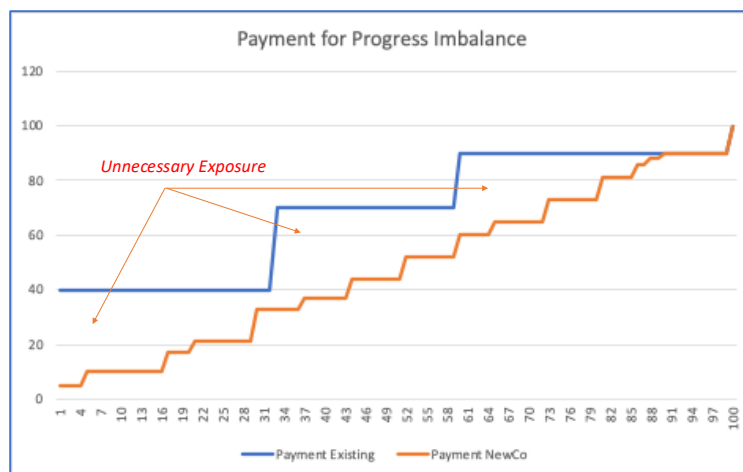


Executive Summary

ConstructSure is positioned to become the first purpose-built financial control and transparency platform for the residential renovation and restoration market. Unlike traditional construction management (CM) systems that focus primarily on workflows, scheduling, communication, or design, ConstructSure directly addresses the core financial risk that homeowners, contractors, and institutional capital face: misaligned payment timing, poor visibility into progress, and lack of bank-grade documentation over project funds.

ConstructSure fully differentiates itself by introducing independent funds custody, structured milestone payments tied to industry-standard SOVs (Schedule of Values), and lien-integrated releases. By inserting a neutral, transparent, rules-based financial layer between contractors and homeowners, ConstructSure eliminates the historical opacity around payment practices and creates a shared financial source of truth.

From the institutional perspective, ConstructSure provides added benefit via risk reduction. Banks/Insurers largely rely on legacy draw processes that implicitly create unnecessary risk exposure and are often too slow, too expensive, or too manual for residential projects. Draw fraud, overpayment, and non-completion remain significant risks. ConstructSure modernizes this ecosystem by fully automating progress verification, tracking the disbursement lifecycle, and providing audit-ready documentation. None of the existing contractor-focused CM tools offer this capability, making ConstructSure a complementary and highly defensible solution for institutions seeking competitive advantage in renovation and restoration capital.



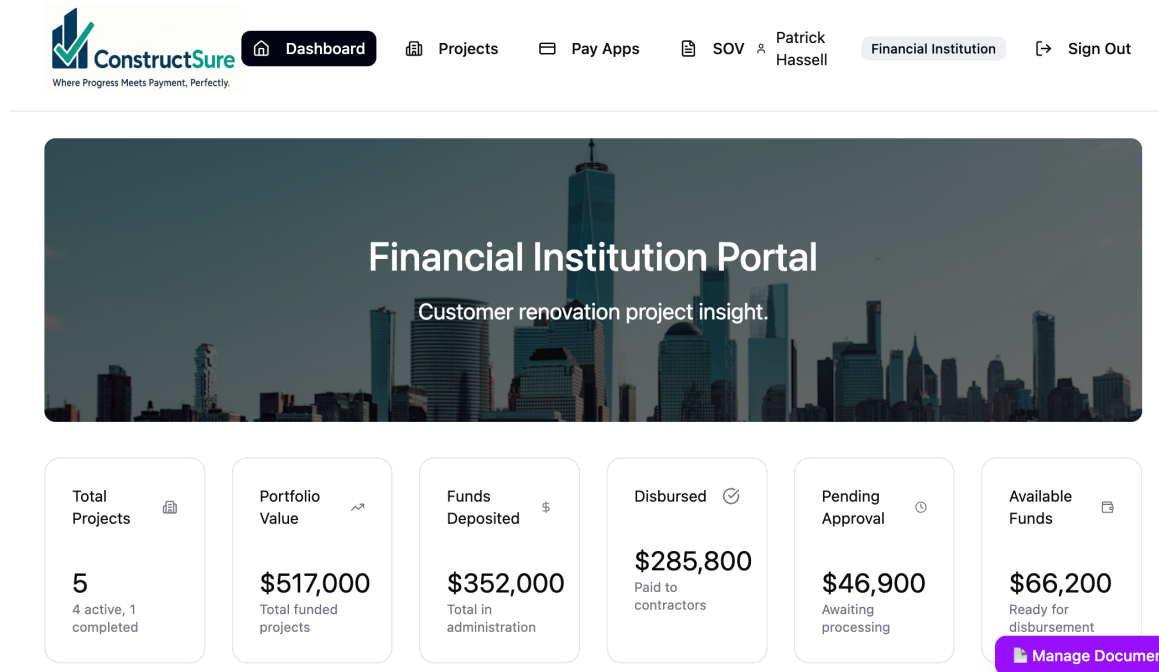
Contractors also benefit from ConstructSure's processes. Today, smaller contractors are forced to operate as de facto financial managers—tracking deposits, reconciling payments, requesting/chasing draws, and handling lien documentation—while managing construction operations. ConstructSure offloads these administrative burdens by standardizing payment

timelines and ensuring funds remain available as each project progresses. Contractors receive faster, clearer, and more reliable payments, enabling healthier cash flow and reducing disputes.

Homeowners gain full transparency into progress and payments. In an industry where mistrust is common, ConstructSure becomes a trust-enhancing neutral platform: documenting progress, verifying milestones, securing funds, and releasing payments only when conditions are met. This addresses homeowners' top fear—losing money to unfinished or abandoned projects—while improving contractor professionalism and predictability.

In summary, ConstructSure's competitive advantage lies not in replicating construction workflow tools, but in solving the most critical financial weakness across the residential renovation industry. No entity offers true independent fund control, milestone-based disbursements, or lender/insurer-aligned compliance. This positions ConstructSure as the financial infrastructure layer for the renovation economy—deeply complementary to existing CM platforms and uniquely positioned to partner with banks, insurance carriers, and large contractor networks. The resulting ecosystem—transparent, controlled, and milestone-driven—represents the next evolution of residential construction risk management.


Sample Screen Shots - Financial Institution Portal



Institutional Alerts

Projects requiring attention or review

 **Basement Finishing** - Martinez Family critical
Customer missed due date for project financing payment

 **Bathroom Remodel** - Smith Family high
No activity for 69 days

 **Full Home Renovation** - Williams Family medium
Change order executed: 25,000 (12% of project value)

Total Alerts: 3 projects requiring review

Funds Administration Overview

Total Deposited
\$352,000

Total Disbursed
\$285,800

Funds Available
\$66,200

Portfolio Completion
55%

 **Manage Documents**

All Funded Projects

Complete overview of projects under funds administration

Kitchen Renovation

Active

 123 Oak Street

Progress 64%

Total Value
\$85,000

Paid to Date
\$48,000

Funds Deposited
\$60,000


Available
\$12,000

Homeowner

Johnson Family

Contractor

Elite Construction Co.

 Next payment pending: \$12,000

Bathroom Remodel

Active

 456 Pine Avenue

Progress 35%

Total Value
\$42,000

Paid to Date
\$14,700

Funds Deposited
\$25,000


Available
\$10,300

Homeowner

Smith Family

Contractor

Quality Renovations Inc.

 Next payment pending: \$8,400