

# WELCOME TO **BUILT**

— FOR —

BUILDERS & BORROWERS



Sandy Spring Bank

POWERED BY



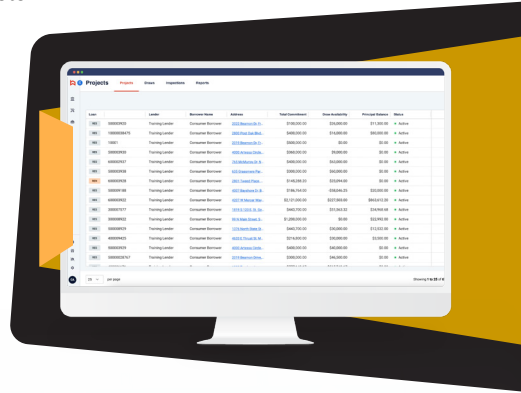
# HOW BUILT WORKS

## Monitor your construction project online in real-time.

Built takes construction administration online—connecting borrowers, builders, inspectors and lenders to expedite funding and provide real-time project visibility. Built enhances the construction draw experience for all parties, with features like:

- ✓ Streamlined draw and inspection requests
- ✓ Real-time inspection reports
- ✓ Faster funding

Managing draw inspections and disbursement requests has never been easier. Built's cloud-based platform provides a centralized location to efficiently manage all inspection and draw activity—creating transparency for everyone involved.



## WHAT YOU GET BY USING BUILT'S PLATFORM



**Real-Time  
Inspection Report**



**Draw Requests in  
Just a Few Clicks**



**Faster Time to  
Funding**



**Information Transparency**



**Centralized Access  
to All Loan Activity**

# Setting Up Your Built Account

1. Sandy Spring will set up your new Built project with all loan, property, and inspection information.
2. Once the project setup is complete, you will receive an email prompt to create a password informing you of a new project linked to your username if you already are a user of Built just log on after prompted.
3. After creating a password, your Built account setup will be complete.

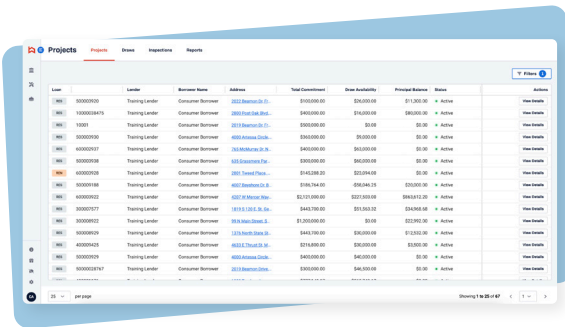
## WHAT TO EXPECT

Once your Built account is set up, you'll be able to:

**Manage and track** your projects via a centralized dashboard.

**Request** draws and inspections directly through the Built platform, per your lender's discretion.

Receive **automated notifications** as events occur throughout the life of your loan.



Loan	Lender	Borrower Name	Address	Total Commitment	Draw Availability	Principal Balance	Status	Actions
[REDACTED]	Training Lender	Consumer Borrower	3221 Berman Dr Ct	\$100,000.00	\$25,000.00	\$1,100.00	Active	View Details
[REDACTED]	Training Lender	Consumer Borrower	2693 Riverdale Blvd	\$400,000.00	\$400,000.00	\$80,000.00	Active	View Details
[REDACTED]	Training Lender	Consumer Borrower	2213 Berman Dr Ct	\$100,000.00	\$0.00	\$1,000.00	Active	View Details
[REDACTED]	Training Lender	Consumer Borrower	4833 Atlanta Circle	\$100,000.00	\$5,000.00	\$0.00	Active	View Details
[REDACTED]	Training Lender	Consumer Borrower	7311 Ashcroft Dr Ct	\$400,000.00	\$0,000.00	\$0.00	Active	View Details
[REDACTED]	Training Lender	Consumer Borrower	513 S Ashcroft Dr	\$100,000.00	\$0,000.00	\$0.00	Active	View Details
[REDACTED]	Training Lender	Consumer Borrower	2801 Tenth Place	\$140,000.00	\$22,000.00	\$0.00	Active	View Details
[REDACTED]	Training Lender	Consumer Borrower	4821 Berman Dr Ct	\$195,764.00	\$58,044.13	\$2,000.00	Active	View Details
[REDACTED]	Training Lender	Consumer Borrower	4327 W Mason Way	\$2,121,000.00	\$27,500.00	\$84,812.00	Active	View Details
[REDACTED]	Training Lender	Consumer Borrower	1818 S 12th St Ct	\$442,700.00	\$91,000.00	\$24,900.00	Active	View Details
[REDACTED]	Training Lender	Consumer Borrower	893 Marshall Dr	\$1,300,000.00	\$0.00	\$2,000.00	Active	View Details
[REDACTED]	Training Lender	Consumer Borrower	1215 North Main Dr	\$443,700.00	\$50,000.00	\$1,000.00	Active	View Details
[REDACTED]	Training Lender	Consumer Borrower	4822 E Tenth Dr Ct	\$216,000.00	\$50,000.00	\$1,000.00	Active	View Details
[REDACTED]	Training Lender	Consumer Borrower	4822 Ashcroft Circle	\$400,000.00	\$40,000.00	\$0.00	Active	View Details
[REDACTED]	Training Lender	Consumer Borrower	2213 Berman Dr Ct	\$100,000.00	\$40,000.00	\$0.00	Active	View Details

## COMMON TERMS



**Released Funds** | Total amount of funds on a project that have been released from inspections



**Available Funds** | The total amount available to draw that has not yet been disbursed but has been released via inspections.



