



USING THE BLOOMA PLATFORM

# Feature Overview & Highlights





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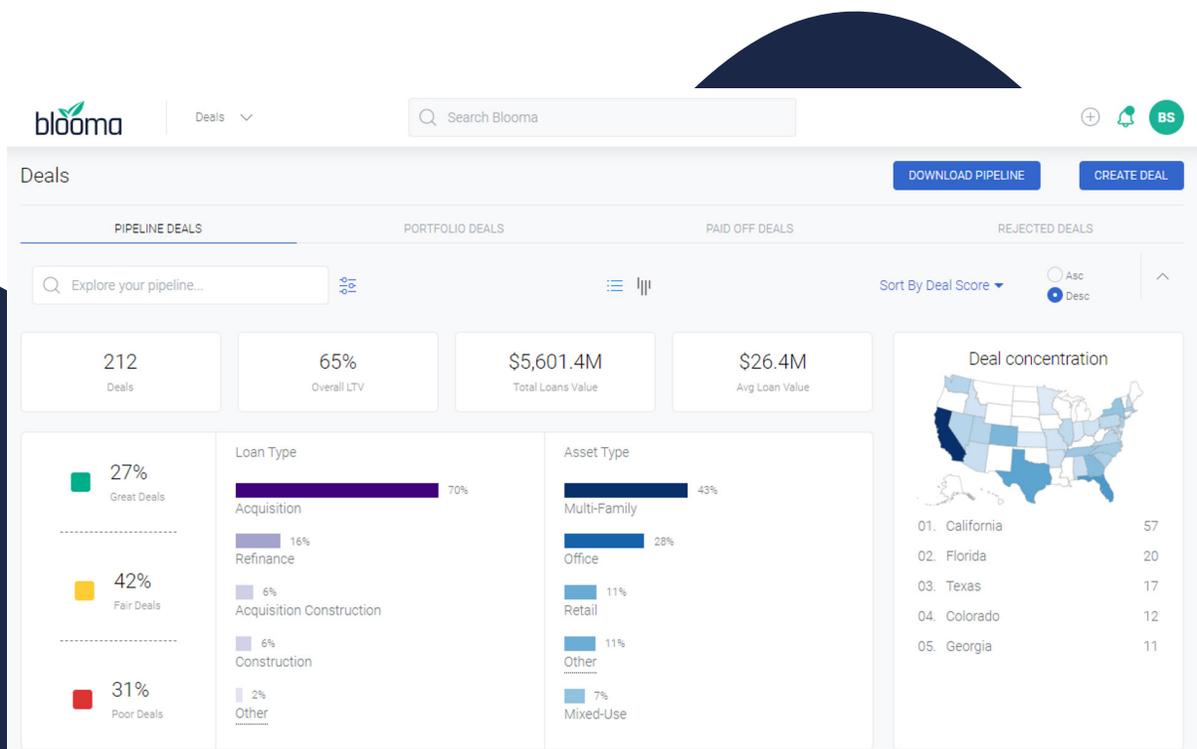
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## DEAL PIPELINE VIEW

Once you've logged into the system, you'll find yourself on the homescreen, or Deal Pipeline view. This serves as a dashboard with easy to use filtering to identify critical insights into your deals in flight.

You can easily sort and filter your deals, and keep an eye on the overall health of your pipeline with quick looks at attributes like the overall deal score.



