



Risk Assessment Services

EXECUTIVE BRIEFING

An executive briefing on engineering based risk assessment is available to commercial lenders, developers and investors.

— Understanding exposure, assessing risk & making informed lending decisions.

AN EXECUTIVE BRIEFING FROM LAI ENGINEERING WILL ADDRESS THESE ISSUES AND MORE:

- What lending decision / loan management problems can LAI's professionals help solve?
- How much would you benefit from a streamlined risk assessment process that also provides fact based reports for decision support?
- What is your expertise in assessing and verifying contractor billing amounts against loan amounts?
- Do you worry about demonstrating sound lending decisions to the Office of Thrift Supervision, FDIC or bank examiners?

We have developed specific risk assessing services and lending decision support reports to help you administer your commercial property lending portfolio.

FRONT END ANALYSIS: We do a complete review of borrower's design plans and specifications to verify completeness of documents prior to loan funding, construction and closing of project. We independently estimate project cost as designed, compare estimate to loan amount, which then shows if loan is sufficient to complete project. Loan amount is validated; proper site assessment.

CONSTRUCTION INSPECTION AND DRAWS: Site observations verify that construction concurs with submitted pay request (AIA G702). You will know that pay requests are accurate and satisfactory for progress to date. Change orders are minimized or eliminated which reduces cost overruns

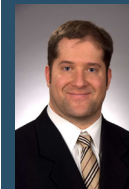
REPORTS: Once construction is completed you receive a report providing statements of overall quality of work observed and its compliance with drawings and specifications as well as conformance with cost estimates and loan amount.

DEFERRED MAINTENANCE REPORTS: We review an existing project; determine status and condition. Recommendations are based on environmental impact, maintenance, poor site conditions. Any remedial repairs accepted for improving the site are observed.

DESIGN FEASIBILITY STUDY: LAI determines viability of project design. Site construction and contract documents are reviewed for completeness and cost efficiency. An opinion of probable project cost is provided to rationalize cost estimate / validate loan amount. Design or cost discrepancies are detailed.

BENEFITS TO LENDERS:

- Expert 3rd-party assessment of developer and contractor activity / compliance
- Hassle reduction for loan officers
- Minimized cumulative change orders
- Reduced cost overruns
- Validated loan amount
- Better understanding of risk and exposure



About the Presenter:
Jeffrey Masisak, P.E.

Mr. Masisak supervises engineers in their preparation of the design and presentation of construction plans for commercial, residential and industrial projects. He has considerable experience in detailed engineering of numerous retail and industrial construction projects, roadway design, stormwater, water and sewer collection systems and water and wastewater plant design and on-site construction.

Mr. Masisak is a graduate of Penn State with a B.S., Civil Engineering; professional registrations include Registered Professional Engineer: Georgia #31742, Kentucky #25406, Pennsylvania #74690, Wisconsin #E-39026; GSWCC Level II Certified Design Professional, #0000001217

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