



HOMESTAT

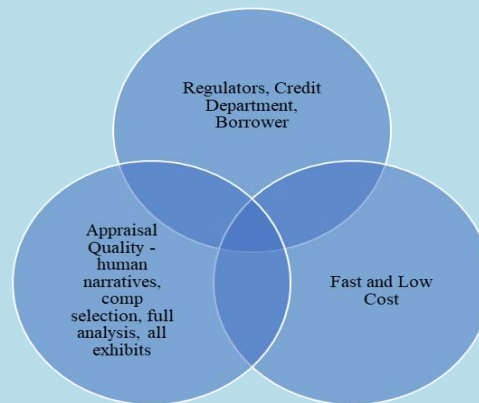
- **National Coverage**
- **Commercial Evaluation** - Covers all commercial properties.
- **Residential Evaluation** - Covers all residential properties
- **Rehab Evaluation** - Covers “subject to” cases where projected estimates are needed under rehab.
- **Land Evaluation** - Covers all types of land cases including agricultural land, commercial and residential lots.
- **Acreage Evaluation** - Covers farms and acreages.
- **Physical Inspections:** Interior and exterior inspections with details on damages and various property attributes.

All reports compete with regular appraisals. The only reason they are not called appraisals is that the physical inspection is not done by a certified appraiser. Our reports involve extensive human expertise, including physical inspections, when requested. Superior Informatics does not cut corners or charge higher prices based on product quality.

A Technology Company BANKING ▪ REAL ESTATE ▪ TECHNOLOGY

Superior Informatics LLC is a technology organization and Homestat is a product of Superior. Homestat provides real estate evaluations by combining technology/big data, real estate modeling, human real estate valuation expertise. The overlap of all three disciplines, combined with nationwide coverage and all possible product classes has resulted in a product line that has proven to be the market leader. We have relationships with over 300 lenders in numerous states. The reports are proven to be accurate, detailed, quick and regulator approved, nationwide.

ATTAIN BALANCE



ADD VALUE – NOT REPLACE SYSTEMS

- Banks generally follow a binary system. Short form drive by reports for low LTV loans/easy properties and certified appraisals for the rest. The short form reports are not acceptable to the regulator for complex properties or high LTV loans.
- This results in heavy reliance on appraisals. Homestat fills this gap by providing the bank with full analysis, 100-page reports at a fraction of time and cost. The regulator finds this acceptable. Adding Homestat enriches the bank and does not take away anything.

PROVEN RESULTS: 300+ Lenders

Residential and commercial evaluation reports for lenders that is comparable to an appraisal (100-page reports with full analysis). Superior Informatics provides evaluations for a full spectrum of property types and geography: small properties to large sprawling complexes worth tens of millions. We cover all property types from simple structures to complex structures such as senior living complexes, cattle farms, large farms with silos, bins, elevators etc., large commercial buildings, new construction, “As Completed”, bare lots. We also provide property condition reports (physical inspection) nationally.

ATTRACTIVE PRICING

Our pricing is very attractive and designed to be a simple decision when compared to an appraisal. While its possible to get a crude estimate at a lower cost, we are the lowest in the class of high-quality reports.

REFERRAL BUSINESS IN A COMPETITIVE MARKET

The best way to grow business is through business referrals is from happy current clients/members:

- Accurate Reports instead of low-ball estimates that can increase LTV ratio and rates.
- Quick Turnaround time of 3-5 business days for the loan to close early.
- Low Cost- we save borrower money.
- Additional data on lien information, hazard sites, flood that can further reduce time.
- Favorable experience with federal and state regulators

We are proud to report that our lender partners have grown their business significantly within 3 months of using us and rave about us to their borrowers. They get great referrals from happy borrowers and we have a long list of impressive lender clients, nationally.

MISSION AND VISION

Superior Informatics aims to build long-term relationships by delivering quality reports on time. We have both community as well as regional lenders and greatly appreciate your business.

- Mission: Customer and regulator satisfaction through detailed, accurate, cost effective and quick solutions.
- Vision: To deploy superior technology, human expertise and data to generate business growth for lenders.

