# Loan Artificial Intelligence Corp.

**VEST**

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

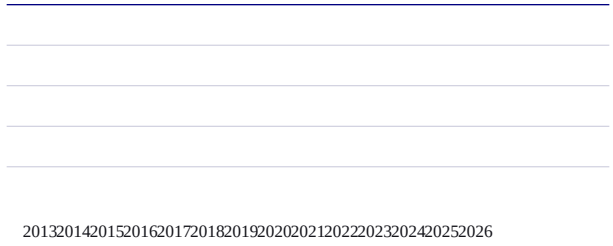
# None

### No letter

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

| Scoreboard | |
|---|---|
| **Reliability** | 0.76 AUC<br>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<br>Item 1.03 bankruptcies, same asset band, 2012 to 2025 |
| **Size band** | under $12.5M assets<br>total assets $0 |
| **Standard universe** | outside<br>revenue above $1M and assets above $10M |
| **Warnings** | late filer, thin data, degenerate inputs<br>not computable: dilution, short runway, distress, fortress balance sheet |
| **Inputs computable** | 1 of 14 |
| **Graded from** | filings received through Apr 15, 2026<br>208 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 | 509 | 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 | 12.1% | | | | |
| *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 2026-11-09 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 | (25.0%) | |
| 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 | (8.9%) | |
| 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 |

| 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 | 87 (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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