



INVESTOR STARTER GUIDE

EB-5 Investor Starter Guide

Your complete guide to the EB-5 Immigrant Investor Program — how it works, who qualifies, and how RAMA EB-5 helps you turn a qualifying investment into a lawful path to a U.S. Green Card for you and your family.

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Everything you need to understand the EB-5 program and evaluate your path to a U.S. Green Card.

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A Message from RAMA EB-5

At RAMA EB-5, we believe that a Green Card should never depend on an employer, a lottery, or a decade-long wait. It should depend on a clear, well-structured plan — and that is exactly what we help investors build.

We work alongside qualified regional center sponsors and established real estate developers to present EB-5 investment opportunities that are structured to satisfy USCIS requirements while giving investors visibility into the project, the sponsor, and the process from day one.

This guide was created to walk you through the fundamentals of the EB-5 Immigrant Investor Program — in plain language — so that you can approach your investment and immigration journey with clarity and confidence.

What you can expect from RAMA EB-5

- Transparent access to project information, sponsor track record, and offering documents
- Straightforward explanations of how EB-5, concurrent filing, and regional center investment work
- A dedicated point of contact throughout your evaluation and filing process
- Introductions to independent, qualified immigration attorneys for your legal review

How to Use This Guide

Each section builds on the last — starting with the fundamentals of the EB-5 program, moving through eligibility, the investment and filing process, and closing with a look at how RAMA EB-5 evaluates opportunities like our current Lake Forest, California project. You can also jump directly to the section most relevant to you using the table of contents.

Why Investors Choose the U.S.

For families around the world, a U.S. Green Card represents far more than a travel document — it represents access. Access to world-class education, to one of the largest and most dynamic economies on earth, and to the freedom to build a life and a career without the restrictions tied to a specific employer or visa category.



Independent Work Authorization

A Green Card removes the employer-sponsorship tether. Investors and their families gain the permanent legal right to work for any U.S. company, change jobs freely, or start a business of their own.



Priority Ahead of Backlogged Categories

Many EB-5 projects — including those RAMA EB-5 presents — are structured around Targeted Employment Area (TEA) "Set-Aside" visa categories, which are designed to move ahead of the years-long EB-2/EB-3 backlogs many skilled workers face today.



Education & Stability for the Whole Family

A single qualifying investment can extend Green Card eligibility to an investor's spouse and unmarried children under 21 — opening the door to U.S. public education, in-state university tuition, and long-term family stability.



A Direct, Investment-Based Path

Unlike family- or employment-based categories that can depend on circumstances outside an applicant's control, EB-5 is built around a lawful capital investment — giving qualified investors a direct and proactive path to permanent residency.

Understanding the EB-5 Program

The EB-5 Immigrant Investor Program was created by U.S. Congress in 1990 to stimulate the U.S. economy through job creation and capital investment by foreign investors. In exchange for a qualifying investment that creates the required number of U.S. jobs, an investor and their immediate family become eligible for a conditional, and eventually a permanent, Green Card.

The Core Requirements

1. Qualifying Investment

A lawfully sourced capital investment into a new commercial enterprise — most commonly through a USCIS-designated Regional Center.

2. Job Creation

The investment must create or preserve at least 10 full-time jobs for qualifying U.S. workers, directly or indirectly.

Why Investors Work Through Regional Centers

The Regional Center model allows an investment's job creation to be counted using both direct and indirect economic modeling — including construction spending, ongoing operations, and broader economic activity generated by the project. This structure is why the overwhelming majority of EB-5 investors, including those RAMA EB-5 works with, invest through Regional Center-sponsored projects rather than filing as standalone entrepreneurs.

In short

EB-5 is not a "buy a visa" program. It is an investment in a real project, underwritten by real job creation, that — when properly structured and lawfully documented — supports a lawful path to a U.S. Green Card.

Who Can Apply?

EB-5 is open to qualifying investors from virtually any country, and to their immediate family. Before RAMA EB-5 introduces an investor to a project, we walk through the following baseline eligibility criteria.



Age 18 or Older

The investor must be at least 18 years of age at the time of filing.



