed decisions by providing a clear and concise assessment of each loan's current risk profile.

11. Overview of RiskVestor Pro's Proprietary Rating System

RiskVestor Pro offers a unique and sophisticated rating system designed to provide clear and actionable insights into real estate investment opportunities. Our proprietary methodology leverages a suite of advanced metrics, dynamic algorithms, and comprehensive analytics to formulate the RV Rating. This system distills complex data into a precise, user-friendly format, empowering investors to make well-informed decisions without revealing the intricate mechanisms behind the calculations.

12. Contact Information

For any inquiries or technical assistance, please contact our support team at:

Email: support@riskvestorpro.com

We offer support 24/7 via e-mail to ensure you can maximize your use of RiskVestor Pro. We respond to most messages within 48 hours during business hours of Monday – Friday 9:00 AM – 5:00 PM MST.

13. Example Use Case

Step 1: Log in to your Groundfloor account and copy the loan data.

Step 2: Paste the data into The Scraper on the RiskVestor Pro dashboard.

Step 3: Click 'Process' and then 'Analyze Risk'.

Step 4: Review the RiskVestor Rating and other metrics to choose the best loans.

14. Security and Privacy

RiskVestor Pro takes your security and privacy seriously. We use industry-standard encryption to protect your data and ensure that your information is kept confidential.

15. Additional Resources

For more information and resources, visit our website at RiskVestor.com. You can find tutorials, webinars, and articles to help you make the most of RiskVestor Pro.

16. Final Notes

Thank you for choosing RiskVestor Pro. We are committed to helping you make informed decisions in real estate loan opportunities. For any feedback or suggestions, please reach out to us at support@riskvestor.pro. We value your input and look forward to supporting your journey in real estate financing.

17. Conclusion

This comprehensive analysis capability ensures that RiskVestor Pro users are equipped with the necessary information to make educated decisions tailored to their investment needs. Whether you are a seasoned investor or new to real estate investing, RiskVestor Pro serves as a powerful tool in your investment decision-making process.

For further assistance or more detailed information, refer to the specific sections of this manual or contact our support team.

RiskVestor: A savvy individual who uses RiskVestor Pro to meticulously analyze and invest in Groundfloor loans, minimizing risks and maximizing profits. RiskVestors leverage the power of our advanced platform to transform traditional investing into a strategic, data-driven pursuit.

18. Disclaimer

Disclaimer: Engaging in real estate loans involves risks, including the potential loss of principal. RiskVestor Pro is not affiliated with Groundfloor except as regular users. We do not receive compensation from Groundfloor, except for referral fees as any other user. The information and tools provided by RiskVestor Pro are for informational purposes only and should be used at your own risk.

RiskVestor Pro and its affiliates do not guarantee the accuracy, completeness, or reliability of the information provided and are not responsible for any losses or damages incurred by users. The use of this platform does not constitute financial advice, and we are not financial advisors.

It is essential to perform your own due diligence and consult with a professional financial advisor before making any financial decisions. By using RiskVestor Pro, you acknowledge and accept these risks and agree that RiskVestor Pro and its affiliates are not liable for any investment decisions you make.

Don't just be an investor, become a RiskVestor. Elevate your investment game with RiskVestor Pro – where minimizing risks and maximizing profit with Groundfloor loans is just the beginning.

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