

ADG

ATLANTIC DISBURSEMENT GROUP

Specializing in fund disbursement for the construction industry





Advantages

ADG is a third party construction fund disbursement company offering services that reduce your risk, increase your efficiency and improve service to your customers.

- Fund Disbursement Service
 - State of the art software with 24/7 secure web portal
 - Issues payments directly to subcontractors and suppliers
 - Collects and tracks lien waivers
 - Maintains and tracks construction loan budget
 - Generates detailed reports on all disbursement activity

- Inspection Service
 - Provides construction site inspections by industry-experienced inspectors
 - Provides inspection reports
 - Documents construction progress using digital photography

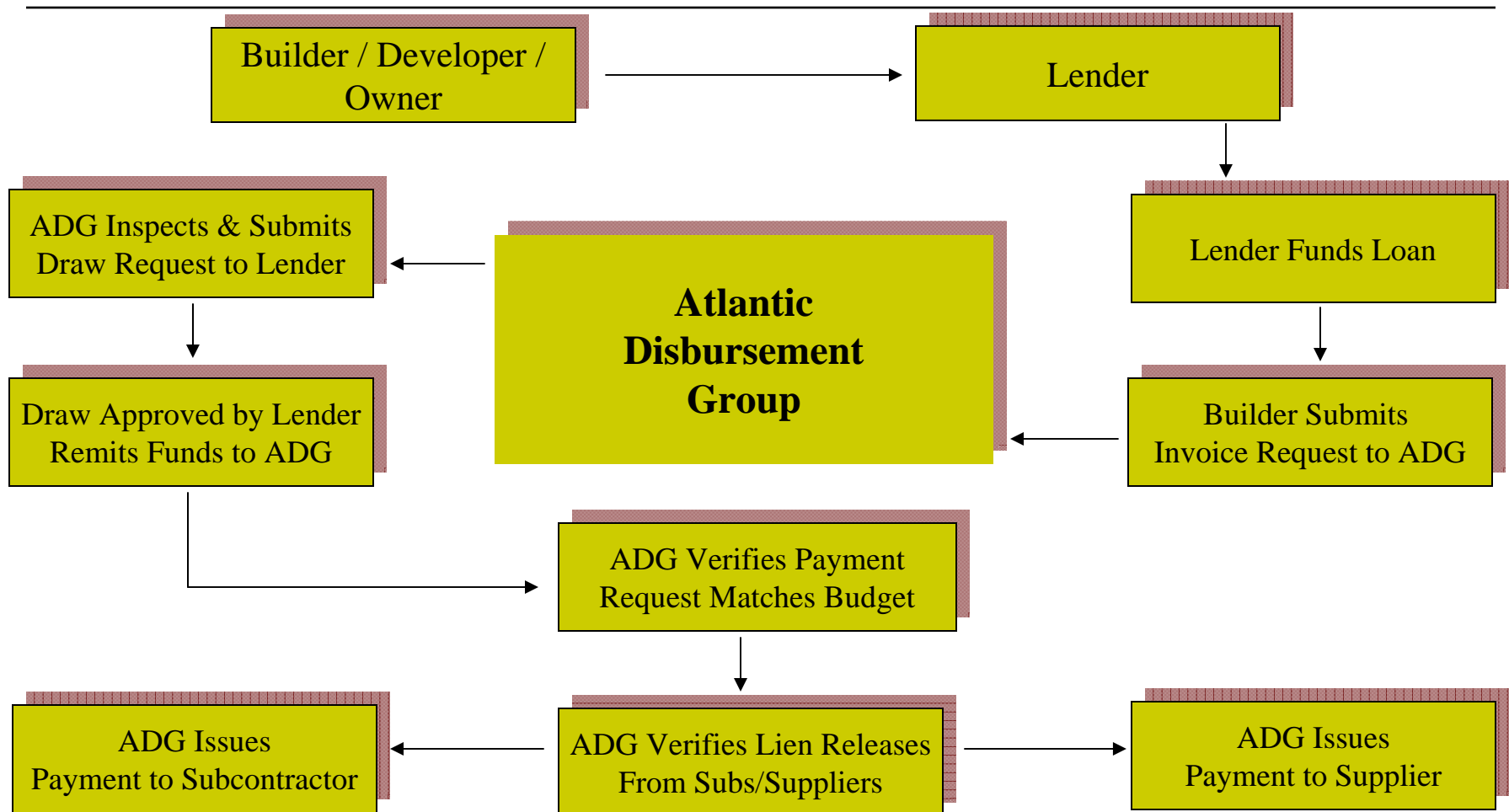
- Professional Liability Insurance Policy - \$1M per transaction



Disbursement/Inspection Process

- ❑ Builder/Developer/Owner submits budget and specifications to lender for review
- ❑ Lender approves the builder's loan
- ❑ Builder or lender submits approved budget to ADG
- ❑ Builder submits invoices to ADG
- ❑ ADG performs regular site inspections and provides lender with inspection report and proof of completion via digital photographs
- ❑ Lender disburses the draw request to ADG
- ❑ ADG verifies payment request matches budget
- ❑ ADG sends lien waiver to supplier
- ❑ Lien waiver returned to ADG
- ❑ Check or wire is sent to subcontractor or supplier
- ❑ Builder/Developer/Owner pays ADG a fee based on a tiered pricing structure upon loan closing

Disbursement/Inspection Process Flow





Who Benefits

- Title Insurance Companies
- Lenders
- Builders
- Developers
- Subcontractors
- Suppliers
- Homeowners



Title Insurance Company

- Eliminates possibility of mechanics and material liens
 - Eliminates fund disbursement on uncompleted work
 - Lien releases required before issuing payment for goods or services
 - Direct pay to subcontractors and suppliers, not the builder, protecting you from potential fraud
 - Construction site inspections performed by industry-experienced inspectors
 - Construction progress documented through digital photography and detailed inspection reports
 - Reduction in title insurance losses
 - Potential to offer preferred rates to participating lenders, builders and developers