Lawfully Sourced Funds

All investment capital — and any administrative fees — must be traceable to a lawful source, fully documented for USCIS review.



Immigration Eligibility

The investor must meet standard U.S. immigration eligibility requirements (admissibility, background and security screening, etc.).



Filing From the U.S. or Abroad

Investors may file while lawfully present in the United States (for example, on an H-1B or F-1 visa) or while residing abroad.

Who Else Benefits?

A single qualifying EB-5 investment can extend to:

- The investor's spouse
- The investor's unmarried children under the age of 21

This means one investment can support a Green Card path for an entire immediate family — a key reason EB-5 remains one of the most family-oriented immigration categories available today.

How the EB-5 Process Works

Every RAMA EB-5 project is presented with the same four-stage roadmap in mind. While timing varies by case and by USCIS processing volume, the sequence of steps is consistent.

1

Evaluation

Review the project's Private Placement Memorandum (PPM), sponsor track record, and offering documents. RAMA EB-5 also recommends independent review by your own immigration and securities counsel.

2

Investment & Filing

Transfer the qualifying investment amount plus the administrative fee into the project's escrow, then file Form I-526E (Immigrant Petition by Alien Investor).

3

Concurrent Filing (if eligible)

Investors already in the U.S. may file Form I-485 (Adjustment of Status) at the same time as the I-526E — often resulting in work authorization (EAD) and travel permission within several months.

4

Conditional, then Permanent, Green Card

Upon I-526E approval, receive a Conditional Green Card. Near the two-year mark, file Form I-829 to remove conditions by demonstrating the investment was sustained and the required jobs were created.

A note on capital

EB-5 capital is generally structured as an at-risk investment for a defined loan or holding period (commonly around five years), with repayment tied to project events such as refinancing or sale — not guaranteed. RAMA EB-5 encourages every investor to review the specific terms of each project's offering documents closely.

Investment Requirements

USCIS sets minimum investment thresholds for the EB-5 program, with a reduced amount available for projects located in a Targeted Employment Area (TEA) — typically rural areas or areas of high unemployment.

\$1,050,000

STANDARD MINIMUM INVESTMENT

\$800,000

TEA MINIMUM INVESTMENT

What Else Is Required?

- **Administrative fee:** A one-time fee paid to the Regional Center to cover legal, compliance, and administrative costs of the offering.
- **10 qualifying jobs:** Each investment must be tied to the creation of at least 10 full-time jobs, whether direct, indirect, or induced.
- **Full source-of-funds documentation:** Bank records, tax filings, and a clear paper trail showing the funds were lawfully earned or acquired.

RAMA EB-5's Role

We help investors understand exactly how a project's minimum investment, TEA designation, and job-creation math fit together — before capital is ever committed.

Regional Centers Explained

A USCIS-designated Regional Center is an entity approved to sponsor EB-5 capital investment projects within a defined geographic area. Regional Centers are central to how most modern EB-5 investments are structured.



Broader Job-Creation Counting

Regional Centers may count indirect and induced jobs — economic activity generated by a project beyond its direct payroll — which materially expands how job creation is measured versus a standalone direct investment.



USCIS Oversight

Regional Centers operate under ongoing USCIS review and reauthorization requirements designed to protect investor and program integrity.



Passive Investment Structure

Investors are not required to actively manage the underlying business — capital is deployed into the project by the Regional Center and its developer partners.

RAMA EB-5 & Global Pacific Regional Center

RAMA EB-5 currently presents opportunities sponsored by **Global Pacific Regional Center**, based in Los Angeles, California. Working with an established, actively-managed Regional Center gives investors a sponsor accountable for ongoing USCIS compliance, reporting, and program administration throughout the life of the investment.

Concurrent Filing

For investors who are already lawfully present in the United States — for example, on an H-1B, F-1, L-1, or other nonimmigrant visa — concurrent filing is one of the most valuable features of the current EB-5 framework.

What is Concurrent Filing?

Concurrent filing allows an eligible investor to file Form I-485 (Application to Register Permanent Residence or Adjust Status) at the same time as Form I-526E (the EB-5 immigrant petition) — rather than waiting years for the I-526E to be approved first.

