

Titleman for lenders: the products.

*The building blocks of your workflows: your stack,
our engine, answers where you work.*

Each product is one step the engine runs: it takes what you already have, adds what is on record, and lands the answer in your formats. More accurate, faster, lower cost per loan.

● UNDERWRITING · SENSITIVITY live Excel

DSCR · RATE × LOAN	\$10.0M	\$11.0M	\$12.0M
6.25%	1.45x	1.32x	1.21x
6.75%	1.38x	1.25x	1.15x
7.25%	1.31x	1.19x	1.09x

01
THE CREDIT MODEL

02
THE COLLATERAL

● PROPERTY PASSPORT as of 2 Oct 2026

Owner of record = borrower entity	FOUND
Mortgage recorded Apr 2019	FOUND
Liens, court cases	NONE FOUND
Tax delinquency	NO SOURCE HERE

03
YOUR MARKETS

● SIGNALS · YOUR MARKETS this week

MATURING	Garden multifamily, 186 units · Mar 2027
DSCR 1.08x reported Jun 2026 · owner behind the LLC	

Everything your firm already has, working together with 2,100+ sources.

We connect what you already use and match it against our property base, starting with one workflow in 72 hours.

WHAT OF YOURS WE CONNECT

- **The files you already have:** OMs, rent rolls, T-12s, leases, data-room PDFs, and your own Excel models up to 40 MB.
 - **Loan requests you forward by e-mail:** each loan request package comes back as one property underwriting, reviewed by our team first.
 - **The AI assistant your team already uses:** Titleman works inside it.
-
- **Set up by our team when we start:** your data warehouse (read-only), your CRM, a firm address that files incoming mail, a drop for whole data rooms.

WORKS WITH



WHAT IT MEETS

2,100+

sources

~6M

properties in our base

~50

signal types

Owners, sales, loans and maturities, permits, and dated events such as tax delinquency, foreclosure filings and code violations. Deepest in FL, TX, NC, CA, NJ, NY, MA and WA.

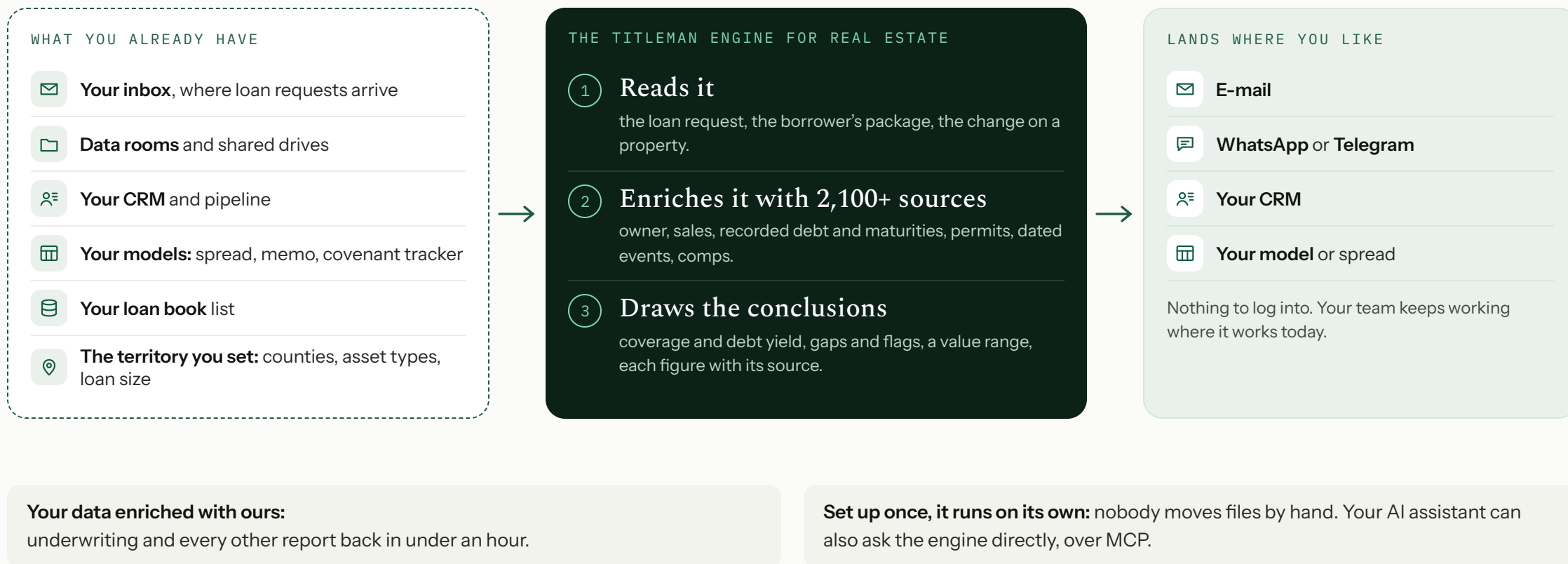
Every figure keeps its date, and its source inside the report.

