



BUILDER TESTIMONY

Good Afternoon,

I've spoken to some of you about how the inspection/draw process is changing in this industry and it is amazing. The SaaS platform, Built, is a phenomenal construction loan administration platform, that changes for me, the client, and for the bank personnel, the entire process of inspections and draws. This program saves an incredible amount of time, money, and greatly improves the efficiency of the process. I would like each of you to please visit the website and then 'push' your management team to change your platforms by understanding what the competition is offering.

For example, I asked each of you for an inspection on Friday per our normal process - emails to the administrator and an acceptance from the administrator, and then the week long wait begins.

But for the new process using Built, I went to the website, I selected via a simple click of a 'radio button' the homes I wanted to inspect and then I got an immediate confirmation email. Within 24-48 hours I got an email notifying me of the inspection completion and I simply logged in to view the results. I then type in the amount needed and will get a confirmation email of draw transferred.

No missed emails, no typos, mine or the administrator's, the time of inspection is cut in half, everything is very quick and concise. This is the future.

Please know, that Homes By Dickerson banks with each of you for a reason and we are glad to have the relationship for which you exemplify in your support of our business. Since service is what separates each bank from the other, I wanted to offer to you the knowledge of what your competition is offering.

If you have questions or want to see it in person, please let me know and I will gladly show you the next time you visit the office.

Thanks,

Cliff Atchison
Vice President of Finance
Homes By Dickerson