



ASSET
EVALUATION
SERVICES,LLC

CONSTRUCTION PAY APPLICATION SYSTEM



Asset Evaluation Services, LLC

Construction Pay Application System

Founded 2008

New Orleans, Louisiana

Paul R. Pablovich and Penny Pounds founded AES in 2008. At the height of the mortgage crisis. The city of New Orleans was still in turmoil from Hurricane Katrina, which inundated the city with flood waters in 2005.

As a result of these two events, the residential construction industry was in shambles. Financial Institutions, Builders, and Municipalities were finding it increasingly difficult to manage and asses building and renovation requests.

Mr. Pablovich worked closely with a local bank and its management staff to devise a solution. Some of these individuals are clients to this day.

We didn't build AES overnight. It continues to be improved based on thousands of hours of conversations and interactions with Lenders, Builders, and Borrowers.

AES was the first to market with a secure remote site analytic tool. With optional Pay Application DocuSign approval on submitted reports at no additional charge. We are the only company in this space that provides a DocuSign-verified Project Review free of charge.

Our software platform allows Lenders, Builders, and Borrowers access to their entire portfolio of projects in perpetuity.

Our service is based on a per-project fee. Allowing for precise and consistent invoice management and disclosures.

Paul R Pablovich
Owner
Asset Evaluation Services, LLC
Construction Pay Application System

Education

University of New Orleans

Affiliations

- Louisiana State Licensing Board of Contractors - Licensed Contractor
- National Association of Realtors - Licensed Broker
- Insurance Institute for Business and Home Safety- Certified Evaluator
- National Home Builders Association
- Home Builders Association of Greater New Orleans
- New Orleans Metropolitan Association of Realtors
- American Red Cross Damage Assessment

Summary of Professional Experience

Mr. Pablovich has over 30 years of experience in construction and residential development. He possesses the skills and expertise needed to provide Project Overviews, Construction Progress Monitoring, Asset Evaluations, Forensic Project Analysis, and Loss and Mitigation Strategies.

Mr. Pavlovich's skill set and experience were acquired in the field through the practical application of ideas and concepts to improve processes in all phases of the construction funding and loss mitigation arena.

Mr. Pablovich continues to expand his skill set to include close association with FDIC-insured institutions. He is a Certified Evaluator for the Fortified Home Standard. He is relentlessly developing educational materials for Borrowers, Builders, and Lenders, continuing to improve all phases of the construction lending process.

Philanthropy

Mr. Pablovich lends his resources and experience to his regional chapter of Habitat for Humanity. His work in this arena mimics his professional portfolio of services. Post Disaster damage assessment is an unfortunate skill set Mr. Pablovich has acquired over the years. His services have been donated to the American Red Cross on several occasions. He is also very active with Bridge House/Grace House of New Orleans.

James W. Lancaster
Chief Technical Officer
Asset Evaluation Services, LLC
Construction Pay Application System

Education

Southeastern Louisiana University
B.S. Computer Science

Affiliations

- Microsoft Certified Professional Developer
- Microsoft Certified Technology Specialist (MCTS)
- JavaScript, C#, VB.NET, PowerShell, SQL, PHP, C++, JAVA
- Node.JS, AngularJS, WPF, MVC.NET, WCF, ASP.NET, ADO.NET,
- Silverlight, Firebase Cloud Functions, jQuery, SharePoint, AWS Lambda,
- AWS Elastic Beanstalk, AWS Cognito, AWS S3, Cordova, Bootstrap
- MS SQL Server, MongoDB, Firebase
- HTML, XML, XAML, CSS, YAML, JSON

Summary of Professional Experience

Mr. Lancaster has 10 years of experience in custom software development. He is the chief architect of the AES Pay Application System. Working closely with our clients to facilitate fast and stable integrations.

Mr. Lancaster's attention to detail and efficiency is a contributing factor to the company's overall success. He is also an instructor at ITI Collage teaching Web Application Development.

Philanthropy

Mr. Lancaster is a member of the First Baptist Church of Kenner. Where he works with the Youth Ministry. He and His wife also have very close ties to the local Filipino community.

Penny Pounds
Chief Financial Officer
Asset Evaluation Services, LLC
Construction Pay Application System

Education

Louisiana State University

Affiliations

- Louisiana State Licensing Board of Contractors - Licensed Contractor
- Professional Women in Building HBA
- Real Estate Developer

Summary of Professional Experience

Ms. Pounds has been developing residential and commercial real estate for over 25 years. Her latest development is in the heart of New Orleans. She is currently 7 homes into a 24-unit development.

Ms. Pounds attention to detail and logistical ability allow her to construct an 1,800 sq. ft. home in 90 days. AES utilizes this data to educate builders on efficiency in building.

Ms. Pounds ability to manage complex funding and vender management makes her an integral part of AES.

Philanthropy

Ms. Pounds takes great pride in empowering women. Her passion is the cultivation of women entrepreneurs.