Your files stay in your firm's workspace.

DONE BY OUR TEAM IN THE
72-HOUR START

Send us your loan book's property list. Our team matches every row to our property base and returns it with the maturities we hold, owner, permits and dated events such as tax delinquency and foreclosure filings, each with its date. What we could not match is named, not guessed. Our team does this for you during the start.

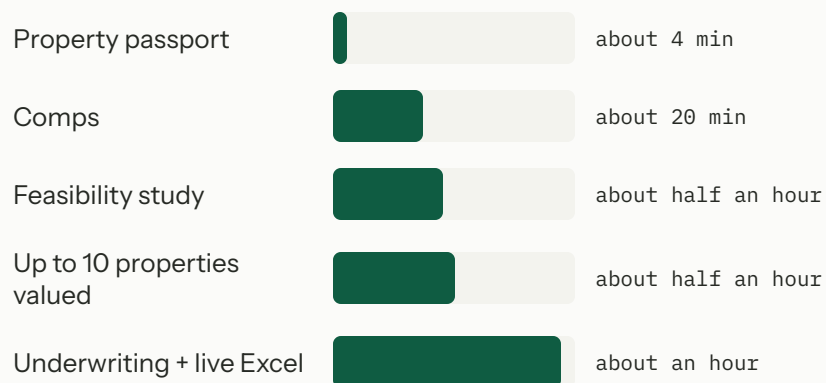
Your stack, any stack. Our engine in the middle. Answers land where you work.



YOURS ONLY · NDA FIRST · YOUR SIGN-OFF

Your credit desk on AI: faster loans, lower cost per loan.

FASTER



Medians of our production runs, last 30 days, from the request to the delivered files.

MORE ACCURATE

Every input shows its source and date; every result shows its formula.

What we could not find is named as missing, never filled in.

The same comps request returns the same set; the same feasibility request returns the same study for 30 days.

LOWER COST PER LOAN

~1,000 data points

in one underwriting, each marked as found with its source, computed by formula, or missing. One request returns the memo and the live Excel together.

Your analysts check and decide instead of collecting.

FOR A LENDER

A property underwriting from the loan request package in about an hour, plus a due-diligence checklist where every item points to its document and page. Start with one of your processes: it runs on your live loans 72 hours after we get access.

Each product is a step inside one of your workflows.

YOUR WORKFLOW	UNDERWRITING	DUE DILIGENCE	PASSPORT	COMPS AND RENT	SIGNALS	BOV AT SCALE	FEASIBILITY
1 · Inbox loan request → full analysis by e-mail	●	●	○	●			
2 · Radar new signal in your territory → digest	○		○		●		
3 · Book watch loan book → weekly changes	●		○		●		
4 · Revalue the book collateral list → value ranges				○		●	
5 · Pre-funding check address → collateral page		●	●				
Construction loans site → what it allows, schemes		●					●

● does the main work ○ adds to it The workflows themselves are in “Titleman for lenders”.

