



REAL ESTATE DUE DILIGENCE CONSULTING





## COMPANY PROFILE

Successful real estate lending and investment decisions require comprehensive due diligence.

DCMI Mid-Atlantic Inc. [DCMI] was established to provide due diligence consulting that outperforms our competitors. To accomplish our objective, we focus on providing our clients the fundamental principles of value and service. We create value by utilizing our unmatched knowledge and results-oriented methodologies on every project. We pledge to build lasting relationships through quality performance, responsive service, and reasonable pricing. This promise applies to every project. That is our service.

What sets DCMI apart from our competitors is that we understand every deal is different and we work hard to customize the due diligence services we provide to meet, if not exceed, our clients' needs every time. The projects we work on are never cookie cutter—some are large, some are small and almost always, they have “warts.” Regardless of your time or budget constraints, you will receive the due diligence insight that is critical to ensuring your real estate development project will be completed in accordance with your objectives.

DCMI's professionals possess extensive real estate development and construction finance expertise to help

our clients navigate the construction lending process and—most importantly—prevent costly lending and investment errors. By utilizing DCMI's wide ranging due diligence methods, you can be assured your real estate lending and investment decisions will be well informed, factually based and positioned for success.

DCMI's distinguished products—Property Condition Surveys, Environmental Assessments, Detailed Cost Analysis and Progress Monitoring—are the due diligence methods we utilize to confirm your project can be completed successfully and in accordance with the developer's pro-forma, lender's credit facility and within regulatory requirements.

Our experienced construction management professionals also possess the diverse technical and managerial skills needed to effectively represent our client's best interests during the construction process.

When you choose DCMI as your real estate due diligence consultancy, you are guaranteed in-depth knowledge, unmatched proven expertise and results-oriented services. Please visit [dcmima.com](http://dcmima.com) to learn more about DCMI's professional services.

# PROFESSIONAL SERVICES

Land Development, Industrial + Warehouse, Commercial - Office + Retail, Hospitality, Churches, Multi-Family Residential and Single-Family Residential

## DETAILED COST ANALYSIS

The objective of our Detailed Cost Analysis is to confirm the Developer has sufficiently allocated the resources required to complete the proposed improvements.

By completing this pre-closing task, our clients are well informed of the proposed improvements, the obstacles the developer may encounter and any potential budgetary shortfalls.

## COST TO COMPLETE ANALYSIS

In circumstances where construction has begun and an evaluation of the remaining cost to complete is necessary, DCMI is able to assess the work in place relative to the original budget and current market costs to determine the cost to complete.

## PROGRESS MONITORING

Effectively monitoring the advancement of construction progress is the cornerstone of successful project completion.

During our site visit we observe the project's progression relative to the requisition for payment and then we compare our observations to the plans and specifications to confirm the project is being constructed within the parameters of the constructing financing agreement. During our review of the requisition, we determine if the borrower or their contractor has included change orders that may increase the project costs or modify the scope of the improvements, confirm stored materials are onsite or offsite, review the regulatory databases for building permit compliance and most importantly, verify sufficiency to complete the remaining improvements.

We offer an easy-to-use and secure online ordering form for our clients to request inspections which allows our clients to denote their desired return date and allows for document uploads. Upon completion of our on-site inspection, we submit our Progress Monitoring Inspection Report in an innovative and concise format that is well received by national and community banks throughout the Mid-Atlantic Region.



**YOU NEVER GET WHAT YOU EXPECT,  
YOU ONLY GET WHAT YOU INSPECT.**



## PROPERTY CONDITION SURVEYS

When you are considering financing or investing in an existing property, it is essential to obtain a thorough assessment of the property's condition. There is nothing worse than when a developer or investor purchases a property only to find out shortly thereafter that the roof system is deficient or there are structural issues that must be addressed prior to use. By utilizing the Property and Building Condition Survey method, our clients are well informed of the "warts."

DCMI is pleased to offer three [3] approaches to the Property Condition Survey. Each method has been designed to assist our clients with their targeted level of due diligence. Our surveys are performed in accordance with the ASTM 2018-08 Standard which is the industry baseline approach to assessing real estate.