Zachary Mesman
Operations
Asset Evaluation Services, LLC
Construction Pay Application System

Education

Louisiana State University

Affiliations

- Louisiana State Licensing Board of Contractors - Licensed Contractor
- Licensed Louisiana Real Estate Agent
- Financial Audits
- Accounts Receivable
- Accounts Payable

Summary of Professional Experience

Mr. Mesman holds a BA in Business from LSU. His communication skills are excellent. He excels at logistical reasoning, client relations, and problem-solving.

Mr. Mesman also works as a project manager for I Am New Orleans, LLC. Residential Building Contractor. Utilizing his Contractor and Realtor skills to enhance the business modeling of several of our Builder and Lender clients.

He is intimately familiar with the AES software and process. Having visited and captured site data for thousands of capital deployment requests, his interactions with clients are fantastic.

Mr. Mesmans exceptional communication skills and leadership make him an invaluable asset to AES and our valued clients.

Philanthropy

Zach enjoys coaching the Westgate Gators Swim Team and assisting the family with several non-profit cooking events annually.



State Licensing Board for Contractors

This is to Certify that: ASSET EVALUATION SERVICES, LLC
6915 General Diaz Street
New Orleans, LA 70124

is duly licensed and entitled to practice the following classifications

RESIDENTIAL CONSTRUCTION



Witness our hand and seal of the Board dated,
Baton Rouge, LA 12th day of September 2024

Director

Chairman

Treasurer

Expiration Date: September 11, 2027

License No: 882304

This License Is Not Transferrable

Louisiana Real Estate Commission

Having complied with the requirements of Chapter 17 of Title 37 of the Louisiana Revised Statutes of 1950 and the requirements of the Louisiana Real Estate Commission,

Real Estate Broker

license is hereby granted to

Aes Realtors, LLC

6915 General Diaz Street
New Orleans, LA 70124

Supervisor - Paul R. Pablovich

License Number - BROK.995694507-CORP

First Issuance Date - 10/12/2016

Expiration Date - 12/31/2025

Broker Renewal Corporation

01/01/2025



Chairman



Secretary



Louisiana Real Estate Commission

Having complied with the requirements of Chapter 17 of Title 37 of the Louisiana Revised Statutes of 1950 and the requirements of the Louisiana Real Estate Commission,

Real Estate Broker

license is hereby granted to

Paul R. Pablovich

6915 General Diaz
New Orleans, LA 70124

License Number - BROK.995684817-ACT

First Issuance Date - 12/04/2012

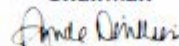
Expiration Date - 12/31/2025

Broker Renewal

01/01/2025



Chairman



Secretary





This certifies that

Paul Pablovich

has successfully completed

FORTIFIED Home™ Evaluator – Hurricane 2020

Standard Exam

April 2, 2023

Certificate Code
2739-7D3C-8DD0-431E



This certifies that

Paul Pablovich

has successfully completed

FORTIFIED Home™ Evaluator – High Wind & Hail 2020

Standard Exam

November 4, 2023

Certificate Code
B642-F340-CEAB-4E34

August 15, 2024

Pam May
Continental Brokers, Inc. & Sports & Fitness Insurance Inc. (Madison)
212 Key Dr
Madison, MS 39110-5011
Certificate No.: MPL1714704.24

Re: Asset Evaluation Services, LLC
Coverage Parts: Claims-Made and Reported Professional Liability

Dear Pam,

In accordance with your request, we are pleased to bind coverage as follows:

Bind Details:

General Terms & Conditions WCL P0001 CW (02-21)

1. Policy Period: 09/11/2024 to 09/11/2025
2. 100% Lloyd's syndicate paper which is rated A by A.M. Best. Financial Size Category is Class XV.
3. Hiscox makes available free risk management and loss prevention services to its policyholders, consisting of an initial consultation and up to 1 hour of legal services, to assist our policyholders in better understanding and minimizing risks that commonly lead to the types of claims covered under our policy.
4. Optional Extension Period of 12/24/36 months at 75/150/225 percent of the annual premium, for eligible coverage parts.
5. Attached endorsements apply: E6006.2 - Louisiana Amendatory Endorsement, E6015.14 - Lloyd's Syndicate (3624) Endorsement, E6016.2 - Service of Suit, E6017.3 - Nuclear Incident Exclusion Clause-Liability-Direct (Broad) Endorsement, E6018.2 - Applicable Law Endorsement, E6020.4 - War, Civil War, Cyberwarfare, and NCBR Exclusion Endorsement, and E6361.2 - Cyber Incidents Clarification Endorsement (PL)

Professional Liability Terms & Conditions WCLMPL P0001 CW (11-14)

1. Claims-made and reported form
2. Covered Professional Services: Solely in the performance of Construction verification services, for others for a fee.
3. Retroactive date: 09-11-2014
4. Attached endorsements apply: E6175.1 - Real Estate Appraisers Endorsement (PL Form), E6121.2 - Absolute Intentional Acts Exclusion Endorsement, and E6107.2 - California Exclusion Endorsement

Professional Liability Coverage Part: Claims-Made and Reported Form

Professional Liability (PL) Aggregate Limit	\$ 1,000,000
Each Claim Limit	\$ 1,000,000
Defense of Licensing Proceedings Aggregate Limit (Separate Limit)	\$ 10,000
Subpoena Assistance Aggregate Limit (Separate Limit)	\$ 10,000
Retention	\$ 2,500

WORKERS' COMPENSATION COVERAGE DECLARATIONS

Renewal of Number: 16131-2024

Item 1. Name and Address of Member:

ASSET EVALUATION SERVICES LLC; I AM NEW ORLEANS LLC
6915 GENERAL DIAZ STREET
New Orleans, LA 70124

Policy No: 16131-2025

Pay Plan: Monthly

FEIN: *****5624

Policy Period: 4/1/2025 - 4/1/2026

Business Type: Limited Liability Company (LLC)

Item 2. Agreement Period: From 12:01 a.m. on 4/1/2025 to 12:01 a.m. on 4/1/2026 at the Member's mailing address.

