

EXHIBIT 5



Investor Login



About Us

Benworth Capital is a hard money lender. Quite simply, we're a financing source that is a lot different than a bank, but just as trustworthy and reliable.

Headquartered in Coral Gables, Florida, we opened our doors in 2008, when many banks were closing theirs because of the global financial crisis. We observed community members with the cash flow and borrower integrity to repay a loan obligation who were left without a source for financing.

We were inspired. With a shared passion for the value and importance of owning real estate, especially during the economic disaster, we created a lending alternative by offering borrowers private loans. Our loans are also referred to as hard money loans. Following our success in Florida, we opened an office in San Juan, Puerto Rico in 2021.

We've grown to become one of Florida's premier hard money lenders, focusing exclusively on transactions involving real estate in Florida.

-  Loans to purchase real estate
-  Loans to refinance real estate
-  Loans to get cash out of real estate with a second mortgage

Currently, we finance property in Florida. It's the market we know best (and love).



Loans to finance real estate construction projects



Recognized by the National Association of Mortgage Brokers for high standards of ethics, integrity, professionalism and knowledge in the mortgage industry.

We approve loans that banks won't.

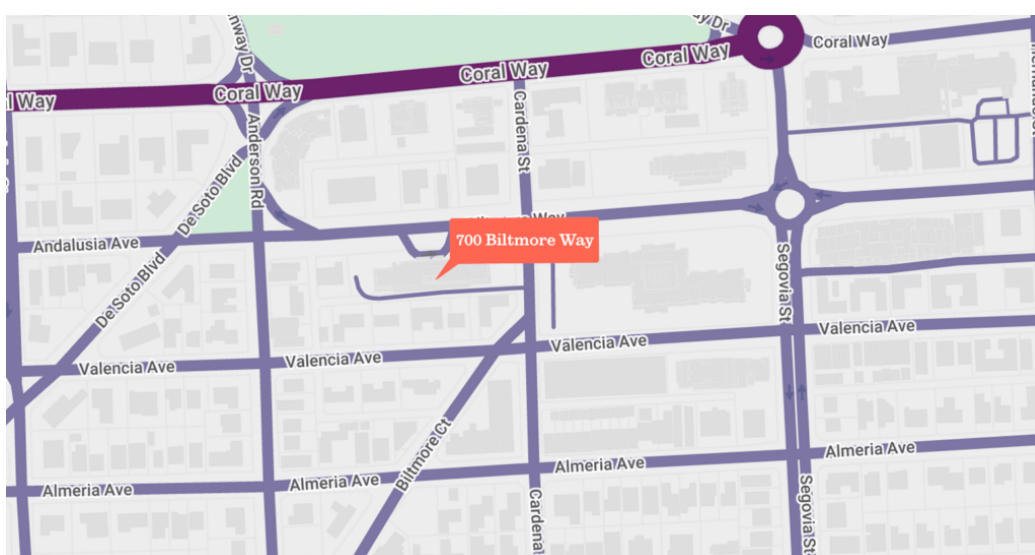
We make the decisions to fund hard money loans based on our unique criteria that's a lot different than a bank, credit union, or mainstream online lender. The funds used for our hard money loans are from private investors who believe in the potential of real estate as much as we do. We consider three main factors when making a loan decision:

- 1 The borrower's ability to repay the loan, primarily income earned from employment.
- 2 The value of the property.
- 3 The borrower's equity in the property. For a purchase, this means the downpayment amount. For a refinance or second mortgage, equity is the value of the property less the balance in a current mortgage.



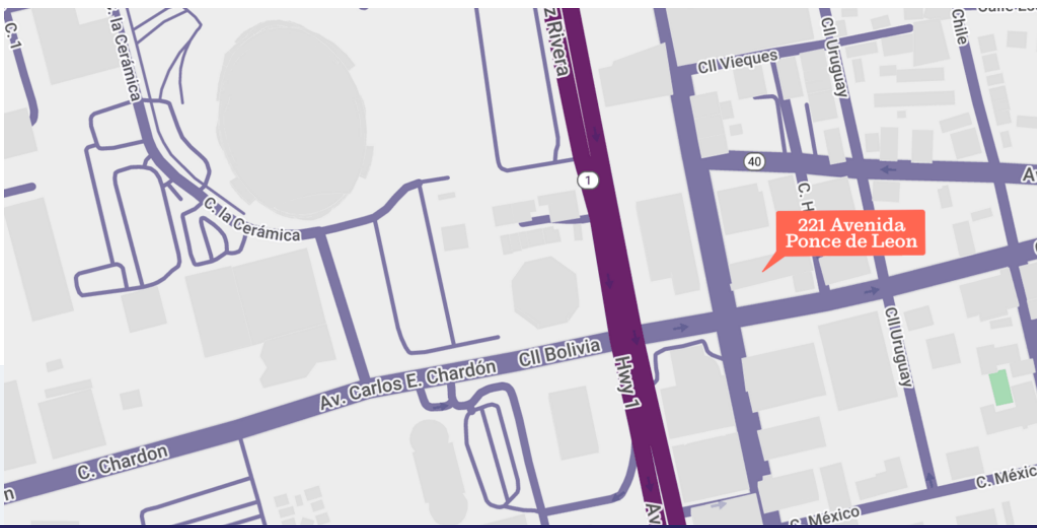
There's more that makes us different.

Anyone (with cash) can fund a loan but we're different than a great uncle or the cash-rich entrepreneur down the street. Benworth Capital is licensed to lend. And that's a big deal, especially in Florida, because it's the law. It's an even bigger deal for borrowers because that means our borrowers are protected by U.S. regulations that oversee our industry.



📍 The David William Hotel
700 Biltmore Way, Suite C1
Coral Gables, FL 33134

📍 221 Avenida Ponce de
Leon,
Suite 1401,
San Juan, PR 00917



About Our Founder



Bernie Navarro is the founder and president of Benworth Capital. An entrepreneur by its truest definition, Bernie has been active in the Florida real estate sector for the duration of his professional career. After graduating from the University of Miami and Harvard University, he hit the streets as a mortgage lending officer. He progressed to form his own mortgage company, which was later sold to the largest home lending company in the U.S. at the time.

A thought leader with an affinity for the power of education, Bernie has been appointed to some of the most prestigious positions in the South Florida community.

- Governor-appointed member and Past Chair of the Board of Trustees of Miami Dade College
- Past-President of the Latin Builders Association
- Founder of the first charter high school started by a professional association in the U.S., now part of the Mater Academy public charter school system
- Founding Board Member of The Idea Center at Miami Dade College
- Past Member of the University of Miami School of Business Advisory Board for Real Estate Programs
- Member of Marco Rubio's Judicial Advisory Commission for 117th Congress

[Read Bio](#)



How can we help you?

Contact Us



Contact

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