What This Can Mean for Investors



Work Authorization (EAD)

The ability to work for any U.S. employer while the underlying EB-5 petition is pending.



Advance Parole

Permission to travel internationally and re-enter the U.S. without abandoning the pending application.

Why It Matters

Without concurrent filing, many investors face a difficult choice: remain in visa status limited by employer sponsorship, or accept the risk and delay of consular visa stamping abroad. Concurrent filing is designed to remove much of that uncertainty — allowing eligible investors and their families to keep working, studying, and traveling while their Green Card case proceeds.

Source of Funds

Of all the elements of an EB-5 petition, source-of-funds documentation receives the closest scrutiny from USCIS. Every dollar of the investment — and the administrative fee — must be traced back to a lawful origin.

Common, Acceptable Sources

Employment Income

Salary, bonuses, and business income supported by tax filings and pay records.

Sale of Assets

Property, securities, or business interests, documented with sale agreements and transfer records.

Gifts & Inheritance

Lawful gifts or inheritance, supported by a gift letter and the donor's own source documentation.

Loans

Loans secured by the investor's own assets, with clear loan and collateral documentation.

Why Documentation Discipline Matters

Incomplete or poorly organized source-of-funds evidence is one of the most common causes of delay in EB-5 adjudication. RAMA EB-5 works with investors early in the process to understand what documentation their specific situation will require, and encourages every investor to engage qualified immigration counsel to prepare the source-of-funds portion of the petition.

Family Benefits

One of the defining strengths of the EB-5 category is that a single qualifying investment is designed to benefit an investor's entire immediate family — not just the investor.



Spouse Included

The investor's spouse is eligible to be included on the same petition and receive the same Green Card benefits.



Unmarried Children Under 21

Dependent children are eligible to be included, opening the door to U.S. public education and, later, in-state university tuition.



Freedom to Live, Study, and Work Anywhere in the U.S.

Unlike student or work visas tied to a specific school or employer, a Green Card allows every family member to live, study, or work anywhere in the United States.



A Foundation for U.S. Citizenship

After holding a Green Card for the required period, family members may become eligible to apply for U.S. naturalization.

Why families choose RAMA EB-5

We understand that an EB-5 decision is rarely about one person — it is a decision about where an entire family's future will be built. That is the lens through which we evaluate every project we present.

Processing Timeline

EB-5 processing times vary based on USCIS workload, an investor's country of origin, and individual case factors. The general milestones below reflect current, typical ranges.

3–8 Months

WORK PERMIT (EAD) & TRAVEL
DOCUMENT, WITH CONCURRENT
FILING

18–36+ Months

I-526E PETITION APPROVAL

~24 Months

CONDITIONAL GREEN CARD BEFORE
I-829 FILING

The Two Green Card Stages



Conditional Green Card

Issued upon approval of the I-526E (and I-485, if concurrently filed) — valid for two years.



Permanent Green Card

Near the end of the two-year conditional period, the investor files Form I-829 to remove conditions by demonstrating the investment was sustained and the required jobs were created. Approval results in a permanent Green Card.

Processing times are subject to change based on USCIS policy and workload, and can vary by individual case. RAMA EB-5 provides general program information only and does not control USCIS adjudication timelines.

Choosing an EB-5 Project

Not all EB-5 projects are structured the same way, and the quality of a project's sponsor, developer, and capital structure can materially affect both immigration outcomes and capital risk. RAMA EB-5 encourages every investor to evaluate a project against the following criteria.



Regional Center Track Record

How long has the sponsoring Regional Center operated, and what is its history with USCIS compliance and past project outcomes?



Developer Experience & Co-Investment

Has the developer successfully completed similar projects before? How much of their own equity is invested alongside EB-5 capital?



Job Creation Cushion

Does the project's economic model create meaningfully more jobs than the minimum required — providing a buffer against immigration risk?



USCIS Filing Status

Has the project already received I-956F approval (project-level approval from USCIS), or is that approval still pending?