Underwriting: the property’s numbers, rebuilt from the package with a source on every input.

YOU GIVE	The OM, T-12 and rent roll; the amount requested and your rates.
YOU GET	A memo and a live Excel model: rent roll to NOI, the loan schedule, DSCR, debt yield and sensitivity grids.

WHAT MATTERS FOR A LENDER

- ✓ NOI three ways: per the OM, per the T-12, and a lender view.
- ✓ Every input shows its source and date; every result shows its formula.
- ✓ Stress grids, including DSCR across rates and loan amounts.
- ✓ A missing figure is named as missing, never filled in.

The memo does not state a loan amount. Sizing stays with your committee.

EXAMPLE

The 120-unit refinance: NOI per OM \$1,236,000, per T-12 \$1,112,400, lender view \$1,071,800; DSCR 1.39x, 1.25x and 1.21x at 6.25%; then the questions to send back.

Underwriting model.xlsx

LIVE FORMULAS

	SENSITIVITY • DSCR, RATE × LOAN	\$10.0M	\$11.0M	\$12.0M
4	6.25%, 30-year	1.45x	1.32x	1.21x
5	6.75%, 30-year	1.38x	1.25x	1.15x
6	7.25%, 30-year	1.31x	1.19x	1.09x
7	Debt yield	10.72%	9.74%	8.93%
Inputs, each with its source				
10	NOI, lender view	1,071,800	NOI tab, row 14 • T-12 + reserves	
11	Insurance, at renewal	201,000	Renewal notice, p.1 • 1 Oct 2026	
12	Amortization, years	30	Your input	
13	Rates tested	6.25–7.25%	Your input	
Rent roll T-12 NOI Debt Sensitivity Sources				

⌚ ABOUT AN HOUR, WITH ITS LIVE EXCEL MODEL

Due diligence: the borrower’s data room, checked in eight stages.

YOU GIVE	The data room, or the folder of documents, and the address.
YOU GET	A checklist where every item is marked ok, issue or missing, with the document and page. On request, an Excel with a risks sheet and a reconciliation sheet.

WHAT MATTERS FOR A LENDER

- ✓ A stage with no documents is reported as missing, never skipped.
- ✓ Add lease abstraction: each lease (text PDF) becomes 16 fields with page references, rolled into one rent roll.
- ✓ Owner of record, liens and permits, as recorded.
- ✓ Risks rated low, medium or high. Not legal advice.

EXAMPLE

Before a refinance closes: four units on the rent roll with no lease in the room, and an insurance certificate past its date, each named with its document.

DILIGENCE CHECKLIST · REFINANCE FILE			ok · issue · missing		
1	Title and survey	survey dated 2019; no update in the room	4	1	0
2	Leases and estoppels	4 units with no lease in the room	6	0	4
3	Financial and tax	T-12 ties to the rent roll, Jan	6	0	0
4	Permits and zoning	roof permit closed 2023	3	0	0
5	Environmental	no report in the room	0	0	1
6	Physical condition	roof age stated, no inspection	2	1	0
7	Insurance	certificate past its end date	1	1	0
8	Litigation and liens	none found on record	2	0	0

ON REQUEST

XLS Risks sheet

XLS Reconciliation sheet

The property passport: one page per collateral, everything on record.

YOU GIVE	An address or a parcel number.
YOU GET	The building, the owner of record and sales, recorded mortgages, liens, court and tax records, zoning, location and nearby comparables, read from records across 2,100+ sources. Coverage varies by county.

WHAT MATTERS FOR A LENDER

- ✓ Each fact carries its date.
- ✓ Each record category says found, none found or no source here.
- ✓ Built without a language model: the same address returns the same page.
- ✓ Title flags on record, to confirm with your title company.

