

SoloTruth VirtuSpect

Verified Inspection Platform for SBA and Commercial Lenders

No scheduling hassles. No disputed findings. Defensible, authenticated proof delivered in under a day in most cases.

The Problem with Traditional Asset and Site Inspections

SBA and commercial lenders depend on site and asset verification to close loans safely. But traditional boots-on-the-ground inspections create friction at every step, scheduling delays, inconsistent reports, no chain of custody, and evidence that doesn't hold up when challenged.

Scheduling Delays

Days of coordination before an inspector reaches the site, stalling loan timelines and borrower experience.

Inconsistent Reports

Findings vary by inspector, not by asset condition. No standard evidence format means no reliable comparison across loans.

No Location Verification

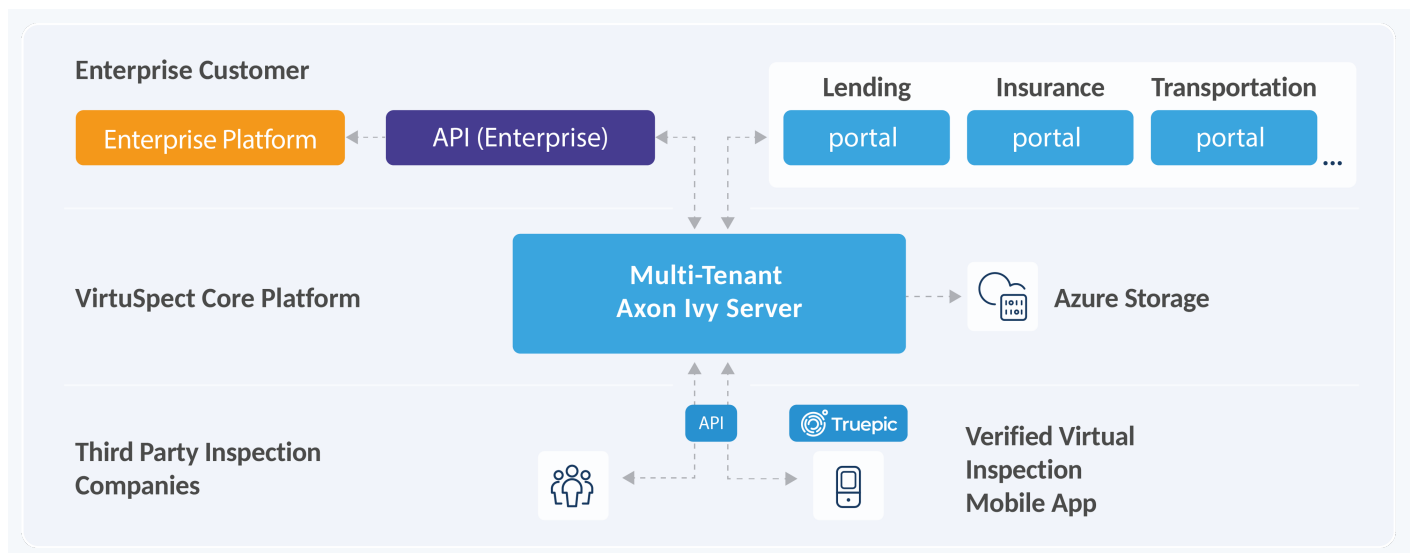
Photos can be taken anywhere, at any time. Without precise geolocation at capture, evidence can be challenged or fabricated.

No Audit Trail

When a finding is disputed, lenders have no chain of custody to fall back on. A PDF narrative from a field inspector isn't defensible.

The Solution

SoloTruth VirtuSpect is an enterprise inspection management platform for SBA and commercial lenders. Borrowers complete inspections on their own device. No site visit required. Every inspection produces geo-tagged, image-authenticated, time-stamped evidence that satisfies SBA SOP requirements and stands up to examiner and auditor scrutiny. An enterprise-grade management layer handles every step from order to approval.



How It Works

Borrower-Led Virtual Inspections

Borrowers complete inspections on their own device via a guided mobile app. No scheduling, no site visit, no third-party coordination required.

Non-Repudiable Evidence

Every photo passes 35+ image authenticity checks. Precise GPS coordinates confirm location at the exact moment of capture. Manipulation is technically impossible.

Consistent, Comprehensive Reports

Standardized templates ensure every inspection captures the same data points. Nothing missed, nothing left to inspector judgment or interpretation.

End-to-End Inspection Management

Order, provision, quality-review, escalate, notify, and approve every inspection from a single platform. Full audit trail from request to signed-off report.

Automated QA and Escalation

Exceptions are flagged automatically and routed for review. Every discrepancy is tracked, assigned, documented, and resolved. Nothing falls through.

SBA SOP Validated

Independently validated by the U.S. Small Business Administration to exceed all SBA SOP requirements, not self-certified.

Proven in the Field

Celtic Bank - SBA Lender

Celtic Bank needed verified collateral inspections across a high volume of SBA loans. Manual inspection cycles averaged 5 days per engagement. With SoloTruth VirtuSpect, the same process completes in under 1 day, a 5x improvement in turnaround, while producing geo-tagged, image-authenticated evidence for every asset. Over 1,000 inspections processed to date. Loan closing times reduced by approximately 4 days.

Independently validated by the U.S. Small Business Administration to exceed all SBA SOP requirements.

Why This Matters Now

Collateral Fraud Risk Is Growing

SBA loan fraud increasingly exploits gaps in physical verification. Lenders that can't prove collateral existence with authenticated evidence carry that risk, not the borrower.

Examiner Standards Are Rising

Regulators and SBA examiners are raising documentation expectations. Authenticated, geo-located photo evidence satisfies scrutiny that a PDF narrative from a field inspector cannot.

Closing Speed Wins Deals

In SBA lending, time-to-close is a competitive differentiator. Cutting inspection cycles from 5 days to under 1 day means faster closings, and borrowers who come back.

Ready to close loans faster with defensible evidence?

SoloTruth VirtuSpect gives SBA and commercial lenders verified, audit-grade inspection evidence, faster than any field inspector, at a fraction of the cost.

Get in touch

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