### Comprehensive

Thorough property investigation includes original construction and subsequent permits, zoning compliance and Americans with Disabilities Act compliance. Followed by a physical assessment of the structural and core site, exterior and interior systems with an estimation of the remaining useful life of each relevant system and cost to replace/rehabilitate upon expiration via a ten-year Capital Expenditures. Critical and code deficiencies are also identified during this comprehensive property analysis.

### Limited

Physical inspection of structural and core operating systems [site, exterior and interior, including mechanical equipment] for critical and code deficiencies with an estimated cost to remedy.

### Commercial Property Inspection

Physical inspection of the structural systems [e.g., foundation and slab, roof] for critical and code deficiencies with an estimated cost to remedy.



## ENVIRONMENTAL ASSESSMENTS

As Federal and state regulators have increased their scrutiny of commercial and residential loans—the importance of verifying the environmental quality of a site or building is increasingly more critical to successful and profitable real estate transactions. DCMI's environmental services have been developed to meet your specific project requirements and are performed in accordance with ASTM standards.

The purpose of an environmental assessment is to identify and evaluate recognized environmental conditions at the subject property and at surrounding properties that may pose potential impacts to human health and the environment. All Phase I Environmental Site Assessment services are performed in accordance with United States EPA, SBA and ASTM standards and protocols.

## PROFESSIONAL SERVICES CONTINUED

### Phase I Environmental Site Assessment

The Phase I ESA is the only environmental due diligence tool available that will satisfy the US Environmental Protection Agency's [US EPA] CERCLA requirements for an All Appropriate Inquiry. During DCMI's evaluation our experienced environmental professionals identify and document past and present on-site activities that may have resulted in potential impacts to the environment. This assessment does not include deconstructive testing.

### Transaction Screen Assessment

The purpose of this assessment is to define good commercial and customary practice in the United States for conducting a transaction screen for a parcel of commercial real estate where the user wishes to conduct limited environmental due diligence that is less than a Phase I Environmental Site Assessment. As part of this assessment DCMI performs a site assessment to observe any environmental quality concerns, reviews the relevant database information to determine if the subject or adjoining or surrounding properties have been adversely affected by environmental contamination and summarizes our findings, opinions and conclusions in a report that is prepared in conformance with the ASTM standard.

### Environmental Risk Assessment

This service includes an extensive environmental database search and examination of the listings. DCMI opines on the risk to the lender and borrower based on historic and present use. This method is a cost-effective solution for smaller commercial projects located in retail and office zoning districts.

## CONSTRUCTION MANAGEMENT

DCMI is pleased to offer construction management services to lenders, landlords and developers throughout the Washington-Baltimore region.

DCMI utilizes our vast resources and proven expertise in the construction industry to liaise on behalf of our client.





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# CLIENTS, ACCREDITATIONS, AFFILIATIONS AND SPONSORS

## CLIENT REFERENCES

Atlantic Union Bank  
Bank of Clarke  
Bank of Charles Town  
Blue Ridge Bank  
Burke and Herbert Bank  
Capital Bank  
Chain Bridge Bank  
City First Bank of DC  
Eagle Bank  
First Virginia Community Bank  
Forbright Bank  
Founders Bank  
Freedom Bank  
FVC Bank  
Industrial Bank  
International Finance Corporation  
John Marshall Bank  
Main Street Bank  
MVB Bank  
National Capital Bank  
New Horizon Bank  
Old Dominion National Bank  
Orrstown Bank  
Queenstown Bank  
Sandy Spring Bank  
TruStar Bank  
United Bank  
Village Bank  
Virginia Community Bank  
Virginia National Bank

## ACCREDITATIONS

Virginia Class A Contractor License Number 2705142217  
Virginia Small Woman Owned Business  
Certified [SWAM]  
Women's Business Enterprise National  
Council Certified [WBENC]  
2023 Top Financial Due Diligence Services Provider

## AFFILIATIONS

Association of Construction Inspectors  
Virginia Banking Association

## SPONSORS

Computer Equipment for Kids  
Ducks Unlimited  
Family Shelter Services of Fauquier  
Fauquier FISH  
Haymarket Food Pantry  
HomeAid  
NAIOP  
Virginia Home for Boys and Girls



**DCMI PROUDLY SERVES:**

**Delaware**

**District of Columbia**

**Florida** [Central]

**Maryland**

**North Carolina**

**Pennsylvania**

**South Carolina**

**Virginia**

**West Virginia**



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