

FEE SCHEDULE

Fee Schedule – 3-tier program for construction risk management services as of June 1, 2007

Tier 1

- Insured fund control risk-free monitoring - includes all Services with certificate for completion insurance - CIS Fee as percentage of construction costs - \$50,000-\$250,000, 1.5% - \$250,001-\$500,000 1.4% - \$500,001-\$750,000 - 1.3% over \$750,000 -1.25%. These fees include four (4) site inspections (minimum fee \$1000).

Tier 2

- **Low Doc Program** – CIS will review and pre-approve draw schedules, review contracts and other construction documents, check contractor licenses, provide online inspections with photos and project reports and acquire releases. Owner/Builders or contractors can use our PayVoucher® Purchase Power Program to buy materials so you don't have to advance funds. CIS Fee is 3/4 of 1% of construction costs (minimum \$500) plus \$150 per inspection for residential and \$225 per inspection for commercial.

Tier 3

- CIS performs a final inspection and review of costs, acquires final releases including affidavits of payment to subcontractors and certificates of completion and occupancy (for final build-out). CIS Fee is \$450.

A minimum fee of \$150 will be charged to the lender for all transactions cancelled or rejected AFTER Project Feasibility is completed by CIS. Inspections for residential projects are billed @ \$150 each and for small commercial or tenant improvements @ \$225 each.

BONUS SERVICE

Reports and photos will be archived on the CIS website for three (3) years after project completion. This site can be used by auditors and investors to verify compliance.

We are looking out for you!

Call or visit us today at 1-800-606-4227 or www.econstructsure.com/contractors.html

Become a participating lender with CIS...

- Make more loans with **no risk** (Tier 1 Insured Program)
- Make more loans with **less risk** (Tier 2 and 3 Programs)
- Complete online program application, service and document storage
- National inspector agency network through CIS
- Over 25,000 projects already monitored by CIS management
- References and taped teleconference with participating lenders available on CIS website

Have CIS monitor the funds for all types of your construction loans during the construction phases; residential ground-up, modular, remodeling, commercial build-outs and tenant improvements. Owner/builder projects insured for completion too.

"Don't encumber your precious lumber, insist on ConstructSure!"



No Risk Construction Lending Program

Did you know?

You can make more construction or renovation loans with **NO RISK** during the construction phase.



Q: Would your lending organization benefit from making *more profitable residential and commercial construction or renovation loans*?

A: By using the CIS fund control risk management service, during the construction phase, you can make more loans with no losses or mechanics liens. Through our insuring partner, CEM Insurance Company, you are assured of the successful completion of your construction projects.

Why take the risks if you don't have to? You just underwrite your loans subject to the completion of a *Project Feasibility*, performed by CIS during the loan approval process. Once loans are approved, turn over the monitoring of the construction funds to CIS...and then sell and underwrite more loans. What could be simpler?

Keep up with job progress online at www.econstructsure.com.

We invite you to complete the lender information form.

CIS is looking out for you.

CONSTRUCTSURE (CIS) PROGRAM FEATURES AND BENEFITS

- Project/Cost Feasibility Studies – **assuring that the construction projects you finance are priced correctly and set up for successful completion**
- Contractor Background Checks – **verification of license status and supplier and subcontractor payment history**
- Insured Owner/Builder Projects – **a first of its kind insurance product that guarantees completion of these as well as the contracted projects**
- Guarantee completion of your construction loan projects by using the insured fund control product (Tier 1) – **protecting the interest of your organization and investor network during construction phase**
- Track payment approvals online – **stay up to date on payment process and timing**
- Funds are securely set aside in an escrow account and 1099 reports made available to general contractors, owner/builders and lenders – **assuring yourself that your construction funds are used for the purpose intended – you will acquire reports at the end of each tax year to meet the IRS 1099 lender reporting requirements**
- Computerized updated reports available online – **you can track the balances in each line item after payment requests are processed and estimated job costs Vs actual paid costs**
- Lien waiver management – **preliminary lien notices are tracked and recorded to assure protection against mechanics liens**
- Become a CIS participating lender – **make loans available for new projects for developers and/or joint investor projects**
- Site inspections performed by a national inspection agency– **view reports and photos online**
- Insurance programs – **approved projects are insured for completion. Builder's risk or course of construction insurance is also available through CIS**
- Direct access to documentation storage – **all project files are maintained online for three (3) years after completion for viewing by your auditors or investors**
- Make more loan sales by participating in the CIS online national marketing network – **increase number of loans and profits**
- Offer your existing contractor clients access to all the business and advisory services referenced in the **Contractor Purchase Power Program Brochure – help them grow their business in a professional manner**

LENDER INFORMATION FORM

Please complete the information below and fax to 916-244-7068 or email it to us at support@econstructsure.com to add your institution/company to our database. Upon opening of your first file, we will issue a user name and password.

Lender Name

Telephone:

Office ()

Cell ()

Fax ()

Email Address

Company Address

Best time to call

FOR CIS OFFICE USE ONLY

Date Received

Input Date

Input By

User Name
and Password