Capital Structure & Exit Plan

How does EB-5 capital fit alongside senior debt and developer equity, and what is the stated plan for repayment at the end of the investment term?

RAMA EB-5's role is to walk investors through each of these factors clearly, using verifiable project documentation — not marketing claims.

Why Investors Choose RAMA EB-5

RAMA EB-5 was built around a simple idea: investors deserve full visibility into the projects they are trusting with both their capital and their family's immigration future.



Vetted, Compliant Projects

We present opportunities sponsored by licensed, actively-managed Regional Centers, structured to align with current USCIS standards.



Established Developer Partners

We work with developers who have a demonstrated history of completing ground-up projects and successfully guiding past EB-5 investors through to their Green Cards.



Full Transparency

Investors receive access to offering documents, capital structure details, and project-level USCIS filing status — not just a marketing brochure.



Guidance From Evaluation to Green Card

Our team stays engaged through the evaluation, investment, filing, and adjudication stages — and connects investors with independent immigration counsel throughout.

Not a Middleman — A Direct Line to the Builder

RAMA EB-5 presents projects developed directly by their sponsors and builders, rather than layering in additional intermediaries between an investor's capital and the underlying asset.

Lake Forest Project Overview

RAMA EB-5 currently presents the **Rama LP EB-5 Project**, an \$800,000 TEA-qualified investment into a premier mixed-use development in Orange County, California.



Location

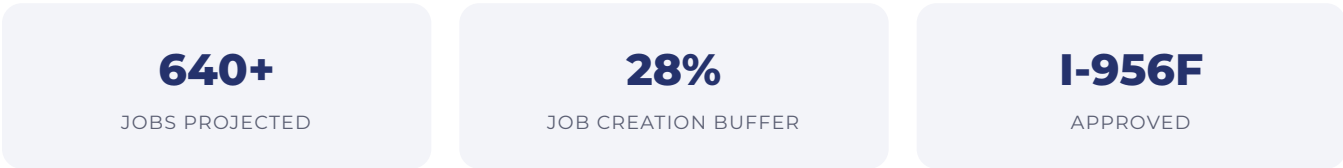
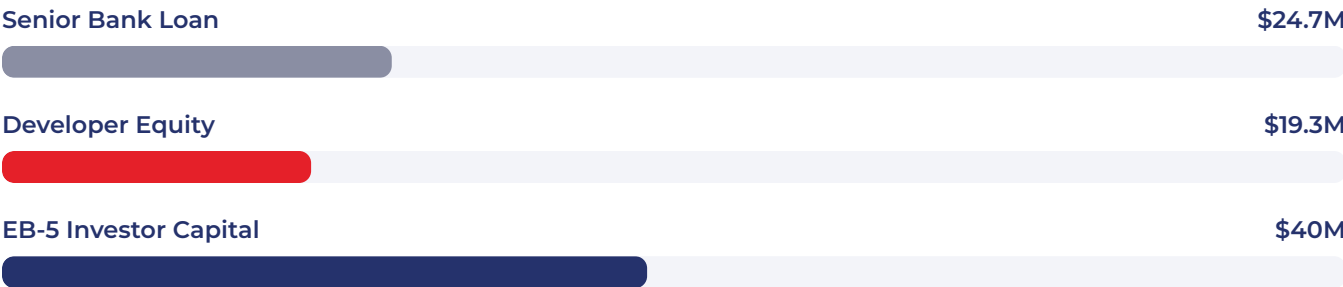
El Toro Road, Lake Forest, CA — minutes from the Irvine Spectrum Tech Hub, home to major employers including Amazon, Google, and Blizzard Entertainment.



The Asset

A 126-key Marriott-branded hotel paired with a 165-unit luxury residential complex — generating two diversified income streams from one site.

Capital Structure



The Developer: Kalthia Group Hotels

Kalthia Group Hotels (KGH), a division of the India-based Kalthia Group founded in 1960, entered the U.S. hospitality industry in 1991. KGH has completed 17 ground-up hotel developments — 8 of which involved EB-5 investor capital — and currently owns and operates 35 hotel properties across the United States. KGH acquired its interest in the Lake Forest site a decade ago, positioning this project as a long-planned redevelopment along one of Orange County's busiest freeway corridors.