PIPELINE

PORTFOLIO

PAID OFF

REJECTED

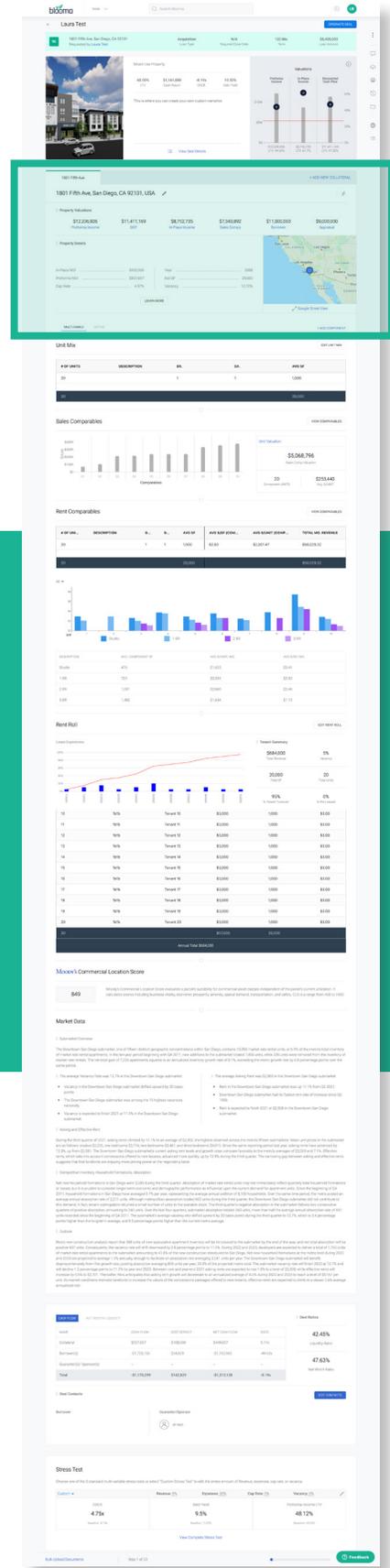
**It's your entire portfolio at your fingertips.**

From the homepage you can easily toggle back and forth between tabs to view your pipeline, review deals that are currently funded and on your books, and keep track of deals that have been rejected or lost. Blooma also stores data on loans that are already paid off so you can easily view historical records on how you've underwritten your deals in the past.

# DEAL SUMMARY PAGE

The Deal Summary page is designed to give you quick access to all the critical details of your deal — without the need to navigate back and forth between multiple pages.

This single page view displays highlights of all the most relevant deal information, with direct hyperlinks to deep dive into more detailed analysis.



Hyperlinks allow you to easily expand, or click through, to additional details so you can customize and dive into your deal.

From this one screen, you'll have access to:

- Deal Score
- Deal Valuations
- Unit Mix
- In-Place Rent Rolls
- Comparable Highlights
- Market Data
- Cash Flow / Liquidity
- Stress Testing
- Loan Highlights
- Property Details

# DOCUMENT UPLOAD CENTER

Documents uploaded into Blooma will be processed with AI.

1

2

Users can upload documents to a deal at deal creation or after, through the Document Upload Center located at the footer of the Deal Summary Page.

Once expanded, users may select the specific collateral or contact documentation they would like to upload and parse into a deal.

The time it takes Blooma's system to process these files may vary depending on their size and complexity. Users will receive a pop up when the file has successfully been sent for Intelligent AI.

After the files are parsed and reviewed for accuracy, users will receive an email notifying them when their deal has been updated with new information.

Your rent roll has finished processing

no-reply@blooma.ai  
To: Nick Rice

If there are problems with how this message is displayed, click here to view it in a web browser.

**blooma**

A rent roll file was uploaded on Park Place Apartments and has completed processing. Please click the link below to see the results.

[Open deal](#)

Powered By **Counter**

**Success**

File Submitted Successfully

You will receive a notification when your file is processed.

# UNDERWRITING SCENARIOS

Access detailed cash flow information from property level financials.

Now, when you upload property financials like a P&L to your deal, Blooma will parse data at the line level, even if there are multiple files — and at any stage in your workflow. Once created, the system will produce various property valuations on your behalf from the uploaded files.

The screenshot displays the Blooma software interface for 'Beverly Hills Apartments'. The main section is titled 'INCOME VALUATIONS' and shows a table for 'Year 1'. The table is organized into categories: Revenue, Vacancy & Concessions, Other Income, Effective Income, and Operating Expenses. A blue double-headed arrow highlights the 'Effective Income' row, which is highlighted in green. The table includes columns for Description, Value, Unit of Measure, and Annual Value.

CATEGORY	DESCRIPTION	VALUE	UNIT OF MEASURE	ANNUAL VALUE
Revenue	Multifamily component - Alternative	-	-	\$3,505,642.00
	Total Revenue	-	-	\$2,203,642.00
Vacancy & Concessions	Vacancy	\$258,168.00	Amount	(\$258,168.00)
	Multifamily Apartments - Vacancy	0.00%	Percent Of Component Revenue	(\$0.00)
	Total Vacancy & Concessions			(\$258,168.00)
Other Income	Reimbursements	\$229,225.00	Amount	\$229,225.00
	Other Income	\$163,222.00	Amount	\$163,222.00
	Total Other Income			\$392,447.00
	<b>Effective Income</b>			<b>\$317,651.00</b>
Operating Expenses	Utilities	\$14,611.00	Amount	(\$14,611.00)
	Payroll	\$407,210.00	Amount	(\$407,210.00)
	S&A	\$191,622.00	Amount	(\$191,622.00)
	Marketing	\$59,956.00	Amount	(\$59,956.00)
	Contracted Services	\$117,628.00	Amount	(\$117,628.00)
	Rentroll	\$50,221.00	Amount	(\$50,221.00)
	Staff	\$48,987.00	Amount	(\$48,987.00)
	Commons & Fees	\$10,595.00	Amount	(\$10,595.00)

