## SERVICE FEATURES EXHIBIT

Built's Services can include any of the Features provided in this Service Features Exhibit. Features that apply will be listed on Client's Order Form.

**Construction Loan Administration.** Built's Construction Loan Administration Service ("CLA") is a cloud-hosted web application used to facilitate the administration of construction loans post-close, including workflow management and collaboration tools for lenders, borrowers, and builders. <u>CLA includes:</u> Draw management, budget management, file sharing, builder/borrower collaboration, disbursement control, role based access control, inspections scheduling.

**Inspection Services.** Built Inspection Services are designed to assist Client in completing and evaluating construction site progress in the context of determining draw disbursement. Services include Inspection Technology, including a mobile application, to assist Client in administering inspections and, if applicable, Built's network of inspectors ("Built's Network Inspectors") to perform inspections. If included, an inspection report is a report of the Built Network Inspector's inspection findings and includes the following information: (a) construction progress observed including noting percentage completion of each line item; (b) photographs of the construction site; and (c). the time and date of inspection ("Inspection Report"). The following defines the Services that may be available based on Client's Order Form:
- **Basic Inspections:**
    - Invite inspectors sourced and managed by Client ("Client Managed Inspectors") as Participant Users
    - Client Managed Inspector provided access to basic version of Built mobile and desktop inspection application
    - Inspection results are connected to draw availability in the Built Platform
- **Inspection Tech and Services:**
    - Basic inspections
    - Inspector Onsite
    - Inspector review
    - Project Snapshot
    - Optional integration with select out of network inspection companies
- **Overage Insurance.** Fees include fulfillment of either Inspector Onsite or Inspector Review inspections performed once every 45 days and within the expected duration of 12 months ("Reasonable Use"). Following each calendar quarter, Built may review Client's actual inspection volume and if Client's actual inspection volume exceeds the Reasonable Use, Built may notify Client of a reasonable fee increase based on Client's actual inspection volume. Any Fee increase made pursuant hereto will only apply to future Services and will not be applied retroactively.

**Project Pro.** When applicable, the following Built Project Pro Services are included for each Active collateral Unit and designed to assist with upfront and ongoing diligence:
- **Contractor Management.** Contractor Management Services provide tools to support Client in determining acceptance of a general contractor selected for a construction project ("Contractor"). Contractor Management Services include the following ("Contractor Review"):
    - **Contractor Profile.** Built will deliver Client a report regarding a requested Contractor providing information compiled from national business credit databases including business status, pay history, credit profile, and confirmation of insurance coverage and license status.
    - **Customer Data Collection.** Client may configure templates to collect necessary information from Contractors to comply with Client's underwriting requirements.
    - **Contractor Portal.** Client may invite Contractors to access the Contractor Portal to provide Client's requested information and documents as a part of underwriting.
    - **Contractor Requirements Tracking**
    - **Ongoing Contractor Management**
    - **Contractor Registration Status and Real Time Alerts**
- **Project Monitoring.** Includes the following:
    - **Lien Monitoring.** Daily monitoring of the properties collateralizing the Active Collateral Units in Client's portfolio and reporting on any involuntary liens (e.g. mechanics liens, tax liens) discovered for each property address. Initial reports for a property address will include all available involuntary liens for each address. Subsequent reports will include new involuntary lien records for each address. Lien Monitoring Services rely on data from county property records offices and is not warranted to be complete or error-free.
    - **Contractor Monitoring.** Contractor Monitoring Services provide Client with daily updates to select Contractor profile data for the duration of construction.

- **Project Monitoring Dashboard**

**Title Search.** Title Search allows Client to request Title Search Reports on a property associated with a Collateral Unit on an ad hoc basis. Upon request from Client through the Built Platform, Built will process the request and produce a Title Search Report for the requested property. Once the Title Search Report is complete, it will be made available to Client within the Built Platform. The Title Search Reports include property information including owners, encumbrances, current mortgage(s), any open liens or judgments, and the property tax status for the stated period through the report date.

**Batch Import Pipeline Data Connection.** Built and Client will collaborate to generate a data connection that imports data from a Client system (e.g. core accounting system or loan origination system) to CLA via a flat file containing mutually agreed and supported data fields in Built's specified file format ("Client Data Files") delivered to Built's Exchange Hub via SFTP. Built and Client will agree on an import cadence as frequently as once per Business Day. The following summarizes the updates supported by the Batch Import Pipeline Data Connection:
- Automatically create new pending loan records in CLA,
- Automatically update select supported fields of Pending loan records in CLA, or
- Automatically update select supported fields of Active loan records in CLA

The included data fields, updates, and import cadence will be agreed upon during the development of the Batch Import Pipeline Data Connection. Built and Client will each secure the technology and systems associated with any Batch Import Pipeline Data Connections consistent with prevailing industry standards. Each party is responsible for any data intrusions due to vulnerabilities in the technology or systems controlled by such party. The following defines the service fee and associated services related to the Batch Import Pipeline Data Connection:
- **Development Services.** Initial process of creating the data connection between Client system and Built software platforms.
- **Maintenance Services.** On-going delivery and maintenance of Integration Service