TRACK RECORD

Kalthia Group's EB-5 Portfolio

A sample of past ground-up hospitality projects completed with EB-5 investor participation, all of which reached I-956F approval and full funding.

Suites by Hilton Yuma Pivot Point

155 N Madison Ave, Yuma, AZ

I-956F APPROVED

FULLY FUNDED

SpringHill Suites Palm Desert

72-322 CA-111, Palm Desert, CA

I-956F APPROVED

FULLY FUNDED

Home2 Suites by Hilton Hayward

22101 Hesperian Blvd, Hayward, CA

I-956F APPROVED

FULLY FUNDED

Hampton Inn El Centro

598 Wake Ave, El Centro, CA

I-956F APPROVED

FULLY FUNDED

Residence Inn by Marriott

501 Traffic St, Bossier City, LA

I-956F APPROVED

FULLY FUNDED

Fairfield Inn & Suites by Marriott

355 E Warm Springs Rd, Las Vegas, NV

I-956F APPROVED

FULLY FUNDED

Courtyard by Marriott

100 Boardwalk Blvd, Bossier City, LA

I-956F APPROVED

FULLY FUNDED

Past project performance and completion do not guarantee the outcome of any current or future offering, including the Lake Forest project. Each project should be evaluated on its own merits and offering documents.

Frequently Asked Questions

Q. Who is eligible to invest through RAMA EB-5?

- Be at least 18 years old
- Invest lawfully sourced funds
- Meet U.S. immigration eligibility requirements
- Either be in the U.S. with valid status, or apply from abroad

Q. What is Concurrent Filing, and how does it help investors?

- Concurrent filing allows eligible investors already in the U.S. to file the EB-5 petition (I-526E) and Adjustment of Status (I-485) at the same time.
- This may allow investors to receive work authorization (EAD) and travel permission (Advance Parole) while their EB-5 petition is pending.

Q. How long does the EB-5 process take?

- Work and travel authorization: 3–8 months (with concurrent filing)
- EB-5 petition approval: 18–36+ months
- Permanent Green Card: after removal of conditions via Form I-829

Q. What happens after I receive a Conditional Green Card?

- After two years, investors must file Form I-829 to remove conditions by showing the investment was sustained and the required jobs were created.
- Approval leads to a permanent Green Card.

Your Next Steps

If the EB-5 program looks like the right fit for your family's future, here is how the RAMA EB-5 team recommends moving forward.

1

Schedule an Introductory Call

Speak with the RAMA EB-5 team about your eligibility, timeline, and goals.

2

Review the Offering Documents

Receive the Private Placement Memorandum (PPM) for the current project and review it with your own independent counsel.

3

Engage Immigration & Source-of-Funds Counsel

RAMA EB-5 can introduce you to qualified, independent immigration attorneys to begin preparing your petition.

4

Invest & File

Once your documentation is ready, transfer your qualifying investment and file Form I-526E — with concurrent I-485 filing if you are eligible.

A Reminder

This guide is for general educational purposes only and is not an offer to sell securities, immigration advice, or a guarantee of any immigration or investment outcome. Any offer to invest is made solely through the project's official offering documents.



LET'S TALK

Secure Your Family's U.S. Green Card Journey

Connect with the RAMA EB-5 team to review the current Lake Forest opportunity, ask questions about eligibility, and take the first step toward your family's future in the United States.

Get in Touch



Reach out through ramaeb5.com to request access to the current offering documents.

Sponsor



Global Pacific Regional Center — Los Angeles, California

Disclaimer: This is not an offer to sell securities or the solicitation of an offer to purchase securities. Any offer to participate in any sponsored project may only be made pursuant to a written offering memorandum. Any sale in a sponsored project shall be evidenced by a subscription agreement executed by a foreign national and will be offered and sold, to the extent applicable, both within and outside of the United States in reliance on exemptions from registration under the Securities Act, state laws, and the laws of jurisdictions where the offering will be made. RAMA EB-5 does not provide legal, tax, or immigration advice; investors should consult their own qualified professionals.

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