- Access this new feature at deal creation (select “Intelligent Deal Creation”) or for existing deals via the Document Upload Center.
- The following data will be parsed for acquisition or refinance transactions:
  - **Most recent historical P&L**
  - **1 year borrower proforma**
- The following data will be parsed for construction or bridge deals:
  - **Most recent historical P&L**
  - **Up to 5 years of future projections**

# UNDERWRITING SCENARIOS

## Create unlimited underwriting scenarios & compare them.

Create unlimited customizable scenarios for each deal. Build out your own scenarios with confidence by creating a foundational cash flow (including line items like, revenue, vacancy, and expenses). Then, apply a well-supported cap rate to generate a valuation with comfort for your deal. You can also choose which valuation will drive deal metrics (LTV, DSCR, debt yield, cash return, etc.).

**ADJUST INDIVIDUAL LINE ITEMS IN YOUR CASHFLOW TABLE**

Market Income  P&L 2022-11-03 T-12 2021-2022 + Add Valuation

**T-12 2021-2022**

Financials Start Date: 2021-11-01 Financials End Date: 2022-10-31

1

Source for income: **Alternative** Source for vacancy: **Manual** Source for expenses: **Manual** Source for cap rate: **Market**

CATEGORY	DESCRIPTION	VALUE	UNIT OF MEASURE	ANNUAL VALUE
Fixed Charges	Property Insurance	\$123,304.39	Amount	(\$123,304.39)
	Real Estate Taxes	\$410,357.53	Amount	(\$410,357.53)
	Total Fixed Charges			(\$533,661.92)
<b>Total Expenses</b>				<b>(\$724,543.08)</b>
<b>Net Operating Income</b>				<b>\$6,135,923.45</b>
Cap Rate				4.29%

2

CATEGORY	DESCRIPTION	CHOOSE TO COMPARE MARKET INCOME	CHOOSE TO COMPARE P&L 2022-11-03	CHOOSE TO COMPARE T-12 2021-2022
Revenue	Multi_Family_Apartments	\$2,597,623.81	\$7,226,519.00	\$7,226,519.00
	Total Revenue	\$2,597,623.81	\$7,226,519.00	\$7,226,519.00
Vacancy & Concessions	Multi_Family_Apartments - Vacancy	(\$132,478.81)	(\$433,591.14)	(\$368,552.47)
	Total Vacancy & Concessions	(\$132,478.81)	(\$433,591.14)	(\$368,552.47)
Other Income	Other Income	\$35,690.62	\$39,962.65	
	Fee Income			\$2,500.00
	Total Other Income	\$35,690.62	\$39,962.65	\$2,500.00
<b>Effective Income</b>		<b>\$2,500,835.62</b>	<b>\$6,832,890.51</b>	<b>\$6,860,466.53</b>
<b>Total Expenses</b>		<b>(\$660,417.37)</b>	<b>(\$563,870.82)</b>	<b>(\$724,543.08)</b>
<b>Net Operating Income</b>		<b>\$1,840,418.25</b>	<b>\$6,269,019.69</b>	<b>\$6,135,923.45</b>
Cap Rate		4.29%	5.00%	4.29%
Income Valuation		\$42,910,194.65	\$125,380,393.71	\$143,061,866.43

Once the system has parsed all detailed historical, present and future cash flow data, you can select scenarios for a quick line-by-line comparison.

# UNDERWRITING SCENARIOS

Easily clone and export to template.

Existing scenarios in Blooma can easily be cloned to model new assumptions.

