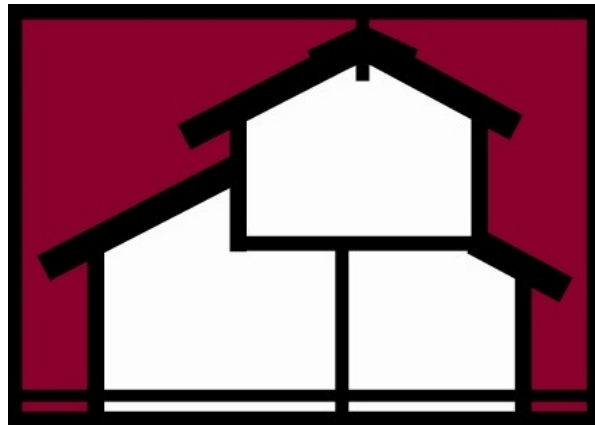


Statement of Qualifications

Revised January 1, 2026

For

Joseph F. Betz



CONSTRUCTION DIAGNOSTICS GROUP, LLC

3221 RAMSLAND WAY

FREDERICK, MD 21704

INTRODUCTION/PERSONAL PROFILE

Joseph F. Betz is a seasoned real estate, construction, and banking professional with a career spanning several market cycles beginning in the mid-1980s. As an independent consultant, Mr. Betz provides a unique perspective combining over a decade of institutional retail and real estate lending with 30 years of direct real estate development and construction experience, offering clients a real-world view of various project types. Betz currently serves as an independent consultant to the banking and construction industries, working with independent clients and strategic alliances with local financial institutions.

As an institutional lender, Mr. Betz successfully underwrote real estate development and construction loans throughout the East Coast, from the Mid-Atlantic to South Florida. After leaving the banking industry in 1994, Mr. Betz went on to work for local real estate development entities, holding critical roles in the development and corresponding construction of residential (single & multi-family) and commercial subdivisions before forming his own construction/ development company in 2004. Projects ranged from small, custom home subdivisions, moderate single-family, commercial, industrial parks, and larger PUD products. Mr. Betz served as project financial liaison in many affiliations, negotiating debt financing for various project types.

Mr. Betz's time is divided between managing CDG's contracting division and Construction Diagnostics Group as an independent consultant to both real estate development and banking communities.

WORK PROFILE

Real Estate Services

- Full General Contracting Services
- Pre-Construction Project Review
- Bid Phase Assistance
- Contract Administration and Management
- On-site Project/Construction Management
- Periodic, on-site progress monitoring and inspection services
- Project Cost Tracking & Management
- Critical Path Analysis

"Anytime we are engaged by a real estate client, we begin with the end in mind. Our job is not just to complete the task before us but to become quasi-owners and treat the project as if it were our own. Our commitment extends well beyond the contract to the people we represent. Repeat business is our signal that things are done right, on time, and on budget. Our goal is to foster better communication between construction lenders and developer clients; having held

both roles, we speak the language of both the banker and builder". Our work is converted to digital format and easily distributed to all client team members. Establishing priorities, big-picture focus, resolving conflicts early, and promising only what we can deliver are keys to our success.

Banking Services

- Construction Progress Monitoring
- Preconstruction Review
- Project Cost Analysis
- Interim Collateral/Disposition Analysis
- Property Condition Assessments

For banking clients, our goal is to present reports that are easy to read and convey the project's disposition photographically and in narrative form, offering an opinion on critical elements of construction practices. Our reports are well-formatted, consistent, and clearly represent current and existing site conditions.

A qualified field inspector conducts each of our inspections; we can generally arrange inspections within 24-48 hours of notice. Reports are prepared and sent electronically in .pdf format, including photographic evidence of our findings and, when available, results from our database search for permits and approvals. Our goal is for the client to know as much as we do; our reports are designed to make that happen. Accordingly, each written report will attempt to opine on or state affirmatively the following:

- That the amounts requested are in line with the percentage of completion, and that soft costs are properly accounted for
- That the budget remaining is sufficient to complete the project
- The quality of materials and workmanship is according to specifications
- The site is well-managed, clean, and orderly
- That permits are properly posted
- The site is secured if materials are stored
- That the project can be completed on time

TECHNICAL PROFICIENCY

- BluePrint Interpretation
- Advanced understanding of Microsoft Office Products
- "Built" Cloud Inspection Platform
- AIA Contract Document Management

- Discount Cash Flow Analysis/Interpretation
- Marshall & Swift Valuation Service

PAST AND PRESENT BANKING CLIENTS

Security Benefit Insurance

Spring Garden Lending

Atlantic Union Bank

Sandy Spring Bank

John Marshall Bank

Forbright (Congressional) Bank

Middletown Valley Bank

Founders Bank

FVC Bank

Presidential Bank

Capital Impact Partners

Bright MLS

PNC Bank

M & T Bnk

City First Bank of DC

Adams National Bank

Bank of Georgetown

Harvest Bank of MD