



HOMESTAT

- **National Coverage**
- **Commercial** - Covers all commercial properties.
- **Residential** - Covers all residential properties
- **Rehab** - Covers “subject to” cases where projected estimates are needed under rehab.
- **Land** - Covers all types of land cases including agricultural land, commercial and residential lots.
- **Acreage** - 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.

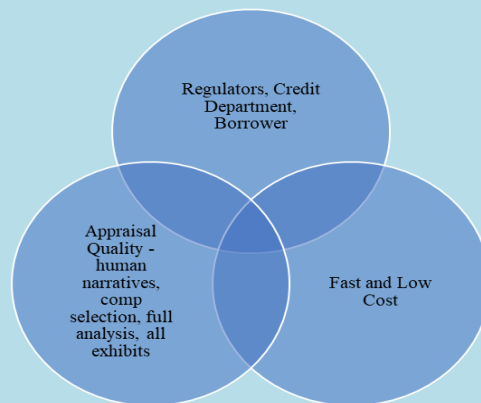
A FINTECH Company

Superior Informatic LLC is a FINTECH organization and Homestat is a product of Superior. We are the only company that can provides comparable depth, detail and accuracy as a certified appraisal with two key differences. Firstly, the full-blown interior/exterior inspection is not done by a certified appraiser. Legally, that makes us an evaluation product. Secondly, we charge a small fraction of the time/cost compared to a certified appraisal. We believe in full blown reports.

These are not drive-by, BPO or internal reports. Instead, they are used in credit situations where the collateral matters such as high LTV loan and complex properties. We help lenders overcome appraiser shortage without sacrificing the quality of the report. At Homestat, we believe that either a report is accurate or not accurate and hence we use all methods and full-blown analysis in every report.

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 vetted by regulators/examiners, nationwide.

FULL BLOWN ANALYSIS



Appraisal industry is dysfunctional with workforce shortages, high fees, turnaround times, preference for nearby areas and larger lenders, to name a few. We solve this problem without sacrificing quality.

SOLVE APPRAISER SHORTAGE WITHOUT REPLACING SYSTEMS/QUALITY

- 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 and can affect lending in times of appraiser shortage. 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.

VETTED BY EXAMINERS: 300+ Lenders

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 it's 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.