Item 3. Coverage

A. Workers' Compensation Coverage: Part A of the agreement applies to the Workers Compensation Law of the State of Louisiana

B. Employers' Liability Coverage: Part B of the agreement applies to work in the State of Louisiana.

The limits of our liability under Part B are:

Bodily Injury by Accident:	\$1,000,000	each accident
Bodily Injury by Disease:	\$1,000,000	agreement limit
Bodily Injury by Disease:	\$1,000,000	each employee

C. This agreement includes these forms, endorsements, and schedules: *As written and endorsed.*

Item 4. Premium

The premium for this agreement will be determined by our Manuals of Rules, Classifications, Rates, and Rating Plans.

All information required below, and on the attached page is subject to verification of change by audit.

Name and Address:

340-300
Hartwig Moss Insurance Agency, Ltd.
2626 Canal Street 3rd Floor
New Orleans, LA 70119-6410

Adjusted Standard Premium: \$2,650

Expense Constant: \$200

Deposit Amount: \$265

See Extension of Declarations, pg. 2

Minimum Premium 2500

To Report a claim, please call:
(877) 542-2743

Coverage is subject to a minimum premium (subject to applicable adjustment factors)





Term Premium	\$ 2,715
Total Premium	\$ 2,715

Additional Charges

1. \$100 - Administrative Fee

The commission payable is 20.00%.

Thank you for the Bind Order. It is your responsibility to handle all E&S filings as well as collect and pay the E&S taxes. Please give me a call if you have any questions or require anything further.

Sincerely,

Authorized Representative
Kevin Kerridge

Application for Insurance

Please review, sign where
indicated and return

PROGRESSIVE
AUTO

Policy Number: 997015977

Policyholder:
Paul Pablovich
May 5, 2025
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Policy and premium information for policy number 997015977

Insurance company:	Progressive Security Insurance Co PO Box 6807 Cleveland, OH 44101
Agent:	GLYNNE C SIMPSON CONTINENTAL BROKERS PO BOX 2662 MADISON, MS 39130 59424 1-601-707-1028
Named Insured:	Paul Pablovich 6915 General Diaz Street New Orleans, LA 70124
Financial responsibility vendor:	EXPERIAN 1-888-397-3742
Policy period:	May 5, 2025 - Nov 5, 2025
Effective date and time:	May 5, 2025 at 12:06PM ET
Total policy premium:	\$2,477.00
Initial payment required:	\$2,477.00
Initial payment received:	\$2,477.00
Payment plan:	1 payment

Drivers and household residents

The following are listed below:

- You and your spouse
- All household residents 15 years of age or older
- All regular drivers of the vehicles listed in this application
- All children who live away from home who drive these vehicles, even occasionally
- All persons who are titled owners of the listed vehicles, other than those who are not household members and do not operate any listed vehicle

Your total policy premium can be affected by all persons of driving age. While designating drivers as List Only or Excluded may increase policy premium, the violation and accident history of Excluded and List Only drivers does not affect premium.

Paul Pablovich

Date of birth: Jul 15, 1967

Gender: Male

Marital status: Married

Relationship: Insured

Driver status: Rated

License type: Operator - Personal Auto

Education level: College degree

Occupation: Consultant

Thomas Ogg

Market Manager,
VP Comercial Lending
Gulf Coast Bank & Trust Company
848 Harrison Ave
New Orleans, LA 70124
504-565-3676

Bradley J. Mayeur

VP Commercial Relationship Manager
Home Bank
3798 Veterans Blvd.
Metairie, La 70002
504-650-7271

Brice Howard

VP Commercial Comercial Lending
Investar Bank
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Metairie, La 70002
985-237-8362

Robert J. Bergeron

Owner
Crescent Title
7835 Maple St.
New Orleans, La 70118
504-866-5858

Zack Smith, CBO, CFM

Owner
Zack Smith Consulting
530 S Norman C Francis Parkway
New Orleans, La 70119
504-383-3748

Paul Dufour

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New Orleans, La
pauljdfour@gmail.com
50-29304-884

Paul Queyrrouze

SVP, Southshore Market Leader
Resource Bank
321 Veterans Blvd.
Metairie, La 70005
504-293-1800

Bruce Falkenstein

Executive VP Commercial Lending
1110 Highway 190
Covington, La 70433
504-841-2891

Parke McEnrey, MAI

The McEnry Company
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Charles Justice

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