**Batch Export Pipeline Data Connection.** Built and Client will collaborate to generate a data connection that exports standard reports delivered to Client via CSV flat file via Built's Exchange Hub using SFTP. Built and Client will agree on an export cadence as frequently as once per Business Day. The Batch Export Pipeline Data Connection can export an Insights Report or a Reconciliation Report. An Insights Report is one of a collection of standard reports generated by CLA regarding Client's loan units. A Reconciliation Report is a report of known variances based on a comparison of select supported data fields between the Client system and CLA.
- Built and Client will coordinate to configure and test the Batch Export Pipeline Data Connection prior to going live. Built and Client will each secure the technology and systems associated with any Batch Export Pipeline Data Connections consistent with prevailing industry standards. Each party is responsible for any data intrusions due to vulnerabilities in the technology or systems controlled by such party.

**nCino/CLA Integration.** Built and Client will collaborate to leverage an existing application integration that imports and exports data from nCino to CLA and back from CLA to nCino. Client Users will trigger within nCino to the transmission of individual new loan records to CLA. Client is responsible for ensuring data is populated in nCino prior to triggering the integration. Examples of types of data may include borrower/consumer information, loan information, and property information. Specific fields will be defined prior to going live with the integration.
- Built and Client will coordinate to configure and test the application with integration prior to going live. Built and Client will each secure the technology systems associated with the application integration consistent with prevailing industry standards. Each party is responsible for any data intrusion due to vulnerabilities in the technology or systems controlled by such parties. The following defines the service fees and associated services related to the application integration:
  - **Development Services.** The initial process of configuring the application integration between nCino and Built software platforms.
  - **Maintenance Services.** On-going delivery and maintenance of Integration Services.

**Nativ Deal Management (a/k/a Asset and Portfolio Management).** Built's Nativ Deal Management is a cloud-hosted web application including the following:
- **Loan Origination & Underwriting**
  - Dynamic and configurable pipeline tools (web or direct two-way Excel integration)
  - Configurable origination loan dashboards
  - Loan contract management and analytics
  - Origination analytics (deal funnels, dead deal analytics, etc.)
  - Configurable loan memos (asset summary reports, credit committee memos, etc.)

- o Ability to integrate client MS Excel files with agile mapping
- o Data Import services for historic pipeline data
- **Asset Management/Servicing**
  - o Data import services for legacy portfolio data
  - o Integration support for Excel-based financial models
  - o Configurable asset management loan web dashboards
  - o Provide functionality for configurable ongoing asset reporting
  - o Snapshot tools for storing multiple iterations of loan underwritings and budgets
  - o Ability to integrate client MS Excel files with agile mapping
  - o Document management
- **Fund & Portfolio Management**
  - o Configurable dashboard for portfolio review
  - o Intuitive portfolio construction tools for creating and modifying portfolios
  - o Ability to allocate loan assets across deal participants
  - o Provide functionality for configurable portfolio reporting for stakeholders
  - o Portfolio exposure analytics and tools
- **General/Admin**
  - o Real estate data model for tracking, analysis and reporting on granular scope of property, loan, portfolio, and loan contract data structures
  - o Robust data validation toolset including user-friendly audit trail with rollbacks
  - o Comparables searches

**API access to Built data model.** Built will provide Client up to five (5) hours of consultation Services to guide Client through optimal use of Built's reporting data set. Any additional support from Built beyond what is described herein and/or beyond the five (5) hour cap, Client will be charged at a rate of $350.00 per hour.

**SFTP/Client data warehouse Data Integration.** Built will provide Client up to five (5) hours of consulting services to guide Client through the setup of reports in the "reporting" tab to assist in creating a monthly update to Client's internal data warehouse. Built will provide the scheduling of those reports via SFTP. When available, and upon notice by Built, maintenance of the SFTP schedule will transition to Client. Any additional support from Built beyond what is described herein and/or beyond the five (5) hour cap, Client will be charged at a rate of $350.00 per hour.

**Warehouse Data Sharing.** For Clients that have their own data team, data warehouse, and business intelligence tools, Built will support the ability to sync predefined data sets directly to Client's warehouse. Client will be able to build their own reporting and complete analysis on their data in the Built Platform. The estimated implementation phases for this Service can be found in the linked Warehouse Data Sharing Implementation Exhibit: https://getbuilt.com/wp-content/uploads/2024/11/Warehouse-Sharing-Implementation.pdf.  Client's use of the Warehouse Data sharing must comply with the terms of the Agreement and authorized utilization of data. Any additional functionality beyond implementation and standard maintenance of this Service may result in additional Fees.