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FOR IMMEDIATE RELEASE

Douglas Elliman Expands In-House Mortgage Platform Elliman Capital to New York

Leading luxury real estate brokerage brings comprehensive financing solution for traditional and non-traditional borrowers to its flagship market

NEW YORK, NY – [January 7, 2026] – Douglas Elliman Real Estate, the nation's leading luxury residential real estate brokerage, today announced that Elliman Capital, the innovative in-house mortgage platform launched last July in Florida, has now expanded to New York, which includes all of New York City, Long Island, the Hamptons, North Fork, Westchester and Hudson Valley. Powered by a strategic alliance with Associated Mortgage Bankers, Elliman Capital provides a seamless, full-service lending solution with a wide array of financing options—including conventional and jumbo loans, construction financing, commercial lending, bridge loans, FHA, VA, and more. It also supports borrowers with non-traditional financial backgrounds such as self-employed individuals, investors, and foreign nationals.

"In the short time since we launched Elliman Capital in Florida, our agents and clients have enjoyed the exceptional convenience and oversight that this in-house platform brings to the entire real estate transaction process," said Michael S. Liebowitz, President and CEO of Douglas Elliman Inc. "I am thrilled that clients in our New York markets will now have access to the competitive rates, diverse loan products, and seamless integration that only comes from working with a single, trusted source for both their real estate and financing needs."

Elliman Capital represents a significant advancement in the Company's comprehensive service offering, providing clients access to an extensive range of loan products including conventional loans, jumbo loans, construction loans, investment property financing, bridge loans, commercial lending, second home mortgages, FHA loans, VA loans, and USDA loans. The platform is specifically designed to be flexible by extending financing to qualified self-employed individuals, investors, foreign nationals, and other borrowers with unique financial circumstances who have historically faced challenges in securing appropriate financing.

The new mortgage platform incorporates advanced technology and streamlined processes that allow Douglas Elliman agents to easily refer clients, track loan progress, and receive real-time updates throughout the financing process. This integration ensures that agents can provide their clients with comprehensive support from initial property search through closing.

Key benefits of Elliman Capital include:

- Comprehensive Product Range: Access to traditional and specialty loan products from multiple national and regional lenders
- Competitive Rates: Leveraging strong lender relationships to secure optimal terms for clients

- Streamlined Process: Integrated technology platform that simplifies the mortgage application and approval process
- Expert Guidance: Experienced mortgage professionals dedicated to finding the right financing solution for each client's unique situation
- Enhanced Agent Support: Tools and resources that enable Douglas Elliman agents to better serve their clients throughout the transaction

Combining Douglas Elliman's established reputation for luxury service and market expertise with its new comprehensive mortgage capabilities, Elliman Capital is meeting homebuyers' growing demand for more personalized, flexible financing options. For more information, visit ellimanfinancing.com.

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About Douglas Elliman Inc.

Douglas Elliman Inc. (NYSE: DOUG, "Douglas Elliman") owns Douglas Elliman Realty, LLC, which is one of the largest residential brokerage companies in the United States with operations in New York, Florida, California, Texas, Colorado, Nevada, Massachusetts, Connecticut, Maryland, Virginia and Washington, D.C. In addition, Douglas Elliman sources, uses and invests in early-stage, disruptive property technology ("PropTech") solutions and companies and provides other real estate services, including development marketing, property management and settlement and escrow services in select markets. Additional information concerning Douglas Elliman Realty is available on its website, www.elliman.com.

Investors and others should note that we may post information about Douglas Elliman Inc. on our website at investors.elliman.com or, if applicable, on our accounts on Facebook, Instagram, LinkedIn, TikTok, Twitter, YouTube or other social media platforms. It is possible that the postings or releases could include information deemed to be material information. Therefore, we encourage investors, the media and others interested in Douglas Elliman to review the information we post on our website at investors.elliman.com and on our social media accounts.