



A FRESH APPROACH TO COMMERCIAL REAL ESTATE SERVICES

>24,000
appraisals
managed
yearly

>1,000,000
properties
in database

Servicing
100% of US
states

600+ Financial Institutions trust MountainSeed to ease their daily burden by outsourcing all or part of their appraisal management process, working with our capital markets group on loan participations and trading, and accessing our data to enable better decisions.

MountainSeed has a fresh approach to commercial real estate services. We give banks more time to grow their business by outsourcing services that can be performed more efficiently and more effectively by a firm with deep experience and expertise in those areas. We were honored as Atlanta's 2nd fastest-growing private company in Commercial Real Estate as part of the 2021 Atlanta Business Chronicle PaceSetter awards and were named #179 in Financial Services companies in the 2021 Inc. 5000 list of the fastest-growing private companies in the US.

APPRAISAL MANAGEMENT

If knowledge is power, then MountainSeed is an appraisal powerhouse. Our team of expert appraisers know a thing or two because they have, on average, 30 years of experience in the industry. With a full-time staff of appraisal reviewers located in every region of the country, we combine the expertise of dedicated, local reviewers with the power of national coverage for a seamless experience that delivers the best of both worlds.

Advantages:

- No sunk costs for times when demand for appraisals is slow; Use our services only when you need them.
- No need to stay up to date on ever-changing appraisal regulation compliance - leave that to us.
- Let your staff focus their efforts on key projects; Let us manage your spreadsheets, engagement letters, and lender status updates.
- We service both commercial and residential appraisals, so there's no need for you to manage multiple vendors.
- Appraisal Management fees are passed to the buyer at closing, not to the FI and we guarantee you'll never lose a loan based upon our fee.

If you'd like a partner with industry-leading experience who shares your focus on community growth and wellness, choose MountainSeed. We'd be happy to review your current appraisal process with you and brainstorm ways to make your financial institution and credit department thrive.

INSURANCE REFERRAL

Start Generating Non-interest Income by enrolling in our Insurance Referral Program today.

MountainSeed's Insurance Referral Program is a turnkey solution that can provide Financial Institutions with continual and hassle-free, non-interest referral fee income.

The process is simple - Sign the Referral Agreement and our trusted licensed insurance agency partner can directly provide your client with a competitive-rate policy. If they accept, you'll start earning a percentage of their fee (where allowed by applicable law), and will continue doing so for the life of the policy - all with little-to-no effort, risk, or commitment on your end.

CAPITAL MARKETS

Our Capital Markets Group works with builders and developers nationwide to originate financing on the best terms available through our extensive financial institution network. We are also active in sourcing loan participants and maintain an active and growing loan sales and trading platform.

Our long-term relationships with community banks and credit unions throughout every state provide us with a unique understanding of the market. We see \$25B in CRE loan volume on an annual basis, and our team possesses decades of experience in the commercial real estate and lending arenas.

Loan Participations and Whole Loan Trading

MountainSeed works with a nationwide network of financial institutions that regularly buy and sell participations and whole loans. We've built an efficient process that allows financial institutions to find credible partners who can buy loans quickly.

We can help:

- Reduce relationship exposure or mitigate concentration limit challenges
- Originate loans outside of your financial institution's legal lending limit
- Obtain fees and servicing income
- Retain and expand borrower relationships
- Share credit risk with other financial institutions while maintaining control

CRE Debt Origination

Our originations team has built the most efficient process which allows our clients to obtain the most attractive pricing, terms, and structure available on any given project. We can assist credible borrowers seeking guidance lines, project loans, or consolidations of their current debt relationships.

We can help:

- Increase loan growth with additional deal flow
- Generate interest income
- Diversify your loan portfolio

MOUNTAINSEED ANALYTICS

MountainSeed Market Insights provides the most timely, accurate small balance CRE data in the industry. We provide real-time insight into Main Street commercial real estate in markets across the US.

Market Insights offers a unique opportunity to understand commercial real estate transactions and trends within your market. This new tool provides a view into underlying real estate fundamentals by segmenting multiple variables by geography (state or MSA) and property type. You'll get a better understanding of cap rates, rental rates, NOI/SF, and occupancy rates. Market Insights provides your organization with a quick and easy way to understand the competitive landscape of the commercial real estate market.

Our data is accurate and timely because it is sourced from property appraisals in your selected geography, collected over time. The dashboard offers a quick online view of the data, with more detailed downloadable data available for deeper analysis.