**1** When adding a new scenario, select "Create New" or "Duplicate" from the menu.

The screenshot shows the 'INCOME VALUATIONS' interface for a property at 727 W 7th St, Los Angeles, CA 90017, USA. The current scenario is '2021 - T12'. A dropdown menu is open, showing options to '+ Add new valuation', '+ Create New Income Valuation', and 'Duplicate Valuation'. Below the menu is a table with the following data:

CATEGORY	DESCRIPTION	VALUE	UNIT OF MEASURE	ANNUAL VALUE
Revenue	Multi-Family component - Alternative	-	-	\$0.00
	Total Revenue			N/A
Vacancy & Concessions	Multi-Family Apartments - Vacancy	9.60%	Percent Of Component Revenues	(\$0.00)
	Total Vacancy & Concessions			(\$0.00)
Other Income	Other Income	\$0.55	Amount Per Sf	\$164,195.10
	Total Other Income			\$164,195.10
Effective Income				\$164,195.10

**2** Give your new scenario a name

**3** Select the source you want to duplicate from

**4** Decide if this new scenario should drive the calculations of your deal by setting it as the default

The 'Duplicate Valuation' dialog box contains the following elements:

- 2** New Valuation Name: Base Case Underwriting
- 4**  Set as Default Income Valuation
- 3** Select Valuation to Duplicate: 2021 - T12

Buttons: CANCEL, SAVE

# UNDERWRITING SCENARIOS

Easily clone and export to template.

Now that your new scenario is created, you can update it to reflect the assumptions you wish to analyze.

727 W 7th St  
727 W 7th St, Los Angeles, CA 90017, USA

INCOME VALUATIONS

Market Income | **Base Case Underwriting** | 2021 - T12 | + Add new valuation ⓘ

**Base Case Underwriting**

Valuation Type: **Historical** | Financials Start Date: **N/A** | Financials End Date: **N/A** | Compare | **EDIT VALUATION** | **VIEW DCF**

Source for income: Source for vacancy: Source for expenses/other income: Source for cap rate:

CATEGORY	DESCRIPTION	VALUE	UNIT OF MEASURE	ANNUAL VALUE
Revenue	Multi-Family component - Alternative	-	-	\$0.00
	Total Revenue			N/A
Vacancy & Concessions	Multi_Family_Apartments - Vacancy	9.60%	Percent Of Component Revenues	(\$0.00)

After your analysis is completed, easily export your work into your mapped template from the Download Data button on the side menu.

blooma

Search Blooma

+ Create deal

Deals > The Roosevelt

ORIGINATE DEAL

**81** 727 W 7th St, Los Angeles, CA 90017 Requested by

Bridge Loan Type | N/A Required Close Date | 60 Mo. Term | \$113,500,000 Loan Amount

**Multi-Family Property** View Deal Details

55.54%	N/A	N/A	8.64%
LTV	Cash Return	DSCR	Debt Yield

+ Add description

**Valuations**

Default Income	Sales Comps	Alternative
\$204,358,787	\$96,605,024	
LTV: 55.54%	LTV: 117.49%	

