



reAlpha Enhances Mortgage Operations with AI-Powered Loan Officer Assistant

DUBLIN, Ohio, July 02, 2025 (GLOBE NEWSWIRE) -- reAlpha Tech Corp. (Nasdaq: AIRE) (the “Company” or “reAlpha”), an AI-powered real estate technology company, today announced the launch of its AI-powered Internal Loan Officer Assistant. This newly released AI-powered assistant is designed to streamline administrative tasks within the mortgage division, driving operational efficiency and enhancing loan processing accuracy.

The introduction of the AI Loan Officer Assistant is part of reAlpha’s broader strategy to enhance its mortgage operations. This initiative builds on the Company’s recent acquisitions, including Be My Neighbor and GTG Financial, which have expanded reAlpha’s mortgage services footprint across 30 U.S. states.

“Our mission is to deliver exceptional service without sacrificing the human connection that defines the homebuying experience,” said Jamie Cavanaugh, Chief Executive Officer at Be My Neighbor. “By automating time-consuming tasks, we empower our team members to increase their productivity and support more consumers. This AI-powered Loan Officer Assistant is not a replacement for people: it’s a force multiplier that allows mortgage professionals to focus more time on what truly matters: helping individuals and families navigate the path to homeownership with confidence and care.”

Early operational results¹ show that reAlpha’s AI Loan Officer Assistant reduces manual document preparation and reconciliation time by approximately 60 percent at the loan processing stage. By automating one-third of the loan intake process, the tool accelerates document classification, labeling, and validation. This efficiency would enable loan teams to process up to 40 additional loans per month per officer, enabling teams to support increased loan volumes while preserving service quality and positioning reAlpha’s mortgage division for scalable growth.

This launch aligns with industry trends, as financial institutions are increasingly adopting AI to reduce operational costs and improve service delivery. Industry data indicates that AI integration in mortgage lending can increase loan origination volumes by up to 50%, reduce underwriting cycle times by 50%, and cut operational costs by as much as 30-50%.² Moreover, AI-driven automation has been shown to improve borrower experience through faster approvals and personalized service, factors critical to competitive positioning in today’s market.³

¹ These early operational results are based on preliminary internal testing with a limited sample size and have not been independently verified.

² <https://www.scnsoft.com/lending/mortgage/artificial-intelligence>

³ <https://riverjournalonline.com/around-town/real-estate/how-ai-will-shape-the-mortgage-industry-in-2025/199032/>

reAlpha's AI Loan Officer Assistant will continue to evolve, expanding to handle more complex mortgage scenarios. The company's technology roadmap includes the rollout of additional features aimed at further improving loan processing speed, accuracy, and scalability as market demands grow.

About reAlpha Tech Corp.

reAlpha Tech Corp. (Nasdaq: AIRE) is an AI-powered real estate technology company transforming the multi-trillion-dollar U.S. real estate services market. reAlpha is developing an end-to-end platform that streamlines real estate transactions through integrated brokerage, mortgage, and title services. With a strategic, acquisition-driven growth model and proprietary AI infrastructure, reAlpha is building a vertically integrated ecosystem designed to deliver a simpler, smarter, and more affordable path to homeownership. For more information, visit www.realalpha.com.

Forward-Looking Statements

The information in this press release, including early operational results relating to the AI Loan Officer Assistant, includes "forward-looking statements." Any statements other than statements of historical fact contained herein, including statements by Be My Neighbor's Chief Executive Officer, Jamie Cavanaugh, are forward-looking statements. In some cases, you can identify forward-looking statements by terminology such as "may", "should", "could", "might", "plan", "possible", "project", "strive", "budget", "forecast", "expect", "intend", "will", "estimate", "anticipate", "believe", "predict", "potential" or "continue", or the negatives of these terms or variations of them or similar terminology. Factors that may cause actual results to differ materially from current expectations include, but are not limited to: reAlpha's ability to pay contractual obligations; reAlpha's liquidity, operating performance, cash flow and ability to secure adequate financing; reAlpha's limited operating history and that reAlpha has not yet fully developed its AI-based technologies; whether reAlpha's technology and products will be accepted and adopted by its customers and intended users; reAlpha's ability to commercialize its developing AI-based technologies; reAlpha's ability to successfully enter new geographic markets; reAlpha's ability to integrate the business of its acquired companies into its existing business and the anticipated demand for such acquired companies' services; reAlpha's ability to scale its operational capabilities to expand into additional geographic markets and nationally; the potential loss of key employees of reAlpha and of its subsidiaries; the outcome of certain outstanding legal proceedings against reAlpha; reAlpha's ability to obtain, and maintain, the required licenses to operate in the U.S. states in which it, or its subsidiaries, operate in, or intend to operate in; reAlpha's ability to successfully identify and acquire companies that are complementary to its business model; the inability to maintain and strengthen reAlpha's brand and reputation; any accidents or incidents involving cybersecurity breaches and incidents; the inability to accurately forecast demand for AI-based real estate-focused products; the inability to execute business objectives and growth strategies successfully or sustain reAlpha's growth; the inability of reAlpha's customers to pay for reAlpha's services; the inability of reAlpha to obtain additional financing or access the capital markets to fund its ongoing operations on acceptable terms and conditions; the outcome of any legal proceedings that might be instituted against reAlpha; changes in applicable laws or regulations, and the impact of the regulatory environment and complexities with compliance related to such environment; and other risks and uncertainties indicated in reAlpha's SEC filings. Forward-looking statements are based on the opinions and estimates of management at the date the statements are made and are subject to a variety of risks and uncertainties and other factors that could cause actual

events or results to differ materially from those anticipated in the forward-looking statements. Although reAlpha believes that the expectations reflected in the forward-looking statements are reasonable, there can be no assurance that such expectations will prove to be correct. reAlpha's future results, level of activity, performance or achievements may differ materially from those contemplated, expressed or implied by the forward-looking statements, and there is no representation that the actual results achieved will be the same, in whole or in part, as those set out in the forward-looking statements. For more information about the factors that could cause such differences, please refer to reAlpha's filings with the SEC. Readers are cautioned not to put undue reliance on forward-looking statements, and reAlpha does not undertake any obligation to update or revise any forward-looking statements, whether as a result of new information, future events or otherwise, except as required by law.

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