



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.



This certifies that

Paul Pablovich

has successfully completed

**FORTIFIED Home™ Evaluator – Hurricane 2020
Standard Exam**

April 2, 2023

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

State of Louisiana



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 BUILDING CONTRACTOR



Witness our hand and seal of the Board dated,
Baton Rouge, LA 12th day of September 2021

[Signature] Director

[Signature] Chairman

[Signature] Treasurer

Expiration Date: September 11, 2024

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 12/31/2023

Broker Renewal Corporation

01/01/2023



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 12/31/2023

Broker Renewal

01/01/2023



Chairman



Secretary





Effective with UNDERWRITERS AT LLOYD'S, LONDON

Administered by Hiscox Inc.

5 Concourse Parkway Suite 2150, Atlanta, GA 30328

(646) 452-2353

Insurance for Professionals

DECLARATIONS

NOTICE This insurance policy is delivered as a surplus line coverage under the Insurance Code of the State of Louisiana. In the event of insolvency of the company issuing this contract, the policyholder or claimant is not covered by the Louisiana Insurance Guaranty Association which guarantees only specific policies issued by an insurance company authorized to do business in Louisiana.

Broker No.:	US 0002190	Continental Brokers, Inc. & Sports & Fitness Insurance Inc. (Madison)	
Certificate No.:	MPL1714704.22	212 Key Dr	
Renewal of:	MPL1714704.21	Madison, MS 39110-5011	
1. Named Insured: Address:	Asset Evaluation Services, LLC 6915 General Diaz Street New Orleans, LA 70124-3435		
2. Policy Period:	Inception Date: 09/11/2022 Inception date shown shall be at 12:01 A.M. (Standard Time) to Expiration date shown above at 12:01 A.M. (Standard Time) at the address of the Named Insured.	Expiration Date: 09/11/2023	
3. General terms and conditions wording:	WCL P0001 CW (02-21) The General terms and conditions apply to this policy in conjunction with the specific wording detailed in each section below.		
4. Endorsements:	E6006.2 - Louisiana Amendatory Endorsement, E6015.10 - 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, E6020.3 - War and Civil War Exclusion Endorsement, and E6361.1 - Cyber Incidents Clarification Endorsement (PL)		
5. Optional Extension Period:	12/24/36 months at 75/150/225 percent of the annual premium, for eligible coverage parts.		
6. Notification of claims to:	Hiscox Claims 5 Concourse Parkway, Suite 2150 Atlanta GA, 30328 Fax: 678-731-9501 Email: HiscoxClaims@Hiscox.com		
Additional Notification requirements:	NONE		
7. Policy Premium:	\$2,715	Premium Allocated to TRIA: \$0	Administration Fee: \$100



Effective with UNDERWRITERS AT LLOYD'S, LONDON

Administered by Hiscox Inc.
5 Concourse Parkway Suite 2150, Atlanta, GA 30328
(646) 452-2353

Insurance for Professionals DECLARATIONS

Professional Liability Claims-Made and Reported Coverage Part: WCLMPL P0001 CW (11-14)

Covered Professional Services:	Solely in the performance of Construction verification services, for others for a fee.
Professional Liability (PL):	\$ 1,000,000 Each Claim / \$ 1,000,000 Aggregate
Defense of Licensing Proceedings:	\$ 10,000 Aggregate Limit (Separate Limit)
Subpoena Assistance:	\$ 10,000 Aggregate Limit (Separate Limit)
Retroactive Date:	09-11-2014
Retention:	\$ 2,500
PL Premium:	\$ 2,715
Endorsements:	E6175.1 - Real Estate Appraisers Endorsement (PL Form), E6121.2 - Absolute Intentional Acts Exclusion Endorsement, and E6107.2 - California Exclusion Endorsement

In accordance with the authorization granted to Hiscox Inc. under Contract No. B1234HisInc2020 by certain Underwriters at Lloyd's, London, whose names and the proportions underwritten by them can be ascertained by reference to the said Contract, which bears the Seal of Lloyd's Policy Signing Office and is on file at the office of the said Agency and in consideration of the premium specified herein, the said Underwriters do hereby bind themselves, each for their own part and not one for another, their heirs, executors and administrators, to insure as follows in accordance with the terms and conditions contained or endorsed hereon.

The Certificate terms and conditions contained herein or endorsed hereon and such other provisions, agreements or conditions as may be endorsed hereon or added hereto are hereby incorporated in this Certificate. No representative of the Underwriters shall have the power to waive or be deemed to have waived any provision or condition of this Certificate unless such waiver, if any, shall be written upon or attached hereto; nor shall any privilege or permission affecting the insurance under this Certificate exist or be claimed by the Insured(s) unless so written or attached.

IN WITNESS WHEREOF this Certificate has been signed at New York, New York

Authorized Representative
Kevin Kerridge
July 11, 2022
Hiscox Inc.



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

06/29/2022

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER Hartwig Moss Insurance Agency 2626 Canal Street 3rd Floor New Orleans LA 70119-6410	CONTACT NAME: Laura Blust PHONE (A/C, No, Ext): (504) 525-9901 E-MAIL ADDRESS: laura@hmia.com	FAX (A/C, No): (504) 569-9900	
	INSURER(S) AFFORDING COVERAGE		NAIC #
INSURED Asset Evaluation Services LLC and I AM New Orleans LLC 6915 General Diaz St New Orleans LA 70124	INSURER A: HomeBuilders SIF		
	INSURER B:		
	INSURER C:		
	INSURER D:		
	INSURER E:		
	INSURER F:		

COVERAGES

CERTIFICATE NUMBER: 22/23 WC

REVISION NUMBER:

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
	COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC OTHER:						EACH OCCURRENCE \$ DAMAGE TO RENTED PREMISES (Ea occurrence) \$ MED EXP (Any one person) \$ PERSONAL & ADV INJURY \$ GENERAL AGGREGATE \$ PRODUCTS - COMP/OP AGG \$ \$
	AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO <input type="checkbox"/> OWNED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> HIRED AUTOS ONLY <input type="checkbox"/> NON-OWNED AUTOS ONLY						COMBINED SINGLE LIMIT (Ea accident) \$ BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ \$
	UMBRELLA LIAB <input type="checkbox"/> OCCUR EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE DED RETENTION \$						EACH OCCURRENCE \$ AGGREGATE \$ \$
A	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below	Y/N Y	N/A	22-16131	04/01/2022	04/01/2023	PER STATUTE OTH-ER E.L. EACH ACCIDENT \$ 1,000,000 E.L. DISEASE - EA EMPLOYEE \$ 1,000,000 E.L. DISEASE - POLICY LIMIT \$ 1,000,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

CERTIFICATE HOLDER**CANCELLATION**

Proof of Coverage

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

AUTHORIZED REPRESENTATIVE

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**ASSET
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CONSTRUCTION PAY APPLICATION SYSTEM

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**ASSET
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CONSTRUCTION PAY APPLICATION SYSTEM

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