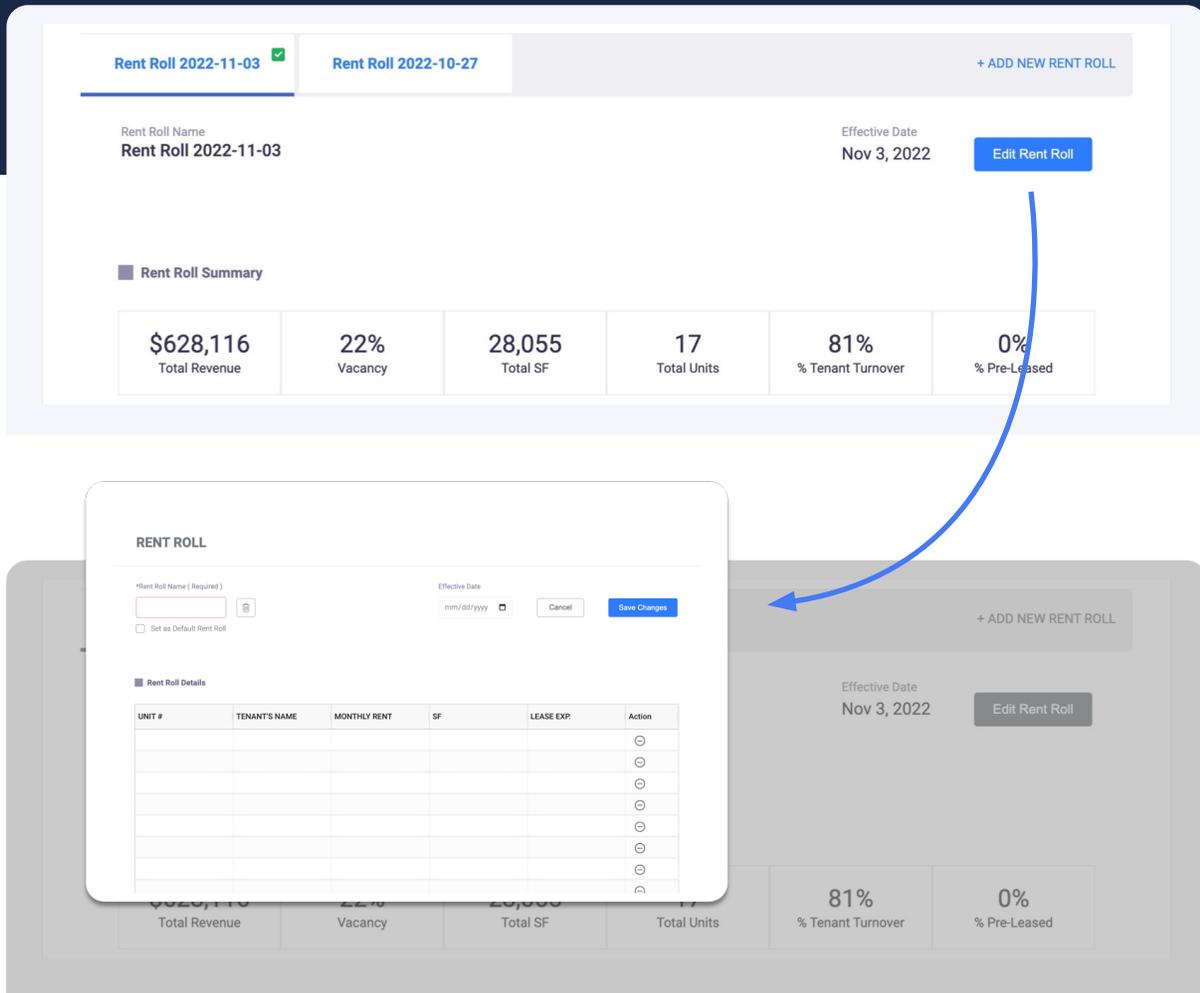
Click on a bar to set the deal valuation model

Download Data

# UNDERWRITING SCENARIOS

## Upload and generate multiple rent rolls.

Upload and generate multiple rent rolls per deal, allowing consideration of past, current, and future property performances. Each rent roll will have an effective date to label and identify specific time periods. Once created, you can effortlessly rename, rearrange and select a default, allowing the option for rent rolls to drive revenues within the underwriting scenarios to generate valuations.



Effortlessly track historical data and trends with review of historical and forecasted property performances all while utilizing the various rent rolls uploaded.

## COMPARABLES

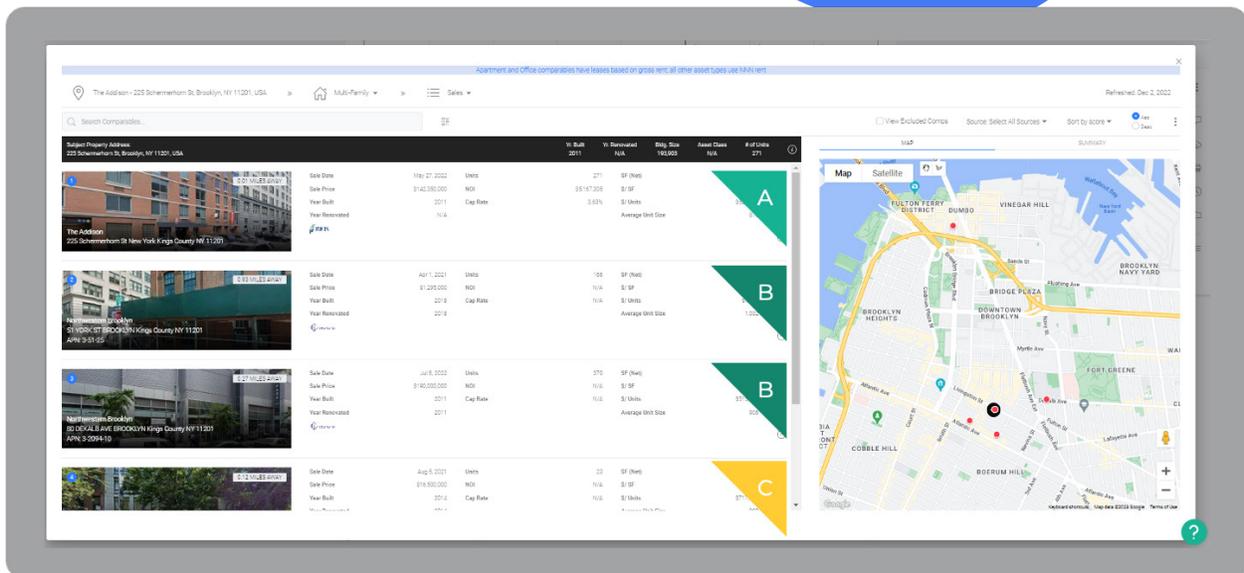
Comparables summary data is displayed on the Deal Summary page, but users can also access a direct link from the Deal Summary to manage all comparables on a newly revamped and user-friendly pop-up window.

