Loan Artificial Intelligence Corp.

VEST

None; other; SIC 7900, Services-Amusement & Recreation Services; CIK 0001594968

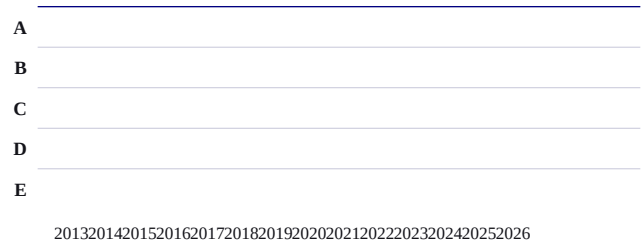
None

No letter

1 of 14 inputs computable; 7 are required, with a score in every sleeve

Scoreboard	
Reliability	0.76 AUC filers with under $12.5M assets; 95% interval 0.65 to 0.86; 63 events, 2020 to 2025
Peer failure rate	0.60% a year Item 1.03 bankruptcies, same asset band, 2012 to 2025
Size band	under $12.5M assets total assets $0
Standard universe	outside revenue above $1M and assets above $10M
Warnings	late filer, thin data, degenerate inputs not computable: dilution, short runway, distress, fortress balance sheet
Inputs computable	1 of 14
Graded from	filings received through Apr 15, 2026 205 days before the rescan; latest periodic filing 10-Q received Aug 14, 2026

Letter at every rescan, 2012 to 2026



Sector percentile at each rescan, stronger toward the top; facts filed by each date only.

Business, in the company's words

opening of Item 1 of the 10-K received Apr 15, 2026

Inc. (OTC: "LAAI") was incorporated under the laws of the State of Florida on October 31, 2006, as The Harvard Learning Centers, Inc. This was the result of a merger with American Way Business Development Corporation, a Delaware corporation. The Harvard Learning line department store, specializing in premium name brand merchandise and full-service hardware. On September 18, 2007, the Company filed an amendment to its Articles of Incorporation and changed its name to The Americas Learning Centers, Inc. Company further changed its name to Harbor Brewing Company, Inc. and then to Hackett's Store, Inc. on August 5, 2009, WiseBuys, Inc.

The fourteen inputs

lower percentile is stronger; sleeves and inputs within a sleeve carry equal weight

Input	Value	Peer median	Percentile, 0 to 100	Pct	Peers	Period end
Profitability						
Gross profitability	not computable	27.1%				
one or more required annual facts are missing						
Return on invested capital	not computable	10.0%				
one or more required annual facts are missing						
Accruals ratio	not computable	(5.8%)				
average assets must exceed the $100,000 validity floor						
Gross margin stability, five years	not computable	2.2 pts				
five annual gross margins are required; found 0						
Solvency, sleeve percentile 100.0						
Twelve-month failure probability	not computable	0.04%				
firm-wide XBRL shares cannot be assigned to one ticker class						

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Altman Z double-prime	not computable	2.06				
assets and liabilities must exceed $100,000						
Net debt to EBITDA	not computable	2.51x				
one or more required annual facts are missing						
Interest coverage	not computable	2.45x				
one or more required annual facts are missing						
Current ratio	0.00x	1.33x		100.0	508	2025-12-31
Growth and financing						
Revenue growth, three-year compound	not computable	5.1%				
four annual observations are required; found 3						
Free cash flow growth, three-year compound	not computable	8.9%				
four consecutive annual FCF observations are required; found 1						
Reinvestment rate	not computable	11.9%				
one or more required annual facts are missing						
Asset growth, three years	not computable	4.1%				
four annual observations are required; found 3						
Net share issuance, one year	not computable	(0.5%)				
firm-wide XBRL shares cannot be assigned to one ticker class						

Warnings

3 of 7 checks triggered; none of them enters the letter

Check	Measured
Late filer	found 3 NT 10-K/Q filings in the last eight quarters
Thin data	1 of 14 grade factors are computable; minimum is 7
Degenerate inputs	latest revenue or assets are at or below the $100,000 validity floor

What the price implies

at the 2026-11-06 close; none of these enters the grade

Measure	Value	Peer median	Percentile
Twelve-month price change, skipping the latest month	not computable	(0.6%)	
Distance from 52-week high	not computable	(24.6%)	
EBIT to enterprise value	not computable	4.4%	
Free cash flow yield	not computable	4.1%	
Book value to price	not computable	0.35	
Sales to price	not computable	0.71	
Composite equity issuance, five years	not computable	(8.8%)	
Relative strength against the sector, log excess return	not computable	(0.13)	

Diagnostics

shown on every report; none enters the grade

Measure	Value
Piotroski F-score None of 9, period end 2025-12-31	
Return on assets above zero	fail
Operating cash flow above zero	fail
Return on assets improved	fail
Operating cash flow exceeds net income	pass
Long-term leverage fell	fail
Current ratio improved	fail
No new shares issued	fail
Gross margin improved	fail
Asset turnover improved	fail

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Cash, filings, liquidity	
Cash and equivalents	n/a
Operating cash flow, four quarters	n/a
Months of runway	not finite
Days since last periodic filing	84 (10-Q received Aug 14, 2026)
Median daily dollar volume, 63 sessions	n/a

Sources

every fact behind the inputs; each row links to its filing index on sec.gov

#	Concept	XBRL tag	Value	Period end	Received	Form	Accession
1	net income	us-gaap:NetIncomeLoss	-$79,336	2025-12-31	2026-04-15	10-K	26-002984
2	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	-$52,611	2025-12-31	2026-04-15	10-K	26-002984
3	assets	us-gaap:Assets	$0	2025-12-31	2026-04-15	10-K	26-002984
4	assets	us-gaap:Assets	$0	2024-12-31	2026-04-15	10-K	26-002984
5	current assets	us-gaap:AssetsCurrent	$0	2025-12-31	2026-04-15	10-K	26-002984
6	current liabilities	us-gaap:LiabilitiesCurrent	$189,706	2025-12-31	2026-04-15	10-K	26-002984
7	retained earnings	us-gaap:RetainedEarningsAccumulatedDeficit	-$10.6M	2025-12-31	2026-04-15	10-K	26-002984
8	operating income	us-gaap:OperatingIncomeLoss	-$79,336	2025-12-31	2026-04-15	10-K	26-002984
9	book equity	us-gaap:StockholdersEquity	-$189,706	2025-12-31	2026-04-15	10-K	26-002984
10	liabilities	us-gaap:Liabilities	$189,706	2025-12-31	2026-04-15	10-K	26-002984
11	revenue	us-gaap:Revenues	$0	2025-12-31	2026-04-15	10-K	26-002984
12	revenue	us-gaap:Revenues	$0	2024-12-31	2026-04-15	10-K	26-002984
13	revenue	us-gaap:Revenues	$0	2023-12-31	2025-04-15	10-K	25-002612
14	assets	us-gaap:Assets	$0	2023-12-31	2025-04-15	10-K	25-002612

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