EXAMPLE

Before funding: confirm the owner of record is the borrower entity and that no other mortgage or lien has been recorded since the term sheet.

Passport · garden multifamily, 120 units		as of 2 Oct 2026	
BUILDING		OWNERSHIP AND SALES	
120 units, built 1998	parcel record	Owner = borrower entity	FOUND
Multifamily district	zoning	Last sale Mar 2019	recorded deed
MORTGAGES		LIENS, COURT, BANKRUPTCY	
Recorded Apr 2019	FOUND	Liens	NONE FOUND
Second mortgage	NONE FOUND	Court, bankruptcy	NONE FOUND
TAXES		NEARBY COMPARABLES	
Assessed value, 2026	read 2 Oct	5 sales, same type	1 mile · 24 mo
Delinquency	NO SOURCE HERE	Latest Jun 2026	recorded deed

⌚ ABOUT 4 MINUTES PER ADDRESS

Comps and market rent: what similar buildings sold for, and what similar units rent for.

YOU GIVE	An address and the asset type; for the rent check, the rent roll.
YOU GET	Sales of the same type within a mile over 24 months, each with date, price and size. Market rent per unit, with the comparable rents behind it.

WHAT MATTERS FOR A LENDER

- ✓ A sale that is not comparable is kept as reference only, with the reason.
- ✓ New construction is not used to price old stock.
- ✓ Fewer than 3 priced comps, and it says so.
- ✓ The same request returns the same set of comps.

EXAMPLE

The OM claims a 10% mark-to-market lift. The rent check puts in-place rents 3.1% under 6 nearby comparables, so most of that lift is not there.

● SALES COMPS · THE 120-UNIT REFINANCE			1 mile · 24 months	
SALE	UNITS	\$ / UNIT	SOLD	DIST.
A·garden, 1996	144	148,600	Jun 2026	0.4 mi
B·garden, 2001	96	152,100	Feb 2026	0.7 mi
C·garden, 1994	168	141,900	Nov 2025	0.9 mi
D·mid-rise, 2024 Reference only: new construction	210	236,000	Aug 2025	0.8 mi
● RENT CHECK · SAME REQUEST, BORROWER'S RENT ROLL			per unit, monthly	
UNIT TYPE	RENT ROLL	MARKET	GAP	COMPARABLES
1 bed, 60 units	1,295	1,340	-3.4%	3 rents
2 bed, 60 units	1,610	1,658	-2.9%	3 rents
🕒 COMPS: ABOUT 20 MINUTES · RENT CHECK: ABOUT 15				

Signals: what just changed in your markets, with the owner named.

YOU GIVE	Your counties or metros, property types, and the signals you care about.
YOU GET	Each week, a list we pull for your counties: the properties where something changed, each with its date and the owner behind the LLC.

WHAT MATTERS FOR A LENDER

- ✓ Loans coming due within 24 months: your next borrowers.
- ✓ Coverage reported weak, interest-only or balloon, loan distress.
- ✓ Distress at the property: taxes, foreclosure filings, code violations.
- ✓ Coverage varies by county, so we pull yours first and show the count.

EXAMPLE

A bridge lender in one metro: every multifamily loan on record maturing within 24 months with weak reported coverage, and who owns each.

DEBT

MaturingIO / balloonWeak coverageLoan distressModified

Delinquent

DISTRESS

Tax delinquentForeclosure filedCode violationsBankruptcy

OWNER

Long holdAbsentee ownerPortfolio ownerOwner in court

INCOME

Occupancy downNOI downAnchor lease expiring

DEALS

Just soldSerial buyerSerial seller

THIS WEEK · MULTIFAMILY, YOUR METRO

week of 12 Oct 2026

MATURING

Garden, 186 units · matures Mar 2027

reported DSCR 1.08x, Jun 2026 · family partnership behind the LLC

TAX DELINQUENT

Mid-rise, 92 units · second-half taxes unpaid

tax record · 9 Oct 2026 · private sponsor

JUST SOLD

Townhome rental, 64 units · new owner of record

recorded deed · 6 Oct 2026 · regional owner

BOV at scale: your whole collateral book, revalued in one go.