Or, click through to customize\*



View comparables highlights from the Deal Summary screen

\*Detailed View



Comp ranking by asset class puts the most meaningful attributes front and center

## FROM THIS VIEW, YOU CAN:

- Quickly navigate between sales & rent comps in the same view
- Search for specific comparables using any of the listed attributes
- View included & excluded comparables in a single list
- Sort and filter through featured comparables for easy organization

## CREATING & REFRESHING COMPARABLES

Users can access either the Create or Refresh Comparables options by selecting the three dots in the upper right-hand corner of the pop up box.

The screenshot displays a software interface for managing comparables. At the top, there's a search bar and navigation options. Below, a table lists property details. A map on the right shows the location of the subject property and its comparables. A dropdown menu is open, showing 'Create Comparable' and 'Refresh Comparables' options. A blue arrow points from the text below to the 'Add Sales Comparable' dialog box.

Subject Property Address:	Yr. Built	Yr. Renovated	Bldg. Size	Asset Class	# of Units
1801 Fifth Ave, San Diego, CA 92101, USA	2008	N/A	25,600	N/A	21

1	2.42 MILES AWAY	Sale Date	Jun 4, 2020	Units	21	SF (Net)	15,190
	Western San Diego 4319 MISSISSIPPI ST SAN DIEGO San Diego Co. APN: 445-332-11-00	Sale Price	\$8,000,000	NOI	N/A	\$/ SF	\$526.66
		Year Built	2017	Cap Rate	N/A	\$/ Units	\$380,952
		Year Renovated	2017	SMR building score	N/A	Average Unit Size	723

2	2.17 MILES AWAY	Sale Date	Jul 6, 2020	Units	16	SF (Net)	12,084
	Central San Diego 2171 LOGAN AVE SAN DIEGO San Diego County	Sale Price	\$3,500,000	NOI	N/A	\$/ SF	\$289.64
		Year Built	2015	Cap Rate	N/A	\$/ Units	\$218,750
		Year Renovated	2015	SMR building score	N/A	Average Unit Size	755

3	0.16 MILES AWAY	Sale Date	May 12, 2021	Units			
	Western San Diego 2003 3RD AVE SAN DIEGO San Diego County CA	Sale Price	\$3,850,000	NOI			
		Year Built	2010	Cap Rate			
		Year Renovated	2010	SMR building score			

You have the option to either remove or merge your newly added comps with the existing list

The 'Add Sales Comparable' dialog box is shown, featuring a table with the following columns: Property Address, Property Name, Building Class, Building Size, Year Built, and Year Renovated. The table is currently empty. At the bottom of the dialog, there are 'Add' and 'Save' buttons.

Excel-like formatting allows you to easily input and edit information for each of the comparable fields

Do you want to maintain comp selections or reset comp selections?

RESET COMPARABLES

MAINTAIN COMPARABLES

Users can refresh comparables in two ways using the options shown above. They can either refresh and reset the full included/excluded comparable list or refresh comparables while still maintaining their included/excluded comparable selections. Choosing the second option preserves any manual customizations or changes to the provided data set.



Today, the CRE lending industry is filled with point-solutions that leave lenders on their own to cobble together broken solutions putting their businesses at risk. **We're here to change that.**

Bloom is a simple, all-in-one lending solution that empowers lenders to spend less time reading documents and spreading financials, and more time closing the transactions that keep our industry growing.