**Balance Remaining** | The total funds remaining on the funding sources. No dependency on inspection progress.

# Requesting a Draw

Complete the following steps to request a draw through Built:

1. Log into Built at [construction.getbuilt.com](https://construction.getbuilt.com).
2. To request a draw from within a specific project, click **View Details** on the relevant project.
3. Click **Request Draw** in the upper right corner of the screen.
4. Enter the dollar amount you would like to request for each line item in the budget. You have the option to upload any supporting documents as necessary.
5. Request an inspection along with the draw on if necessary and click **E-sign** to authorize the disbursement of funds.
6. Click **Submit**.

**Projects** | Projects | **Draws** | Inspections | Reports

Available to Draw 33 | Pending Borrower Authorization 3 | Pending Lender Approval 33 | Filters

Type	Lender	Loan	Subdivision	Lot	Property	Balance Remaining	Available	Requested
RES	Training Lender	10001	-	-	2019 Beamon Dr. Franklin, TN 37064	\$500,000.00		Request Draw Amount
RES	Training Lender	500003930	-	-	4001 Arnessa Circle, Franklin, TN 37067	\$360,000.00	\$9,000.00	Request Draw Amount
RES	Training Lender	500003938	-	-	635 Grassmans Park, Nashville, TN 37211	\$300,000.00	\$60,000.00	Request Draw Amount
RES	Training Lender	400009425	1	1	4631 E. Throut St. Moses Lake, WA 98827	\$213,300.00	\$30,000.00	Request Draw Amount
RES	Training Lender	50000028767	-	-	2019 Beamon Drive, Franklin, TN 37064	\$300,000.00	\$46,500.00	Request Draw Amount
RES	Training Lender	400001171	-	-	1283 Turnbury Lane, North Wales, PA 19454	\$777,140.17	\$56,749.17	Request Draw Amount
RES	Training Lender	400003876	-	-	767 McMurry Drive, Nashville, TN 37211	\$391,000.00	\$73,600.00	Request Draw Amount
RES	Training Lender	300002121	-	-	2019 Beamon Drive, Franklin, TN 37064	\$400,000.00	\$60,000.00	Request Draw Amount
RES	Training Lender	400002938	-	-	370 Kings St W Toronto, ON M5V 1A9	\$360,000.00	\$33,120.00	Request Draw Amount
RES	Training Lender	500003981	-	-	2801 Tweed Place, Thompsons Station, TN 37189	\$369,012.74	\$60,000.00	Request Draw Amount

25 per page | Showing 1 to 25 of 31 | Filters

Loan Number: 10000038475 | Borrower: Consumer/Borrower | Loan Type: Residential | Project: 2800 Post Oak Blvd, Houston, TX 77056 | Loan Administrator: Matthew Loan Admin

**Budget** | **Draws** | Inspections | Activity | Files | People | Comments

**Budget Summary** | Hide Summary

**Project Cost \$400,000.00**

Loan Amount \$400,000.00 | Equity Amount \$0.00

**Remaining to Fund \$260,000.00**

Available to Draw \$58,000.00 | Funded to Date \$140,000.00

**Cost Breakdown**

Budget Item Type	Original Amount	Funded to Date
AA Contracts	\$0.00	\$0.00
Hard Costs	\$380,000.00	\$140,000.00
Soft Costs	\$0.00	\$0.00
Land Costs	\$0.00	\$0.00
Closing Costs	\$0.00	\$0.00
Reserve	\$0.00	\$0.00
Fees	\$0.00	\$0.00

**Request Draw** | Request Inspection

**PROJECT STATUS Active**

Loan Funded 35% | Construction Progress Funded 35% | Construction Progress 50%

**Scheduled Inspections**

Inspection will occur as requested | Borrowed Drawn Yes | Auto-draw No | Next Inspection Jun 12, 2023

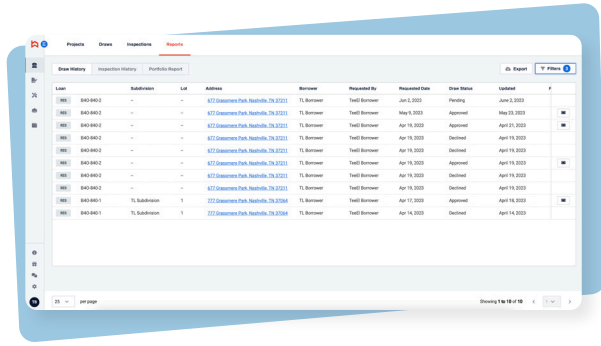
Budget | Inspection Sheet | Funding Sources | Options

Type	Item	Current Amount	Draw Funded to Date	Remaining to Fund	Available	Pending Draw Amount
MEMO	Clearing/Grading/Permits/Ases	\$20,000.00	\$20,000.00	\$0.00	\$0.00	\$0.00
MEMO	Site Excavation	\$20,000.00	\$20,000.00	\$0.00	\$0.00	\$0.00
MEMO	Footings/Foundation/Slab	\$20,000.00	\$20,000.00	\$0.00	\$0.00	\$0.00

Account | Balance Sheet | Budget Worksheet

# Reports

To review comprehensive reporting of your projects in Built both current and historical, select the Reports tab. From here, you will have access to and the ability to download three reports: Draw History, Inspection History and Portfolio Report.



## Draw Approvals

Sandy Spring will follow their review process and disburse funds in the timeframe based on their process.

## Notification of Disbursed Funds

When a draw request has been funded, you will receive an email confirming that funds have been disbursed. You may log in at any time and check on your project.