YOU GIVE

Up to 100 collateral addresses as a spreadsheet. You see the estimate and confirm it before anything starts.

YOU GET

One workbook: a value range per property, its comparable sales and a confidence mark, filling in as each property is valued.

WHAT MATTERS FOR A LENDER

- ✓ Quarterly collateral marks across the book, not one property at a time.
- ✓ The watch list, a note sale or an REO list priced as one list.
- ✓ Each value range shows the sales behind it and how sure it is.
- ✓ A value range with its comps, not an appraisal.

EXAMPLE

The quarter-end report: the 100 properties behind the book, each with a value range and its comps, in one workbook.

COLLATERAL BOOK • VALUE RANGES				one workbook
36 of 100 valued			rows fill in as each one is done	
#	COLLATERAL	VALUE RANGE	COMPS	CONFIDENCE
031	Garden multifamily, 120 units	\$15.4M – \$17.6M	5 sales	MEDIUM
032	Retail center, 84,000 SF	\$11.2M – \$13.5M	4 sales	MEDIUM
033	Industrial, 142,000 SF	\$18.9M – \$21.4M	6 sales	HIGH
034	Office, 61,000 SF	\$7.1M – \$9.6M	3 sales	LOW
035	Mid-rise multifamily, 92 units	\$16.0M – \$18.1M	5 sales	HIGH
036	Townhome rental, 64 units	\$10.8M – \$12.2M	4 sales	MEDIUM
037	Self storage, 610 units	valuing now		
038	Neighborhood retail, 22,000 SF	queued		

Feasibility: for a construction loan, what the site allows before you fund.

YOU GIVE	An address or parcel number, and the planned project.
YOU GET	The zoning read (district, floor area ratio, height, maximum buildable area), the schemes that fit, and a live Excel with cost and return for each.

WHAT MATTERS FOR A LENDER

- ✓ Every zoning figure carries its source.
- ✓ Each scheme that loses says why it lost.
- ✓ The same request returns the same study.
- ✓ Pair it with due diligence on the site: owner of record, permit and lien findings first.

EXAMPLE

A construction request on a corner lot: the code read shows which rule limits the number of homes, before the appraisal is ordered.

FROM A SAMPLE: WHAT THE CODE ALLOWS ON ONE LOT

What the code allows on this lot

Lot

21,000 SF

100 ft of frontage by 210 ft, 0.48 acres

Floor area ratio

1.5

at most 31,500 SF, for every use, no bonus on this street

Height

55 ft

4 storeys with a 14 ft shop floor and 11 ft floors above

Density

48 homes

100 per acre; the unit-size rule binds first

WHAT COMES BACK

every study

Live Excel: each scheme with its cost and return

formulas

Zoning read: the rule that binds, figure by figure

PDF

Memo, and the evidence behind each figure

Word • files

ABOUT HALF AN HOUR PER STUDY

Sample at titleman.ai/samples: “A fire-damaged retail lot”. Street, city and owners removed; lot and money figures scaled. It states no price.

One hour on one of your own loans.

Your stack, our engine in the middle, answers where you work: more accurate, faster, lower cost per loan. Under our NDA, send one loan request or a list of collateral; we run it before the call and walk you through what came back.

What you send is used for your work only. To put one of your workflows on AI in 72 hours, see “Titleman for lenders”.

The lender workflows: titleman.ai/workflows

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WHAT TO SEE FIRST

- ☐ Property underwriting from a loan request package
- ☐ Due diligence on a data room
- ☐ A passport for one collateral
- ☐ Comps and a rent check
- ☐ Signals in your markets
- ☐ Feasibility for a construction loan
- ☐ BOV at scale on a list of collateral

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