



Executive Summary

Applicant (Principal)

Name:

Street Address:

City:

State:

Zip Code:

Business name or dba:

Office:

Cell:

Fax:

Email:

Amount Requested : \$

Value/Purchase Price: \$

Project Description : *What is the money for?*

PLEASE COMPLETE THE FOLLOWING SECTIONS FOR ALL TYPES OF PROJECTS:

Type of Financing : *Multiple choices may be specified.*

- | | |
|--|---|
| <input type="checkbox"/> Debt Financing (a loan) | <input type="checkbox"/> Debt-Equity Combination (part debt, part equity) |
| <input type="checkbox"/> Equity or Joint Venture (an investment) | <input type="checkbox"/> Other - Explain: |

Also, Check All That Apply:

- | | | |
|---------------------------------------|---|---|
| <input type="checkbox"/> Purchase | <input type="checkbox"/> Cash out Refinance | <input type="checkbox"/> Asset Based Loan |
| <input type="checkbox"/> Business | <input type="checkbox"/> Bridge | <input type="checkbox"/> Residential Development Loan |
| <input type="checkbox"/> Land Loan | <input type="checkbox"/> Acquisition | <input type="checkbox"/> Commercial Development Loan |
| <input type="checkbox"/> Construction | <input type="checkbox"/> Mezzanine | |
| <input type="checkbox"/> Refinance | <input type="checkbox"/> Hard Money* | |

Itemized Use of Funds/Proceeds *This is a breakdown of how the amount requested will be used. The total line must add to the amount requested above.*

Applicant’s Money Invested *How much of your own money you are putting in? How much capital have you invested into the project thus far? 100% financing is extremely difficult. Funders prefer you to have some “skin in the game.” This is out-of-pocket cash only.*

Collateral : Other Properties Owned *Describe type of collateral and amount. Real estate equity and liquid cash are best. Specify type of collateral and amount of equity in \$USD. Equity is the value less the amount owed. Traditional debt financing requests must be fully secured by collateral.*

Guarantors: *Applicant(s) name should go here, plus any other business or personal guarantors*

Name	SS#/TID	Address
Name	SS#/TID	Address
Name	SS#/TID	Address
Name	SS#/TID	Address
Name	SS#/TID	Address

Credit Score/Summary of all Principals involved: *Include your score any history for Bankruptcies, Litigation, and/or Foreclosures.*

Management Background/Years of experience with projects of this nature. Success rate in projects like this in the past. *Describe demonstrated successes in previous similar undertakings. Discuss your track record. Include all prior relevant experience for you and your team.*

Financial Information, including projected Cash Flow : *Show how you will be able to make the payments to fully pay back a loan; for example, cash flow information/gross and net annual income can be included here. Will payments be made from rents, profits, prepaid interest, or other sources? This should be a condensed summary of the project’s financial projections, preferably for 4 or 5 years, for the main financial categories: Revenues, Expenses, and Income/Profit.*

Exit Strategy(s)/Plan For Repayment – List up to three

- 1.
- 2.
- 3.

Market Definition *How large is your market? Do you understand it and can you define it?*

Marketing Plan *Show a well thought out plan. Multiple aspects/components are a plus.*

Documentation Available – Which of the following can you provide?

- | | |
|--|--|
| <input type="checkbox"/> Completed Business Plan | <input type="checkbox"/> Bank Guarantee or other collateral Instrument |
| <input type="checkbox"/> Pro forma's or Contract | <input type="checkbox"/> Copies of all Leases |
| <input type="checkbox"/> Resumes of Mgmt | <input type="checkbox"/> Feasibility Study |
| <input type="checkbox"/> Last 2 Yr company or pers. financials (if owned as individual) | <input type="checkbox"/> Expected Breakdown use of funds |
| <input type="checkbox"/> Last 2 Yr financials project or seller's (if owned as-individual) | <input type="checkbox"/> Appraisals(s) |

What Are The Current Challenges Surrounding The Project?

What Are The Current Strengths Of The Project? How many units are there? List # occupied, vacant, length of current lease...

FOR REAL ESTATE PROJECTS, PLEASE COMPLETE THE FOLLOWING APPLICABLE SECTIONS.

Property Description *What type of property – multifamily, mobile home park, residential, apartment building, retail, office, hotel, industrial, mixed use, self-storage, healthcare, shopping center, strip mall, etc.*

Property Address :

Will it be owner-occupied? Yes/No

Original Purchase Price: \$

Year Purchased:

Last Appraised Value – (Refinance Only \$ and year) \$

Year

Current Anticipated Appraisal \$

Basis for appraisal: ☐ Appreciation ☐ Upgrade ☐ Other:

Loan To Value (LTV) Wanted *You may include options. For example, 75% LTV is preferred, but 70% is acceptable.*

For New Purchases

1. Purchase Price:
2. Down Payment:
3. Seller Carry:
4. Seller Concessions:
5. Contract Expiration Date:

For Construction or Development Requests

1. Lot equity:
2. Cost of the lot:
3. Cost of construction:
4. Finished value:
5. Estimated Completion schedule for design and overall development:
6. For Development loans, are entitlements in place and do you have control of the land?

Existing Debt on the Asset/Property (Refinance Only)

1. What is your current interest rate?
2. How many years left on the loan?
3. What is your current loan amount?
4. Who is your current lender?

Current Equity in the Asset/Property: *This is the value minus the amount owed.* \$

Estimated Market Value of the Asset/Property As Is/Estimated After Repair Value of the Asset/Property:

AS-IS DISPOSITION VALUE (90-120 DAY SALE): \$

AS-IMPROVED MARKET VALUE (CONSTRUCTION LOANS ONLY): \$

AS-IMPROVED DISPOSITION VALUE (CONSTRUCTION LOANS ONLY): \$

List Any Physical Improvements & Itemized Costs Recently Done To the Asset/Property:

Any Contracts Current Or Pending To Improve Income?

Current Mortgage Payments (Refinance Only): \$

*Is it late? ☐no ☐yes, explain:

Property Current Gross Annual Income: \$

Property Current Net Annual Income Before Mortgage/Depreciation: \$